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Government of India
Ministry of Communications
Department of Posts

Post Office Savings Bank CBS Manual-2026

PART-II (Appendices)



Department of Posts

POSB (CBS) MANUAL

(Corrected up to 31.03.2026)

PART – II

(Appendices)

Issued under the authority of Director General Postal Services, New Delhi

Table of Concordance

The various procedural rules of POSB (CBS) Manual (Corrected up to 31.12.2021) are spread over in different chapters of this version of POSB (CBS) Manual. A Table of Concordance linking the rules of POSB (CBS) Manual (Corrected up to 31.12.2021) with the respective rules of this book has been prepared for ready reference.

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Appendix I – KYC / AML / CFT Norms

Part-A KYC Guidelines / AML / CFT Norms

1. Introduction

1.1 Know Your Customer (KYC) Norms / Anti Money Laundering (AML) Measures / Combating Financing of Terrorism (CFT)/Obligations under PMLA, 2002 (amended from time to time)

The objective of KYC/AML/CFT guidelines is to prevent money laundering or terrorist financing activities by use of Post Office Savings Bank intentionally or unintentionally by criminal elements. KYC procedures also enable to post office Savings Banks to know/understand their customers better which in turn help them manage their risks prudently.

Note: From the date of receipt of SB Order 13/2019 dated 18.12.2019, ID Proof and Address Proof of the depositor are to be taken as prescribed in Rule 11 relating to Identification of Depositor.

1.2 Definition of Customer

For the purpose of KYC policy, a customer is defined as:

- An individual that maintains an account and/or has a cash certificate or has a business relationship with the Post Office Savings Bank.
- An individual on whose behalf the account is maintained (i.e beneficial owner).

2. Guidelines

2.1 General

All Post Office Savings Banks should keep in mind that information collected from the customer for the purpose of opening of account or purchase of savings certificates is to be treated as confidential and details thereof are not to be divulged for cross selling or any other purposes.

2.2 KYC Policy

Under PMLA provisions, Post Office Savings Bank declares its KYC Policy on the following four elements:

(a) Customer Acceptance Policy.

(b) Risk Management
(c) Customer Identification Procedure.
(d) Monitoring of Transactions; Record keeping and Reporting.

2.3 Customer Acceptance Policy (CAP)

(i) No account is opened in anonymous or fictitious name/benami.

(ii) Not to open an account or close an existing account where the Post Office Savings Bank is unable to apply appropriate Customer Due Diligence measures i.e unable to verify the identity and/or obtain documents required as prescribed due to non- cooperation of the customer or nonreliability of data/information furnished by the customer. However, the customer should not be harassed and any decision to close the account should be taken by head of the Postal Division by giving suitable notice to the customer.

2.4 Categorization of Customers i.e Risk categorization.

2.4.1 All customers according to the amount involved at the time of opening of account or purchase of Savings Certificates or credit into an existing account have been categorized with the perspective of risk involved. The categorization is as under:

(i). Low Risk

Where the customer opens account or applies for purchase of certificates or applies for credit of maturity/prematurity value of any existing savings instrument with an amount up to Rs.50,000/and balance in all accounts and savings certificates does not exceed Rs.50,000/-.

(ii). Medium Risk

Where the customer opens account or applies for purchase of certificates or applies for credit of maturity/prematurity value of any existing savings instrument with an amount exceeding Rs.50,000/- but up to Rs.10 lakh and balance in all accounts and savings certificates does not exceed Rs.10 lakh.

(iii). High Risk

Where the customer opens account or applies for purchase of certificates or applies for credit of maturity/prematurity value of any existing savings instrument with an amount exceeding Rs.10 lakh and balance in all accounts and certificates exceeds Rs.10 lakh.

2.5 Customer Identification Procedure: Customer Due Diligence/Know Your Customer (KYC) norms

2.5.1 Following will be the CDD/KYC norms to be followed in case of opening of new accounts/purchase of certificates falling under different types of accounts or Savings Certificates: It is applicable to all types of Savings schemes including Certificates.

a). For All Risk Categories

PHOTOGRAPH

- Two (three, in case of BO) recent Passport Size Photographs are to be given.
- In case of Joint Account, photograph of all joint holders should be given.

IDENTIFICATION PROOF

- Aadhaar Number issued by the Unique Identification Authority of India (UIDAI)
  - Where the Aadhaar Number has not been assigned to an individual, he shall furnish, proof of application of enrolment for Aadhaar, at the time of opening an account and the account holder shall furnish the Aadhaar Number to the Accounts Office, within a period of six months, from the date of opening the Account, for linking the Account No with the Aadhaar Number;
- Permanent Account Number (PAN) or Form 60, as defined in Income Tax Rules, 1962.
  - If the depositor, who has not submitted the Permanent Account Number at the time of opening the account, shall submit the same to the Post Office, where the Account exists, within a period of two months, from the date of happening of any of the following events, whichever is the earliest, namely: -
    i. The balance at any point of time, in the account, exceeds fifty thousand rupees; or
    ii. The aggregate of all credits in the account in any financial year exceeds one lakh rupees: or
    iii. The aggregate of all withdrawals and transfers in a month, from the account, exceeds ten thousand rupees.

Note: In the event of the failure of the depositor to submit the Permanent Account Number within the specified period of two months, the account shall cease to be operational, till the time the depositor submits the Permanent Account Number at the post office, where the account exists.

ADDRESS PROOF

Any one of the following documents

- Aadhaar Number issued by the Unique Identification Authority of India (UIDAI)
- Permanent Account Number (PAN)

If Aadhaar Number or PAN does not contain the present address, any of the Officially Valid Documents

– Passport
– Driving License
– Voter's Identity Card issued by the Election Commission of India
– Job Card issued by Mahatma Gandhi National Rural Employment Guarantee Act, duly signed by an Officer of the State Government.
– Letter issued by the National Population Register, containing details of name and address.
– If the Officially Valid Documents does not have the updated address, any one of the following documents can be accepted
  - Utility Bill, which is not more than two months old, of any Service Provider (Electricity, telephone, post-paid mobile phone, piped gas line, water bill etc.)
  - Property or Municipal Tax Receipt.
  - Pension or Family Pension Payment orders issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
  - Letter of allotment of accommodation from employer, issued by the State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and license agreements with such employers allotting official accommodation:

ATTESTATION OF PHOTOCOPY OF DOCUMENTS

– Documents should be self-attested or in case of illiterate depositors should be attested by Gazetted Officer/Sarpanch/ Branch/Sub/-Deputy/ Assistant//Head/Chief Postmaster(s) or Postman/Grameen Dak Sewak Delivery Agent.
– In case of investment through agent, the agent shall also affix his signatures and mention the particulars of his agency on these documents, alongside those of the depositor.

OTHER INSTRUCTIONS

1. In case of Joint Account, ID and Address proof of all depositors are required.
2. In case of Basic Savings Account, the document proving that the depositor is beneficiary of any Govt. Scheme is mandatory.
3. Proof of age of minor, in case of account opened by a minor or on behalf of a minor and Birth Certificate of the Girl child, in case of opening of Sukanya Samriddhi Account is mandatory.
4. A certificate from Superintendent of mental Hospital, where a person with mental illness or intellectual disability is confined or treated, as the case may be, in case the account is opened on behalf of the person with mental illness or intellectual disability.
5. In case of an account opened on behalf of a minor or person with mental illness or intellectual disability, the KYC documents of the guardian shall be furnished.

b). For High-Risk Categories

In addition to the documents prescribed in para (a) above, Proof of Source of Fund, is mandatory in case of High-Risk Category

PROOF OF SOURCE OF FUND
The customer has to submit a copy of a document showing source of receipt of funds tendered for investment. Any of the following documents may be obtained as Proof of Source of Fund (i). Bank / Post Office Account Statement (which reflects the source / receipt of fund) (ii). Any one of the Income Tax Returns filed during the last three financial years (which co-relates the investment with the gross income) (iii). Sale deed / Gift deed / Will / Letter of Administration / Succession Certificate (iv). Any other document which reflects the income / source of fund

Note1: In case where the account/certificate holder is a minor, the norms shall be applicable to the guardian. In case of joint account, the norms will be applied for all the joint account/certificate holders.

Note 2: The customers who are already having updated KYC details in CBS Post Offices, are not required to submit photographs and KYC documents along with the KYC Form, for opening of accounts subsequently.

Note 3: Depositor may open account in any post office, by submitting the prescribed KYC documents, irrespective of his / her area of residence.

2.5.2 Review of Customer Due Diligence / Re-KYC

1. The documents and information collected during the CDD process are required to be kept up to date, by undertaking reviews of existing records. For carrying out the review, the following periodicity is prescribed:

Risk category	**Number of years after which the CDD documents and information should be reviewed**
Low	Every seven years
Medium	Every five years
High	Every two years

2. Further, CDD is required to be carried out, when there is a suspicion of money laundering or terror financing, or when there is doubt about the veracity or adequacy of previously obtained customer identification data.

3. As regards existing customers, due diligence should be conducted at appropriate times, such as when a transaction of significance takes place, or when, there is a significant change in the way that the account is operated, etc.

4. Where CDD cannot be carried out, as prescribed, the account should not be opened or the business relation commenced or the transaction permitted to take place. Further, sending of a Suspicious Transaction Report should be considered.

3. Operating Procedure

3.1 Attestation of KYC Documents

(i) At the time of opening of account/ Purchase of certificates or when maturity value of any saving instrument is credited into savings account, it should be ensured that all KYC documents submitted are as per risk categorization and have been self-attested. In case of illiterate customers, the documents are to be attested by any of the Gazetted Officer or Sarpanch Gram Panchayat or any Postal Staff or Gramin Dak Sewak.

(ii) If the account is opened through agent or certificate are purchase through agent, the concerned agent should also attest the documents by putting dated signatures along with agency number in addition to self-attestation or attestation by other means as mentioned in clause (i) for illiterate depositors/holders. In case of Joint Accounts/investments, documents of all co-depositors or holders are required to be submitted.

(iii) It is the duty of BPM/SPM/Supervisor (APM/DPM) to see that all KYC documents are having attestation as per clause (i) and (ii).

3.2 Disposal of Photograph (s)

(i) BPM/SPM/Supervisor (APM/DPM) will attest the photograph(s) after ensuring that the face impression of depositor/holder agrees with the photograph. In case depositor(s) is/are unable to attend post office for opening of account and all documents are submitted through authorized person or in case of investment through agent (in RD/TD/MIS/KVP/NSC only), the photograph should be attested by comparing the same with copy of Photo ID. If the photo on the photocopy is not legible, the agent should be asked to submit either legible copy or the original document. If identity is still not established, the depositor may be called for personally in the post office.

(ii) In BO, BPM shall paste one photo in the Specimen Signature Book, one photo on the account opening form and one photo on the KYC Form.

In case of HPO, Supervisor/APM/DPM/SPM shall ensure that one photo is pasted on the Account opening form and one on the KYC form.

3.3 Disposal of copies of KYC Documents

(i) In HPOs/SOs, KYC Documents should be attached with Account opening form. In case of accounts opened at Bos, in account with Account Office concerned, documents will be received along with account opening form and preserved in the guard file of account opening forms of Account Office itself. The guard files shall remain in the custody of Supervisor (Dy. PM / APM)/SPM concerned.

(ii) In BO, GDSBPM shall take attested copies of KYC Documents or attest the same after verifying with original and send account opening form and KYC form to Account Office along with KYC documents.

Note 1: SOs/HOs shall send the KYC form to CBS-CPC for scanning the signature and photo, on a daily basis.

3.4 Comparison of Address

BPM/SPM/Supervisor (APM/DPM) shall ensure that address mentioned in the account opening form or purchase application is the same as mentioned in the address proof document.

3.5 Comparison of name

BPM/SPM/Supervisor (APM/DPM) shall ensure that name of depositor mentioned in the account opening form is the same as mentioned in the Identity proof document.

3.6 Recording of receipt of KYC Documents

BPM/SPM/Supervisor (APM/DPM) shall record in writing under dated signatures on Account Opening Form as “KYC Documents verified & attached”.

3.7 Procedure at the time of subsequent account opening / re-investment

(i) In case of depositor/investor approaching the same post office for another account opening, either directly or through agent, who has already given CDD/KYC documents, there is no need to take these documents again unless there is a change in the KYC details.

(ii) In above cases, the depositor or investor has to write CIF ID / account number or registration number of certificates through which CDD/KYC documents were given earlier. For this, in place of photograph in Account Opening form, the depositor shall

write under dated signatures as "KYC Documents already submitted vide CIF ID / Account No./Registration No._____ dated_____." If the depositor is carrying the passbook of that account or certificates in original or photocopy, the BPM/SPM/Postmaster shall verify from these documents, the name and address of the depositor / investor or the BPM/SPM/Postmaster shall verify the name and address of the depositor / investor from Finacle or the Account Opening Form or Purchase and attach the photocopy if available with the depositor/ investor with account opening form/purchase application or Ledger or SS Book (in case of SO and BO) and put remark in red ink on the fresh Account opening form or Purchase Application " KYCD already taken and verified" under his/her dated signatures. **If the account/certificates referred are found closed/discharged, fresh KYC documents should be taken, only if there is change in the KYC details.**

3.8 When maturity value is credited into savings account

When any depositor or certificate holder requests for credit of maturity value into existing savings account, it should be allowed only after ensuring that concerned savings account was opened with due KYC documents applying risk category as per balance in the account after credit of maturity value. In case a new savings account is opened to credit maturity value, it should be ensured that due KYC documents of appropriate risk category are taken based on the maturity value being credited into the account.

3.9 General

In case any post office finds that depositor/investor is not co-operating in furnishing fresh KYC documents in case of any suspicion, the Postmaster will refer the matter to the head of Postal Division, who will order closure of Account and intimate the depositor/investor the reasons of taking such decision.

4. Monitoring of Transaction:

4.1 Maintenance of Records of Transactions

4.1.1 All post offices shall maintain the record of all transactions including the record of: -

(a) Any transaction where cash is accepted and forged or counterfeit currency notes are used or where forgery of valuable Security or documents has taken place.

(b) Any attempted transaction involving forged or counterfeit currency notes, forged security or document.

(c) All suspicious transactions, involving deposit withdrawal, transfer of account, solvency certificate/ Indemnity certificate etc. irrespective of the amount of transaction.

4.1.2 Definition of suspicious transaction:

Suspicious Transaction means a transaction defined in clause (i) to (iv) below, including an attempted transaction, whether or not made in cash which, to a person acting in good faith-

(i) gives rise to a reasonable ground of suspicion that it may involve proceeds of an offence specified in the schedule to the Act, regardless of the value involved: or
(ii) appears to be made in circumstances of unusual or unjustified complexity: or
(iii) appears to have no economic rationale or Bonafide purpose; or
(iv) gives rise to a reasonable ground of suspicion that involves financing of the activities relating to terrorism.

4.1.3 Definition of 'Transaction'

'Transaction' includes deposit, withdrawal, exchange or transfer of funds in whatever currency, whether in cash or by cheque / DD / Banker's cheque / payment order or other instruments or by electronic or other non-physical means.

4.1.4 All Long Books, Ledgers, Specimen Signature Books, BO SB/RD/TD Journals, List of Transactions, BO Daily Accounts, Vouchers etc. need to be kept properly arranged at all levels i.e. BO/SO/HO including SBCO so that any transaction can be re-constructed to know:

(a) The nature of transaction
(b) The amount of transaction
(c) The date on which transaction was conducted
(d) Parties to the transaction.

4.2 Reporting of Transactions.

Following types of transactions are to be reported:

4.2.1 Types of transactions

(a) All **cash** transactions of value more than Rs.10 Lakh.
(b) All series of cash transactions which are less than Rs.10 lakh but are integrally connected and are carried out within one calendar month period and totally exceed Rs.10 Lakh.
(c) Any account where cash is accepted and forged or counterfeit currency notes are used or where forgery of valuable Security or documents has taken place.
(d) Any attempted transaction involving forged or counterfeit currency notes, forged security or document.
(e) All suspicious transactions, involving deposit, withdrawal, transfer of account, solvency certificate/ Indemnity certificate etc. irrespective of the amount of transaction.

4.2.2 Reporting schedules

(a) Cash Transactions Report (CTR)

Type of Transactions
(a). All cash transactions more than Rs.10 Lakh. (b). All series of cash transactions which are less than Rs.10 lakh but are integrally connected and are carried out within one-month period and totally exceed Rs.10 Lakh.
Method of Reporting of CTR
a) CEPT CBS-Reports Team will be responsible for generation / preparation of list / report of transactions (deposit / issue / withdrawal / discharge) mentioning the nature of the transaction, amount, name and address of depositor / holder, date of transaction, place of transaction, PAN No. (if given), of the depositor / holder and other details in the format, as required for filing of report in Finnet 2.0 of Financial Intelligence Unit-India (FIU_IND), centrally for pan-India. Reports Team will be responsible for sending this list / report to DDG (PCO/PMLA) in the Directorate, on monthly basis, by the 6th working day of the subsequent month.

(b), Suspected Transaction Report (STR)

Type of Transactions
(a) Any account where cash is accepted and forged or counterfeit currency notes are used or where forgery of valuable Security or documents has taken place (b) Any attempted transaction involving forged or counterfeit currency notes, forged security or document. (c) All Suspicious transactions, involving deposit withdrawal, transfer of account, solvency certificate/Indemnity certificate etc., irrespective of the amount of transaction.
Method of Reporting of STR
a) In-charge of every departmental post office will be personally responsible for preparation of list of transactions (deposit/issue/withdrawal/discharge) mentioning the nature of transaction, amount, name and address of depositor/holder, date of transaction, place of transaction, PAN No. (if given) of depositor/holder and nature/reason of suspicion in detail and will be responsible for sending this list to the **Head of the Division (by name) on the very same day.** b) The Head of the Division will be personally responsible for sending post office wise list of such transactions of his/her division to Head of Circle (by name) **on the very same day of the receipt of STR from PO.** c) The Head of the Circle will be responsible for sending the consolidated post office-wise list of such STRs to DDG (PCO/ PMLA) (by name), at the Directorate by **on the very same day of receipt of STR from D.O., who will in turn make report to FIU-IND**

Note 1: - It is likely that in some cases transactions are abandoned/ aborted by customers on being asked to give some details or to provide documents. *All such attempted transactions should also be reported like STRs irrespective of the amount of the transaction and even if the transaction is not completed by the customer.*

Note 2: - Circle Nodal Officers should close all the CTR / STR alerts in SAS-AML 7.1 daily on a real time basis.

Note 3: - **Circles shall keep the fact of furnishing STR, strictly confidential. It shall be insured that there is no tipping off to the customer, at any level.**

5. Record Keeping

5.1 All long books and List of Transactions either available in hard copy or in soft copy should be preserved for 5 years.

5.2 All ledger cards or account details either available in hard or soft copy, Account Opening Forms with CDD/KYC documents and SS Books should be preserved for 5 years after closure of the account.

5.3 All account closure vouchers are to be preserved for 5 years from the date of closure of accounts.

5.4 All purchase application forms along with KYC/CDD documents should be preserved for 5 years after discharge of certificates.

6. Guidelines for the existing POSB Accounts / Savings Certificates holders opened / issued before the issue of this order

a) If a depositor has already opened an account / purchased certificate and has not submitted his/her Aadhaar number to the Post Office where the Account exists, the depositor shall do so, within a period of six months, with effect from 1st of April,2023, and in the event of failure of the depositor to submit the Aadhar number within the specified period of six months, the account shall cease to be operational till the time the depositor submits the Aadhaar number to the Accounts Office.

b) If a depositor who has not submitted the Permanent Account Number at the time of opening an account, shall submit the same to the Post Office where the Account exists, within a period of two months from the date of happening of any of the following events, whichever is the earliest, namely: -

i. The balance at any point of time, in the account, exceeds fifty thousand rupees; or
ii. The aggregate of all credits in the account in any financial year exceeds one lakh rupees: or

iii. The aggregate of all withdrawals and transfers in a month, from the account, exceeds ten thousand rupees.

Note: - In the event of the failure of the depositor to submit the Permanent Account Number within the specified period of two months, the account shall cease to be operational, till the time the depositor submits the Permanent Account Number at the post office, where the account exists.

c) All other CDD/KYC norms, procedures, mentioned in paragraph (3) above are applicable to the existing accounts / certificates. Post Office shall obtain KYC documents for existing accounts, if already not available.

d) CDD/KYC documents are also required to be taken for the existing accounts / certificates, in case of transfer of account, revival of silent account or when depositor's signatures do not match the existing specimen signature.

e) CDD/KYC documents are also required to be taken afresh in the existing accounts / certificates, when there is a suspicion of money laundering or terrorist financing or when there is doubt on the veracity or adequacy of previously obtained customer identification data or where there is doubt over identity of the depositor / investor.

f) All instructions, related to records keeping, mentioned in paragraph (5) above, shall be applicable to the existing Accounts / certificates.

Note:

It has been reported by PMLA Division that some cheque and transfer transaction entries are being wrongly made as cash transactions while performing the transactions in Finacle resulting in wrong filing of Cash Transaction Report (CTR) to FIU-IND (Financial Intelligence Unit - India). It may be noted that such irregularities are seriously viewed and criticized by FIU-IND.

In SB Order No. 18/2022 dated 10.10.2022, it has been stated that the post offices should not perform any credit or debit transaction using CTM menu for any incorrect deposit / withdrawal transactions adjustment. In case of any wrong deposit / withdrawal, the transaction must be reversed using HCRT menu. Adjustment of wrong credit / debit using CTM menu will lead to wrong deduction of TDS under Section 194N, wrong reporting of cash transactions to IT Department in SFT-005 and, thereby, customer grievances.

If any wrong procedure is followed while handling financial transactions in Finacle, it will lead to wrong reporting to FIU-IND & Income Tax Authorities through SFT and TDS deduction under Section l94N of IT Act, which will lead to in severe criticism and action by Enforcement Authorities and grievances from depositors. Reversal of erroneous transactions in the month other than the transaction month will lead to wrong accounting.

Therefore, Post Offices should strictly ensure that:

(i). If the maturity amount of any account or certificate is credited in the office account related to Postmaster's Cheque (SOLID+0340), physical cheque is issued to the depositor.

(ii). All the cheques including the Postmasters' cheques (Cheques issued by the Postmaster towards maturity payment etc) except POSB cheques are processed through cheque clearing process and credited in the account concerned. The amount credited through cheque should never be credited as cash.

(iii). None of the incorrect deposit amount transaction should be adjusted through cash withdrawal transaction.

(iv). Cash transactions are entered in Finacle only when the physical cash is handled in the transaction concerned.

Further, Post Offices should take utmost care while entering the transactions in Finacle and if any reversal is required, request should be sent immediately when it is noticed, on the same day. Divisional Offices, CBS-CPCs and CEPT should ensure that all the transaction reversal requests are processed on the same day and reversal of transaction is completed either on the same day or within maximum of three days and in the same month of transaction.

Further, Post Offices should take utmost care while entering the transactions in Finacle and if any reversal is required, request should be sent immediately when it is noticed, on the same day. Divisional Offices, CBS-CPCs and CEPT should ensure that all the transaction reversal requests are processed on the same day and reversal of transaction is completed either on the same day or within maximum of three days and in the same month of transaction.

Inspecting/Visiting authorities may also be suitably instructed to check the above aspects at the time of inspections/visits.

Appendix II – Cheque System in Post Office Savings Bank

1. The instructions relating to the cheque system in POSB are detailed below to help the staff in the discharge of their duties. The facility of deposit or withdrawal by cheque in Savings Bank account is available in all Post Offices including Branch Post Offices.

2. Conditions for deposits by Cheque: It should be ensured that:

(i) the cheque is neither post-dated nor is more than 3 months old. Cheque drawn by a government department also should not be more than 3 months old.
(ii) the cheque is written and signed in ink or with ball point pen.
(iii) the amount as entered in the cheque in words tallies with the amount as entered in figures.
(iv) the cheque is drawn or endorsed in favour of the Head Postmaster of the office in which the account of the depositor stands.
(v) the cheque should be crossed generally or specially to the Post Office Savings bank.
(vi) the cheque should not be drawn for an amount less than Rs. 50/-
(vii) the cheque is not mutilated or torn and there are no over writings, erasures or corrections.

Note: - *If the signature is in a script other than the one in which the cheque is written, it can be accepted provided the translated name corresponds to the script of the endorsement. In case of any doubt, identification by a person known to the post office may be accepted.*

3. Endorsement on cheques: If the cheque presented for deposit is not drawn in favour of the Postmaster by the depositor, the following conditions should be satisfied.

(a) If the cheque is drawn in favour of the depositor, Depositor will either himself or his/her messenger, enter details of cheque in pay-in-slip and will write the Depositor's account number on the reverse of the cheque and Counter Assistant will impress the date stamp on the back side of the cheque, after verifying the Account Number of the Depositor.

(b) There is also no objection to the acceptance of cheque drawn by a third party in favour of the Postmaster provided the cheque is accompanied by an application from the depositor requesting the Postmaster to credit the amount into his/her account.

Note: - A cheque drawn on the POSB in favour of a person other than the depositor may also be accepted for credit in Post Office Savings Bank provided it has been duly endorsed in favour of the depositor.
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4. Opening of new account by cheque: The cheque should be drawn in favour of either the Postmaster to whom the application SB-AOF is presented or the depositor. If the cheque is drawn in favour of the Postmaster by the depositor or by a person other than the depositor, it must be endorsed on its back as, "for opening of……account in the name of…….....(signature of drawer)". In case the cheque is drawn in favour of depositor, it must be endorsed by the depositor for payment on its back as "Pay to Postmaster……PO for opening of…… account in the name of…… (signature of depositor)".

5. Procedure for acceptance of cheque for deposit in Savings Bank:

(1) The cheque presented should be carefully scrutinized to see that all the conditions enumerated above are satisfied. If found in order, a receipt in the counterfoil of the pay-in-slip will be given to the depositor.

(2) No entry of deposit in the Passbook will be made at this stage. The counter PA will follow the procedure prescribed for cheque clearing. After clearance of cheque, the passbook will be updated through passbook printer.

6. Realization of Collection Cheques: Detailed in procedure for cheque clearing.

7. Collection Charges for Outstation Cheques: -

(1). If any charges are levied for cheque clearing by any bank, the charges actually levied will be collected from the Depositor.

(2) Payment of collection charges on outstation cheques issued by Central/State Govt. Departments in the name of Postmasters. The RBI has clarified vide its letter no. DGBA.GAD No. 3285/31.30.020/2008-09 dated 7.10.2008 that as per its Circular No. 39 (GA NB.No. 333/43.50.002/96-97) dated 9.5.1997, that the charges, if any, incurred with collection of outstation cheques tendered by the Govt. Departments are required to be borne by the bank accredited to undertake Government business of that Department. Therefore, it is clarified that such outstation cheques are required to be routed through accredited bank of the concerned post office where these are tendered so as to get exemption from payment of collection charges thereon. **(D.G.Posts letter No.116-31/2008-SB dated 13.1.2009, SB Order No, 24/2008)**

8. Due to introduction of CTS Clearing System in Banking Industry, all the cheques are treated as Local Cheques and a Cheque drawn on any bank with remarks "payable par at all branches" is also treated as local cheque.

(a) In case of CTS clearing, cheque issued by the Bank within the jurisdiction of CTS Grid shall not be treated as Outstation cheque.

(b) Cheque on which "AT PAR" is printed, shall not be treated as outstation cheques.

Note 1: - No commission will be charged in respect of outstation POSB cheques.

Note 2: - Outstation cheques issued by the Army Postal Service Authorities on the Reserve Bank of India, Nagpur on account of PLI payments when credited into the POSB account of the payee are exempted from collection charges.

Note 3: - Outstation cheques drawn by the Army Group Insurance Directorate on Syndicate Bank, R.K.Puram, New Delhi in settlement of the claims of Army personnel or their beneficiaries when credited in P.O. Savings accounts are exempted from collection charges.

Note 4: - If a cheque drawn on a local bank is presented at a sub office for deposit in a savings account at a station where there is no branch of SBI/Nationalized bank or other clearing house facility, may be got cleared through the Head Office. In such cases no commission will be charged. If the Bank charges any commission on its realization, the same will be borne by the Department and not by the depositor. A full credit will be afforded to the savings account of the depositor. The Postmaster will charge the amount of commission charged by the bank for realizing the value of such cheques under the head "Office Expenses" and include the amount in the monthly contingent bill.

9. (1) Procedure to be followed in respect of deposit of cheque drawn on Post Office Savings Bank: The cheque should be examined by the concerned official to see whether the cheque is in order and withdrawal is admissible. If the withdrawal is in order the amount should be debited to the account of the drawer and credit afforded in the account of the payee. The cheque will be enfaced "paid by transfer" under the signature of the Postmaster and handed over to the counter Assistant for making entries of withdrawal and deposit in the list of transactions. In such cases the pay-in-slip for credit to account will be presented along with the cheque by the payee. The counterfoil of the pay-in-slip will be returned to him duly stamped and signed.

All POSB Cheques issued by any CBS Post Office, if presented at any CBS Post Office should be treated as AT PAR cheques and should not be sent for clearing. **No POSB Cheque for more than Rs. 50,000/- should be accepted for cash withdrawal at other SOLs in a day. However, POSB cheque can be accepted at other SOLs without restriction of amount, for credit in POSB/RD/PPF/SSA accounts and for opening of accounts under National Savings Schemes, subject to the limits, if any, prescribed in the scheme.**

10. Entries to be made in the accounts in case of deposit by cheques:

Procedure laid down for cheque clearing should be followed.

11. Availing cheque facility on PO Savings Account

The cheque facility on PO Savings Account is provided subject to the following conditions.

(a) The depositor should be literate. If it is a Joint 'B' Account opened by an illiterate and literate depositor, the first depositor should be literate.
(b) The depositor should be able to sign in the running hand.
(c) Minimum balance of Rs. 500/- is maintained in the Account.
(d) The depositors' KYC is updated as prescribed in GSPR 2018.

Note: Cheque facility is not available for the Minor account operated by minor himself and for the accounts opened by person with mental illness or intellectual disability.

(1) The depositor who wishes to avail the cheque facility, cheque account can be opened if the depositor has already no other savings account.

If the depositor who has the savings account already can also avail the facility of withdrawal by cheque from his/her savings account, he/she will have to convert the existing ordinary account into a cheque account. For this purpose, he/she will have to fill in the prescribed form of application (SB-CQE-4) and present it at post office along with his/her passbook if he is an existing depositor or fill in application form (SB-AOF) along with KYC documents if he is a new depositor. The application form (SB-AOF) should bear the remark "For cheque account' in the relevant column.

(2) The Postmaster should satisfy himself that the applicant is eligible to have a cheque account and that the depositor's KYC documents are available and updated.

12. Issue of cheque book in CBS Post Offices

(1)(a) New Account: -

Cheque Book is a valuable item. In Finacle this is called **Inventory item**. HO Supervisor will receive new cheque books from Postal Store Depot (PSD). Sub Office Supervisor will receive cheque books from Head Post Office (HPO). HO/SO Supervisor has to put it in the Double lock safe and later on hand over to counter assistants for issuing them to the customers. At the HO or SO Stock to be maintained in manual register also as per rule. After Migration to CBS all the stocks have to be entered in Finacle

i. Movement of inventory will first happen from (PSD) to Head Post Office (HPO). This will be maintained manually in a register.

ii. Head Post Office will move some of the inventory from ZZ-EXT **(PSD)** to DL-DL **(Main Stock of HO)**. HO will send rest of the stock to Sub offices manually through account bag keeping a manual register.

iii. Sub office will also move the inventory from ZZ-EXT (Here HO) to DL-DL **(Main Stock of SO)** when received from HO.

iv. HO/SO will move the stock from DL-DL (Double Lock) to EM-Employee ID (Counter PA) when there is requirement.

v. **At HO or SO** where more than one Supervisor exists, Inventory items will be **entered by one Supervisor** and will be **authorized by another Supervisor**.

vi. **In Single/Double/Triple handed office where only one supervisor is there, Inventory items will be entered and authorized by the same supervisor.**

vii. Cheque Books given to counter must be split as it has been taken in a lot. Here no need to verify the splitting. **The counter PA will split the stock using HISIA menu.**

viii. The counter PA will issue the cheque book to the depositor by using HICHB menu and the same is to verified by supervisor

Note 1:- It should be ensured that the rubber stamp impression of the name of the Post Office on each cheque is quite clear. The stamp should use block letters. Where the name of the Office is that of a locality, it should carry the name of the town also.

Note 2:- The account number on cheques should be written by a rubber stamp before a cheque book is issued to a depositor. The rubber stamp should have changeable (rotation type) digits so that one Post Office will require only one rubber stamp. This procedure should be adopted in post offices, where considered feasible and necessary by Head of the Circle. In other Post Offices, the Supervisor should ensure that account number is written on all the cheques before delivery of cheque book.

The supervisor should then hand over the passbook and the cheque book (with the account number noted on its cover) direct to the depositor after (a) obtaining his/her acknowledgment on the reverse of the application form and (b) making an entry of the cheque book in the stock Register (SB/CQE-3) noting the account No. in column (d) thereof.

(1)(b) **Existing Account: -**

In the case of an existing depositor the postmaster should after satisfying himself that the depositor's signature on the application (SB-CQE-4) agrees with the specimen or record, and obtain fresh KYC documents, if required and follow the same procedure as given above. He/She will impress the stamp “ISSUE CHEQUE BOOK” on the top of the application. The

counter PA will convert the account using HACXFRSC menu and the same is to be verified by the supervisor or by another user. The Counter Assistant should also follow the same procedure as given above and impress on the cover of the cheque book and each page of the cheque with the rubber stamp indicating the full name of the Post Office where the savings account stands. The supervisor initial at places provided in the application and hand over the passbook and the cheque book (with the account number noted on its cover) direct to the depositor, after obtaining his/her acknowledgement on the reverse of the application and making an entry of the cheque book in the stock register of Cheque Books (SB/CQE-3) noting the account number in column (d) thereof.

Note: - See Notes 1 and 2 below sub para 1 (a) above.

(2) At the end of the day, the application form (SB-AOF) for new account should be placed in the guard file. The application form (SB/CQE-4) taken form the existing depositor will be field in a separate guard file. The Postmaster should also see that the receipt for the cheque book sent by post is pasted on the application form (SB/CQE-4) as the case may be and its number is correctly noted in the remark's column of the stock Register of Cheque Books.

(3) **Issue of fresh cheque book:** On receipt of an application for a fresh cheque book in form (SB/CQE-4) at the counter, the counter assistant should satisfy himself that the signature of the depositor on the application agrees with the specimen on record and if there is any doubt in the matter, get the depositor identified by obtaining fresh KYC documents. The counter Assistant should verify the account number and satisfy himself that the depositor has already used or nearly used all cheques of existing cheque book. He/She should then issue a fresh cheque book using HICHB menu in Finacle and pass the application to the Supervisor. The Supervisor will verify the correctness of the entries in the application satisfy himself that the depositor's signature on the application agrees with his/her specimen on record and also verify the entry made in Finacle. The Stock Register of Cheque Books should be maintained by him. The cover of the cheque book and each page of the cheques will be impressed with the rubber stamp indicating the name of the Post Office where the account stands. The cheque book will then be transferred to Counter Assistant for delivery to the depositor after obtaining his/her acknowledgement on the reverse of the application, the signature on the acknowledgement being verified with that on the application. The application will be kept by the supervisor in weekly or monthly bundles as convenient in his/her custody.

Note: - See Note 1 and 2 below sub para 1 (a) above.

4. **Facility of despatch of cheque book by post**

Whenever a depositor or guardian, desires to have a cheque book without visiting post office, cheque book may be sent by Speed Post at depositor's expense. The following procedure should be followed:

i). On receipt of the request for issue of a cheque book either by post or through any messenger / authorised literate person of the depositor, the signature on the letter of request / SB-CQE-4 should be tallied with the specimen signature on record.

ii). The cheque book will be sent with a forwarding letter which will state the amount i.e. the cost of speed post which has been debited to his/her account.

iii). The warrant of payment for the amount should be prepared by Postmaster / Sub Postmaster and the receipt for the speed post letter should be pasted to the warrant. The Speed Post Letter Number shall be mentioned in place of the signature of the depositor in acknowledgement portion of SB/CQE-4.

iv). The cost of speed post should be debited from the account with suitable remark using CTM Menu.

v). The speed post article will be booked at POS Counter as 'Cash Paid' and the cash will be paid by the SB Counter Assistant.

Note: Cheque book will be issued only at the office where the account stands / Home SOL. If depositor requests for cheque at other than home SOL, the depositor may be advised to send the request to the Postmaster of the office where his/her account stands, by post.

13. Safe custody of Cheque Books:

(i) Cheque Books received from the stock depots will be entered in the stock register of SB Cheque Books (Form SB/CQE-3) which will be maintained by every Head/Sub Post Office. This stock will remain in the personal custody of the Postmaster in a safe and will be verified once a month personally by Head of the office under his/her dated initials. The issue of cheque books whether for the Head Office itself or for the Sub Office will be done strictly according to serial order and noted in the stock register with the account number and name of the sub office.

(ii) In the Sub Office, the cheque books received from the Head Office should be kept in the personal custody of Sub Postmaster under lock and key until they are delivered to the depositor.

14. Procedure for Payment of Post Office Savings Bank Cheques:

(1) When a cheque on scrutiny is found to be in order in all respects, it may be paid as under:

(a). Order Cheques (Open Cheques (uncrossed))

(i) To the payee of the cheque.
(ii) If the cheque has been endorsed by the payee to another person to that person giving an endorsement in blank, i.e. signing the cheque without any specific endorsement.
(iii) If the cheque bears an endorsement in blank (signature) of the last endorsee and is presented by a bearer, to the bearer on his/her signing below the signature of the endorsee.
(iv) If the cheque is drawn or endorsed restrictively, e.g. "pay to X only" it will be paid to the person to whom payment is restricted.

In every such case, satisfactory identification of the person receiving payment by a person known to Post Office Savings Bank will be required.

(b). Bearer cheques (Open Cheques (uncrossed): It will be paid to any person presenting it at the counter even if he is not the payee of the cheque **subject to the condition that account holder has also signed on the back of the cheque.** But this does not mean that the bearer cheque can be paid without any precaution. If there are reasons to suspect the bonafide of the person presenting it, enquiries may be made, and identification obtained.

Note: Cheque is issued in the name of "Self" will be paid to any person presenting it at the counter even if he is not the payee of the cheque subject to the condition that the account holder has also signed on the back of the cheque.

(c). Crossed Cheques: -

(1) A crossed cheque is not payable otherwise than to a banker. It can only be paid to or through a bank including Post office Savings Bank. These cheques should also be subject to the same scrutiny as other cheques except when a bank collects an order cheque on behalf of a payee, the payee's endorsement in blank (signature) is not necessary.

(2) A bank collecting a cheque on behalf of its customer can obtain payment in cash from the Post Office Savings Bank irrespective of whether the cheque is an open or crossed one.

(3) In case the person claiming payment of a cheque is required to establish his/her identity, the identifier should record the following certificate on the back of the cheque and furnish his/her address below his/her signature to the certificate:

"Certified that Shri……is known to me and that his/her endorsement on this cheque was recorded by him in my presence."

(4) If the cheque presented for encashment does not satisfy all the required conditions, the cheque will be returned to the presenter along with a Cheque Return Memo printed through CTS Application or in form (SB-105), stating the reasons why the cheque is being returned unpaid. The form will be signed by the postmaster.

(5) **Counter Assistant: -** When the cheque is received by the Counter Assistant, he should put his/her signature in red ink below the depositor's signature after tallying the same with the specimen signatures available in office record. He / She should see that the serial number of the cheque tallies with one of the serial numbers of the cheques contained in the cheque book issued to the depositor. If the cheque is in order, necessary entries of withdrawal in the account may be made noting the cheque No. and date in the remark's column.

(6) The Supervisor should: -

(a). see that the cheque bears the signature of the counter assistant below the depositor's signature and tallies the signature of depositor with the specimen signatures available in Finacle.

(b). cancel the depositor's signature on the cheque by running a thin wavy line in red in ink through it in such a manner as to ensure that his/her signature is not obscured.

(c). impress the "Pay Cash" stamp across the face of the cheque and sign in full in red ink across the stamp impress in token of having authorized payment.

(d). After payment the cheque should be duly impressed with the rubber stamp "Paid Cash".

(7) If cheque is received by post requesting for payment of the amount by money order less commission, the request should be complied with if the cheque is found to be in order in all respects.

(8) The Postmaster should, if the cheque is being returned unpaid, satisfy himself that the reasons for non-payment of the cheque are valid.

(9) If the cheque is to be returned as unpaid under objection it should be entered in the Register of Returned Cheques in the prescribed form (SB/CQE-9) before it is returned.

15. Procedure for Withdrawal in Sub Offices:

On presentation of cheque in a sub office for payment, the counter Assistant will scrutinize it and satisfy himself that it is order in all respects, that the drawer of cheque is the correct cheque account holder and his/her signature on the cheque agrees with the specimen on record. He/ She will sign the cheque in red ink below the signature of the drawer and make the usual entries in the Finacle. He / She will then pass on the documents to the Sub Postmaster. The Sub Postmaster after satisfying himself that the cheque is in order in all respects will impress the special stamp "Pay Cash" on the face in the cheque under his/her signature which will constitute the warrant of payment. The transaction in all other respects will be treated as an ordinary withdrawal and communicated to the Head Office as usual

except that the cheque with the order of payment of Sub Postmaster endorsed thereon will take the place of the warrant of payment. After payment, the cheque should be duly impressed with the rubber stamp "Paid Cash". No separate list will be prepared of such transactions.

16. Closure and transfer of Cheque Accounts.

(1) If a depositor who has been permitted to take withdrawal by cheque closes his/her account or ceases to avail of the cheque facilities, the unused cheque leaves may be cancelled in Finacle using HCHBM menu and the supervisor has to verify the same. If the depositor has not used all the cheques contained in the cheque book in his/her possession, the postmaster should take over the cheque book containing the unused cheques, see that it contains the requisition form intact and keep in his/her custody. At the close of each day, the cheque books containing unused cheques received during the day should be entered in a list containing the following particulars: -

(a) Serial Numbers of unused cheques in each cheque book.
(b) The depositor's account number.
(c) Total number of cheque book.

The list together with the cheque books should then be forwarded to the SBCO.

(2) In the case of closed cheque accounts or where the depositor does not want to avail of the cheque facility, a note of unused cheques surrendered should be kept in Finacle.

(3) In case of closure of an account or where the depositor ceases to avail of the cheque facility. It should be handed over to SBCO along with voucher bundle after cancelling unused cheque leaves under the dated signature and designation stamp of the Postmaster/Sub Postmaster

(4) If the account is to be transferred to another Post Office (HO/SO) and if the depositor desires to have the cheque facility at the new Office as well, the transferring office will obtain the transfer application (SB-10 b) along with fresh KYC documents and effect the transfer. The depositor can continue to use the same cheques book at the new office.

(5) The unused cheque leaves in partly used cheque book surrendered for cancellation should be cancelled by the official-in-charge of the Control Organization and kept in his/her custody. These should be produced before the Accounts Officer, I.C.O. (SB) at the time of his/her inspection for destruction in his/her immediate presence.

17. Clearance of cheques: Standard Operation Procedure and Standard Accounting Procedure laid down in Appendix-III should be followed, for clearance of outward / inward cheques relating to POSB Transactions in CBS Post Offices.

18. At the station where cheque clearing is done by presenting at associated bank, the following procedure should be followed:

(1) If the cheques are presented at the Reserve Bank/State Bank, the Head Office will receive the same daily from the Bank. On receipt of the cheques, the Head office will scrutinize the cheques relating to H.O., verify the balance and if they are in order send an intimation to the RBI/SBI for payment of cheque on behalf of the Post Office. In respect of cheques relating to SB accounts at sub office, the Head Office will take action as described in para above.

(2) If the cheques are presented at the Head Office counter, the Head Office will take the following: -action. In respect of cheques for Savings accounts opened at the HO, they should be verified to see that they are in order before payment is made. In respect of cheque for Savings account standing open at sub office, the HO will take action as described in para above.

19. Cheques received for collection by POSB: Follow the procedure laid down in Appendix-III.

The outstation cheques will be submitted for collection in the usual manner. The amount of these cheques should be shown in receipt column after its realization and the commission in the payment column of the scroll separately which will help in reconciliation of these figures.

20. Dishonoured cheques:

(1) Service Charges for a dishonoured cheque is collected at Rs. 100/- + GST per cheque.

(2) Whenever a cheque lodged for credit in PO Savings Account is dishonoured, the service charges will be deducted from the Depositor's account and accounted by Nodal Grid Office viz. Chennai GPO.

(3) If a cheque lodged for opening of account or credit in the accounts other than PO Savings Account is dishonoured, the service charges shall be collected from the Depositor in Cash or by debit from PO Savings Account through HGCHRG menu in Finacle.

(4) Whenever the Department of Posts enters into an agreement with another Government or a private organization for collection payment on its behalf by cheque for clearance and transfer of the cash proceeds to the concerned party, all such agreements shall incorporate a clause stipulating that the client of the Department shall be liable to reimburse to the Department of Posts service charges of Rs. 100/- + GST per dishonoured cheque received by it on its behalf besides the cost of postage incurred for return of such cheques to the client. These two charges will be in addition to any other service charges payable to the Department as per agreement between the Department of Posts and the said client for rendering the services agreed upon.

(5). **Intimation to be sent to the depositor when cheque is not cleared:** In the case of cheque not cleared for any reason, the Postmaster should also affix his/her signature on the rejection memo. A returned / dishonoured cheque with the objection may be kept in a guard book and the depositor should be informed immediately by ordinary post that the cheque has not been honoured specifying the reasons thereof and the depositor may be advised to collect it from the post office. The returned cheque with the objection memo may be delivered to the depositor after ensuring collection of service charges for dishonoured cheque and obtaining his/her acquaintance. For Branch office accounts, the intimation of dishonour cheque will be sent to BO by the Account Office.

On presentation of cheque in a sub office for payment, the counter Assistant will scrutinize it and satisfy himself that it is order in all respects, that the drawer of cheque is the correct cheque account holder and his/her signature on the cheque agrees with the specimen on record. He/She will sign the cheque in red ink below the signature of the drawer and make the usual entries in the Finacle. He/She will then pass on the documents to the Sub Postmaster. The Sub Postmaster after satisfying himself that the cheque is in order in all respects will impress the special stamp "Pay Cash" on the face in the cheque under his/her signature which will constitute the warrant of payment. The transaction in all other respects will be treated as an ordinary withdrawal and communicated to the Head Office as usual except that the cheque with the order of payment of Sub Postmaster endorsed thereon will take the place of the warrant of payment. After payment, the cheque should be duly impressed with the rubber stamp "Paid Cash". No separate list will be prepared of such transactions.

21. MICR Code on Post Office Savings Bank Cheques

1). The MICR technology for clearance of cheques was introduced to facilitate the printing and supply to post offices. For printing MICR cheque books, 9-digit code is required to be given by Circle Office to ISP, Nashik.

2). MICR Code is allotted to Head Post Offices only.

3). If MICR code is not available for any HO, the Heads of Circle will have to obtain MICR Code RBI. For this, the Postmaster / Head of the Circle will request the Bank holding local clearing house / RBI to allot 9-digit code for printing MICR Cheque books. The officer of that particular bank / RBI will allot last 3-digit number. The first three digit will represent the city code and the next 3-digit code will represent Department of Posts as a whole.

For example, Sr. Postmaster Gurgaon HPO applied to the National Clearance Cell Branch of RBI for allotting 9 digit code for the purpose and has been allotted 110 111 011 (the first three digits i.e 110 represent City Pin Code in which NCC is located (in this case Delhi), next 3 digits **111 represent Department of Posts** as a whole and last 3 digits 011 will be obtained from NCC/RBI).

22. Supply of CTS Cheque Books for POSB Account Holders

Procedure is detailed in Appendix XXIII.

Appendix III – Cheque Clearing Process

1. Introduction

Grid-based Cheque Truncation System (CTS) has been launched in Chennai, Mumbai and Delhi covering several States/Union territories with the objective of streamlining the procedures in cheque clearing system. One nation One Grid was implemented from 16.10.2023.

All the States/Union Territories covered by the above grid follow different schedule of holidays declared under Negotiable Instruments Act 1881 by the respective Governments. As local clearing houses are gradually being subsumed into the CTS, it has become necessary to devise a policy of uniform holidays so as to ensure the smooth functioning of grid-based CTS operations. The Finacle CBS System and CTS Cheque Clearing system were integrated and Centralized Cheque Clearance solution was implemented w.e.f. 30.08.2021.

Pre-CBS-CTS Integration, Outward clearing of cheques pertaining to Banking Operations (New account opening / subsequent deposits/RD Agent bulk) were scanned along with cheques collected for non-banking operations in CTS application. After scanning, Banking operation cheques were entered manually in Finacle in Outward clearing Zone. Post clearance of these cheques, regularization of zone was done in Finacle for crediting in accounts concerned viz. POSB account / Office Account SOLID+0382 / 0410 / 0322 / BDPVT.

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

2. Elements of Cheques Truncation System:

1. Inward Clearing
   - **a.** Images
   - **b.** Post Office Cheques

2. Outward Clearing
   - **a.** Ordinary cheques
   - **b.** Paper to Follow cheques
     - i). Government Instruments
     - ii). Image quality failed cheques

3. Physical Scrutiny

1. Slab wise Verification – for high value cheques - it is suggested to have dual checking
2. UV lamp verification
3. Check for any alterations, erasures on the cheques
4. Check the quality of paper, printing and uneven spaces (if any)
5. Be alert while high value instruments are getting presented through silent or inoperative accounts
6. If it is a CTS 2010 standard instrument, then look for Void pantograph
7. Processed CTS instruments should be stored with proper processed seal to avoid duplication. Please refer to the CTS procedural guidelines
8. In case of suspicion, please check up with the customer before presentation
9. Capturing & uploading data in CHI
10. i. Presenting Bank has to verify for the correctness of account number& name. If these details are not matching with master data, then the bank has to decide on whether to process such instruments or not
    - ii Process "Drawn on self" or "On-Us" instruments internally.
    - iii Capture the Short Account number in the MICR field which helps the Payee bank in automation of their process.
    - iv Balancing the amount and number of instruments captured as per the deposit slips against the total number and amount of the scanned images of the cheques pertaining to that deposit slip.
    - v In case of any difference then locate the difference and take corrective action then and there.
    - vi Repair rejects of the MICR line appropriately.
    - vii Process the outward clearing data in core banking software to ensure that the account number and the name match with the deposit slip details.
    - viii Monitor the outward file bundling.
    - ix Manually close the bundles which are processed in the last 15 minutes before session closing.
11. Requests for Paper
12. In terms of Section 64(2) of the Negotiable Instruments Act, "where an electronic image of a truncated cheque is presented for payment, the drawee bank is entitled to demand

any further information regarding the truncated cheque from the bank holding the truncated cheque in case of any reasonable suspicion about the genuineness of the apparent tenor of instrument, and if the suspicion is that of any manipulation, forgery, tampering or destruction of the instrument, it is entitled to further demand the presentment of the truncated cheque itself for verification. The cheque so demanded will be retained by the drawee bank if the payment is made accordingly". When the drawee bank requests for the physical instrument to be submitted.

i Identify all the government cheques and segregate at the time of capture.

ii Generate paper to follow instrument report to get the detail of cheque no, drawee bank/branch and Unique identification number of the instruments.

iii Segregate all the IQA failure instruments that have been part of various processed bundles.

iv The IQA failure cases along with the government cheques should be tallied with paper to follow instrument report generated from CHI.

v Prepare a bank wise envelops for easy distribution.

vi Tally all the P2F instruments to be received before leaving the premises of NPCI.

vii In case of any discrepancy, like instruments not received, excess instruments received and instruments pertaining to other banks received, then banks should highlight the discrepancy with the clearing house officials.

13. Paper to follow process (P2F)

Under the cheque truncation system sometimes banks are required to submit the physical instruments to enable the drawee bank to process such instruments. In such cases failure to submit the physical instruments within the stipulated time might lead to the instrument being returned to the presenting bank leading to loss of time to the customer in realizing the proceeds of the cheques. The banks would be required to send paper along with the scanned images in the following situations

14. Government Cheques:

Government cheques are the ones which are issued by Government departments. Such cheques can be identified on the following basis:

- 7-digit account number and a 3-digit transaction code
- 6-digit account number and transaction code in the range 20-28 and
- Such cheques should always be presented in physical form as at it mandatory to return the physical cheques to the respective department for their internal processing

15. **IQA Failure**

The banks need to perform IQA validations at the capture system. Each image shall have an IQA indicator tag indicating the outcome of the IQA test carried out by the capture system. Any image of a cheque that fails to meet the image quality as from time to time by NPCI is treated as IQA failure.

16. **Return code 39 & 40**

When the instrument has been returned by the drawee bank with reason code 39 (Image not clear, present again with paper) or reason code 40 (Present with document).

4. CBS-CTS Integration – Centralized Outward Cheque Clearing process

a). Procedure at Head Post Offices

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

1. Non-CBS cheque shall not be scanned in CTS application. Non-CBS Cheque (i.e. PLI/Counter/Telephone Receipt etc. or cheque accepted in non-CBS Post Offices (Sanchay Post cheque) shall be cleared by their concerned HOs through their associated banks.
2. Cheques collected in HO in a day shall be scanned on same day including cheques received from Sub / Branch Post Offices.
3. Postal Assistant dealing with Cheque Clearing work in HO shall ensure the following before scanning
    a. Cheque is not stale or post dated
    b. Deposit amount collected for POSB schemes to be complied with regulations
4. Cheques are to be scanned batchwise to identify issues easily arising due to encoding.
5. **HO or SO shall not be able to open Outward clearing zones or lodge cheques in Finacle.** Only inquire option will be available to all HO Users.
6. **With respect to Outward clearing, only CBS cheques shall be processed in CTS application. Necessary validations have been built in CTS application to validate account number and office account in which the cheque amount is to be credited.**
7. Post offices shall not be able to complete data entry if error is thrown in Account Number and the respective cheque has to be deleted.

8. Outward clearing files for uploading in Finacle will be generated in CTS Application. Nodal Office, Chennai GPO will upload the same in Finacle.

9. Post receipt of clearance on next working day, outward clearing zones will be regularized centrally after processing outward rejections and credits will be made either in POSB account or in Office Account (SOLID+0382) of concerned HO or SO.

10. All CBS post offices shall check their credits in their respective office account (SOLID+0382) on next working day.

11. New account opening or subsequent deposits in RD, PPF & SSA are to be done by the concerned post offices by debiting office account (SOLID+0382) against available valid credit on the date of credit without fail.

12. No manual Cheque Clearing List (CCL) shall be issued for cheque processed under CBS-CTS integration.

13. There will be no email intimation or scroll from Nodal office post regularization of cheques. Post offices shall use PO Clearing (Detailed / Summary) reports by entering zone date and zone SOL ID (60000100 / 40000100 / 11000000)

14. Nodal office will account Remittance to Bank entries in APT 2.0.

b). Procedure in CBS Sub Post Offices

1. CBS Sub Post offices shall send only Banking Cheques collected in Savings Bank counter to their concerned Head Post Office invoicing in List of Documents on same day of collection.

2. All CBS SOs (including BOs) and SB Branch of HO shall prepare a cheque list manually or in Excel in duplicate for all Bank Cheques received in the day, in the following format: -

Department of Post

Name of Post Office: - **SOL ID:** **Date: -**

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

Seal of the Post Office Signature of SPM/APM

Note 1: If cheque received for credit into PPF/SSA accounts and PPF/SSA account stands in other CBS post office, the cheque should be lodged in HO SOL ID+0382.

Note 2: If cheque received for credit into PPF/SSA account and account stand in that post office or amount of cheque is up to Rs. 50,000/-, the cheque shall be lodged in concerned PO SOL ID+0382.

3. One copy of cheque list along with cheque to be sent to Clearing Branch of HO.

4. Account Number, Name of Depositor, Reason for deposit (New Account / Subsequent deposit) and valid mobile number (if available) to be written on back side of cheque.

5. Sub Post Offices shall the check ledger of concerned office account (SOLID+0382/0322/0437/BDPVT) on T+2 days using menu **HACLINQ** to check whether the cheques sent out for clearing have been cleared.

6. If credits are available, sub post offices can open new accounts or complete subsequent deposit transactions of RD/PPF & SSA Accounts in Finacle.

7. PO Clearing (Summary / Detailed) Report in Finacle can be used to generate list of cheques and their status.

c). Steps for scanning cheques in CTS Application at Head Post Offices

1. Nodal office (Chennai GPO) will give Start of day by selecting correct date and clicking on submit which will initialize start of the day and Processing Date will get changed accordingly.

2. Post Offices shall ensure that Account Number, Name of Depositor, Reason for deposit (New Account/Subsequent deposit) and valid mobile number (if available) are written on the back side of cheque.

3. Head Post offices will scan only Banking Cheques collected in Savings Bank counter in CTS application.

4. Scanning HOs should ensure that the **System date and CTS application date are same**. If there is any discrepancy in date it has to be communicated to Chennai GPO immediately through e-mail.

5. Post CBS-CTS Integration, CTS Outward scanning URL is **http://cgpo-out.oisclouds.co.in/user/login** and the URL is accessible only in authorized network and is not accessible through broadband.

6. The Counter Postal Assistant will login into the above URL with the Username (MICR) and the password already provided.

7. Users in HOs should use only their IDs and passwords for Scanning of cheques. If any User's ID is locked; the user can get unlocked from the vendor, through Nodal Office i.e. Chennai GPO.

8. Ensure that cables in the scanner are properly fixed in the system to avoid error "UNABLE TO CONNECT TO THE SORTER. SORTER IS DEAD". If the said error appears, check the scanner's cable and if it is properly plugged in, the Application will work correctly.

9. All processes (Scanning / MICR Repair / Account Entry and Verification) for Outward cheques must be completed before 1600 hrs every day, without fail. After 1600 hrs, post offices will not be able to access any menus relating to Outward clearing.

10. PA handling the cheque clearing work shall ensure that the date stamp of the HO is impressed at the backside of the cheque before scanning.

11. In case any bank seal is available in the cheque, the PA should impress the stamp "All Other Bank Clearing Stamp Cancelled" and affix the Scanning office Name stamp impression.

12. **Any pins / staple pins, perforations [both ends] are to be removed properly before scanning of the cheques.**

13. PA should Login in Maker Login (usually login ID starts with M – e.g. M600111001) and click on Capture module in order to scan the cheques. User will click on Start up. The System date and App date will be compared and if both are same Capture icon will be enabled.

14. Place the cheques in the scanner. Later Capture icon should be clicked. A pop up will be prompted to enter the No. of Cheques to be scanned in a particular batch and total amount of the batch. Once entered Create batch should be clicked and later close icon is to be clicked.

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

15. Batch created successfully message will be prompted along with batch number.

16. Once all the cheques are scanned, the IQA status should be checked. IQA status should be either Pass / Fail. If status is not updated (which is mainly due to connectivity issues) then last record of the cheque should be clicked and "CAPTURE ICON" to be clicked until the status of all the cheques is updated to Pass/Fail.

17. Ensure that a green tick is highlighted for each and every cheque which is scanned.

18. If a **red "X Mark"** is highlighted instead of green tick, then the particular cheque must be selected, and the cheque should be deleted by clicking the **"Delete Icon"**. The same cheque should be rescanned in the same batch for acceptance.

19. Once the status is updated successfully for all the cheques in the batch then "End Block" should be clicked in order to submit the batch.

20. While scanning a cheque if a warning message is prompted for duplication of cheque, then both the cheques should be compared and if the cheque is not a duplicate one, then Accept Duplicate icon should be clicked in order to proceed the same.

21. Once scanning is done, scanned batches will be available in MICR Repair.

22. The batch for which MICR Repair is to be done should be clicked. Each and every

detail related to cheque number, MICR number (City, Bank and Branch Code), Base number and TC code should be verified with that of cheque image. Difference if any should be corrected and saved.

23. A batch can be submitted only when the details are saved for all the cheques. The cheques, which are saved, will be highlighted with "Green" and the unattended cheques will be highlighted with "White".

24. A batch can be submitted only when all the cheques are saved i.e. "Pending Inst" count is "Zero".

25. When all the instruments are saved, a message will be prompted to submit the batch. Click on "OK" to submit the batch.

26. The batches, for which MICR Repair is completed, will automatically appear in "Account Entry". The Batch Number should be clicked for entering the Account number.

27. In "Account Entry" module – Account number (Office Account (SOLID+0382 / 0322 / BDPVT / 0410) or SB Account and amount should be entered.

28. SB account number will be validated through Finacle API.

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

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

31. Scheme code and Mode of Operation of the account will be displayed on the right side.

32. Account holder name should be verified with that of cheque image. In case of joint account, joint holder name should be corrected accordingly.

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

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

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

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

permission from the Gazetted Postmaster or Divisional Head by unfreezing the office account and debiting from the customer account.

37. When we save the details of an Office Account, a text box will be prompted to enter the reference number which is mandatory for PPF / SSA subsequent deposits. PPF or SSA account number should be entered as reference number. In case of new account, "Scheme name (e.g. RD / TD / MIS / KVP / NSC etc) New account" shall be entered.

38. A cheque can be deleted if anything found wrong in "Account Entry" module by clicking "Delete Cheque" Icon.

39. A batch can be submitted only when all the cheques are either saved or deleted.

40. A saved cheque in a batch will be indicated with "Green", an unattended cheque will be indicated with "White" and a deleted cheque will be indicated with "Red".

41. When all the cheques are either saved or deleted a dialog box will be prompted to submit the batch. Click "OK" to submit the batch.

42. The PA in concerned Scanning HO should ensure that all process till verification relating to outward clearing is completed for all the batches before 1600 hrs. The batches that are not uploaded, will not be included in Finacle, as file will be generated from CTS immediately after cut off time.

43. After account entry is done, Supervisor should verify each and every cheque by login with the given Credentials.

44. The Dashboard indicates the cheques available in each and every module of a PA.

45. The Supervisor should verify the cheques by clicking Verification Module. The batches available for verification will be displayed. The Supervisor should click on the Batch number to verify the cheques. The cheques to be verified will be displayed in order.

46. Supervisor should check the account number /office account to be deposited, date of the cheque, amount of the cheque. The PA / Supervisor should ensure that post-dated / stale cheques are not uploaded and should also ensure that the office account cheques are entered correctly.

47. The supervisor should ensure that the number of cheques scanned and amount tallies. The Supervisor should ensure that the difference amount is "zero" before committing the cheques. Difference if any should be confirmed before committing or any correction is to be made in any of the amount, the same should be corrected and saved. Difference amount should be tallied to zero before committing.

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

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

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

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

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

d). Procedure at Nodal Office – Chennai GPO

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

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

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

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

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

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

7. Nodal Office, Chennai GPO will upload all outward clearing files.

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

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

10. Trial upload should be used while uploading the file through HCLUPLD menu. Create Transaction option will be made as No. Failed records along with reasons will be available in HPR report. This should be rectified before uploading actual file. Failure may be due to reasons viz. Invalid Presenting Sort Code or Invalid TC Code.

11. Nodal office will take up with CEPT team for adding new MICR code or Transaction code.

12. Nodal Office User will proceed with actual upload "Create Transaction – Yes" in HCLUPLD only if "No error in the upload data" report is generated in HPR. This is to ensure that all records in the file are uploaded properly. The records uploaded will be auto-verified and system will create set number for all the cheques.

13. **CTS Nodal Supervisor should modify the zone amount in the Modify Zone**

Option in HMICZ menu.

14. Nodal office Supervisor shall check the instrument statistics with the report available in CTS application.

15. Suspend Zone and Release to Shadow balance will be done on same day by Nodal office supervisor for all three grids using menu HMCLZOH.

16. Transactions will not be created in customer accounts instead Credit entry will be made in newly created Parking office account.

17. Returns for the outward cheques will be received on the next day. CTS will place the outward clearing response file in prescribed SFTP folders. Automated mailer will be triggered from CTS application.

18. Outward clearing rejections are to be uploaded in Outward return zone before regularizing the outward zone.

19. Alert message will be thrown in case if the Outward clearing zone is regularized without uploading the outward clearing rejections in Inward zone. **It is the responsibility of the Nodal user to ensure uploading of outward returns file before regularizing the zone.**

20. Nodal user should invoke the menu HRMI option and upload the Inward return file in CTS-OWRTN Zone of the respective grid Nodal SOL. **There is no trial upload option available in this menu. Nodal User to ensure that appropriate return file is uploaded in Outward Return zone**.

21. INWARD CLEARING MEDIA READ STATUS REPORT generated in HPR has to be checked to identify failed records and to rectify the same. Reason for failure may be due to non-availability of Zone code or TC code. (Care has been taken to match MICR codes and TC codes before go live).

22. User to ensure that Reupload Option not to be used during Inward file upload.

23. Validation Report should be run in order to find out whether all instruments are validated and are appropriate for posting.

24. Once all the instruments are validated, the user has to run the Validation run option in HMICZ menu

25. Once all the validations are over, the user has to post the Outward Reject zone, and ensure that the full posting is done by generating OFTI Post report generated.

26. Once the returns cheques are uploaded, Supervisor has to close the Inward Zone.

27. If extension of time is granted for cheques, Nodal Supervisor will invoke Menu “HMARKPEN” and mark pending of the cheques those are granted extension.

28. In case if no extension is available, Outward clearing zone will be REGULARISED after ensuring Inward zone (Outward Return) is closed using menu HMCLZOH. Date of clearing is to be selected correctly.

29. Once the outward clearing zone is regularized, Credits will be available in POSB

account or concerned SOL's Office Account SOLID+0382 / 0322 / BDPVT / 0410.

30. Post offices will check their respective office account (SOLID+0382 / 0322 / BDPVT / 0410) on next working day to check whether the outward cheques sent for clearing on previous day have been cleared. New account / Subsequent deposits / RD Bulk list will be initiated only if credits are available in Office Account SOLID+0382.

e). Reports relating to Outward Clearing Process

A. CTS Application

1. **Outward Presentment Clearing Detailed Report** – Total Outward cheques scanned by HOs. This report is accessible to restricted class of users. All HOs can download this report after the cheques are scanned. The status of the cheques will be updated every now and then once the same is moved from one module to another. Finally, on the next day, the HO can find out whether all cheques are cleared. In case of extensions, the credit will not be given to those accounts by GPO.

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

3. **CHI Rejection and Deleted Report** – This report consists of CHI Rejections by NPCI and Deletions made by Vendor due to various reasons. The HOs should check this report daily and ensure that the cheques are either rescanned after making necessary alterations or returned to the customer with reason mentioned.

4. **Return Memo –** This is a valid return memo given by the banker. These cheques are cheques those are returned by the banker and hence will be returned by Chennai GPO in the Inward Zone maintained. The copy of the return memo, duly attested by the Supervisor should be handed over the customer. Collection of charges for accounts other than SB may be collected, as per the prescribed procedure.

5. **Returned Item Detailed Report** – This report consists of Cheques returned in the presentation Session of the previous day. HO can download this report and confirm whether the cheque is marked as rejected in Finacle.

6. **Inward Reject Summary Report** - This report consists of summary of cheques returned date-wise.

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

B. Finacle (HFINRPT)

1. **Post office clearing Detailed Report** – This report is available in HFINRPT and provides the list of all cheques those are received for clearing or sent for clearing on the particular Day. Either Inward or Outward can be selected.

2. **PO Clearing Summary Report** – This report will provide the summary of cheques received and cleared with respect to both inward and outward cheques.

f). Role of Clearing Branch / SBCO / Treasury Branch / Accounts Branch

i) HO SB Branch dealing with CTS Clearing shall download Outward Cheque Clearing Summary and List from CTS application on daily basis.

ii) HO SB Branch dealing with CTS Clearing shall detach dishonoured cheques (if any) from the bundle of respective date and shall forward all the dishonoured cheques to respective PO along-with the return memo with the valid reason.

iii) Concerned post office shall handover the dishonoured cheque to the depositor, as per the prescribed procedure.

iv) HO SB Branch dealing with CTS Clearing shall transfer cleared cheques to SBCO along with Summary / List of Cheque Cleared.

v) SBCO Official shall compare the number of cheques with Summary / List of Cheque cleared.

vi) **SBCO shall preserve Outward cleared physical cheques and summary/list of cheque for 10 years**.

vii) Treasury or Accounts Branch of Chennai GPO shall also tally the amount of Outward Grid clearance with Daily account and scroll.

g). Role of Inspecting Authorities

During Visit / Inspection, ensure that new accounts or subsequent deposits are made by debiting credit entries in Office Account (SOL ID+0382) without delay. In case of pending entries, necessary action should be taken to liquidate the pendency.

Note: All POSB Cheques issued by any CBS Post Office, if presented at any CBS Post Office should be treated as AT PAR cheques and should not be sent for clearing. No POSB Cheque for more than Rs. 50,000/- should be accepted for cash withdrawal at other SOLs in a day. However, POSB cheque can be accepted at other SOLs without restriction of amount for credit in POSB/RD/PPF/SSA accounts, subject to the limits, if any, prescribed in the scheme.

5. CBS-CTS Integration – Centralized Outward Cheque Clearing process

c. Introduction

In the existing Cheque clearing process, POSB cheques which are presented in other banks are received for Inward Clearing. Cheque images are received through CTS application. These cheques are lodged in Finacle in concerned HOs (including cheques of its

Sub Offices) by opening Inward Clearing zones. Status of rejection if any, are updated in CTS application for submission of returns to NPCI by CTS Vendor within specified cut off time. If rejections are not submitted within cut off time, all cheques are deemed to be cleared. Further, the issues viz. Delay in closure of inward zones in Finacle and Non adjustment of Remittance Advice were noticed in existing process.

In order to avoid delay in submission of returns and for ease of operations, entire Inward clearing operations for all Grids viz Western, Northern and Southern are centralized in Chennai GPO by implementing CBS-CTS integrated module which was implemented w.e.f. 30.08.2021. One nation One Grid was implemented w.e.f. 16.10.2023.

d. Process in CBS-CTS Applications

1. Grid-wise Inward clearing POSB cheques shall be received through CTS application in Nodal Office Chennai GPO.

2. Technical validation of the cheques will be done in CTS application itself for all 3 grids by Chennai GPO. As part of CBS-CTS integration, signatures from Finacle will be made available in CTS application for technical validation.

3. As part of technical validation, rejections other than "Funds Insufficient" will be marked in CTS application. Technically validated cheques will be marked as "Cleared" in CTS application for further processing in CBS.

4. Text file compatible for Finacle upload will be created for both "Cleared" and "Rejected" cheques by CTS application.

5. This file will be uploaded in Finacle in Nodal office (Chennai GPO) against respective grids. Accounts which are cleared at technical validation will be debited if sufficient funds are available.

6. If funds are not sufficient, appropriate rejection reason will be marked against those records. Rejection charges wherever applicable, will be debited in Finacle, during zone closure.

7. Response for the Inward file will be created in Finacle and uploaded in CTS application.

8. CTS will consolidate non-CBS response file along with CBS and share the same to NPCI.

9. If any, POSB cheque having Invalid Account Number, Cheque Not linked to POSB Account, Invalid scheme accounts, non-CBS accounts and Accounts with no signatures will be marked as "Referred to Branch".

10. These cheques will move to concerned HO. CTS will refer MICR code and cheques will be moved to concerned SOL (HO).

c). Procedure at Head Post Offices

1. Concerned Head Post office shall login to CTS application and modify non-CBS account number to CBS account number if cheque is presented with old account number or link cheques against account in Finacle, verify signatures and complete technical validation for those cheques which were referred to branch.

2. Concerned MICR HOs will reject with appropriate rejection reason in CTS or will mark as Cleared in CTS application for processing in Nodal Offices in Finacle.

3. Post completion of technical validation, these cheques will get included in the txt file generated by CTS application. Both CBS Rejected cheques and cleared cheques will be included in CBS inward file for uploading in Finacle.

4. Post Offices will use only CTS application for inward clearing and Inward clearing zones will not be operated in Finacle.

d). Procedure of Nodal Office

1. Inward Cheques will be handled at Nodal Office viz. Chennai GPO.

2. Separate work class will be created for the identified users handling cheque clearing operations in Finacle. These user IDs are to be configured in Finacle and Nodal office shall update change in user IDs to CEPT team for updation in Finacle.

3. The following users viz. Admin, Nodal PA and Nodal Supervisor will be created in CTS application.

4. Inward clearing cheques from NPCI will be received in CTS application by 2100 hrs daily.

5. Data entry of two fields viz Account Number and Cheque Date will be done by CTS vendor and cheques images along with data will be moved in batches to Nodal Office for technical validation.

6. As part of automatic validation, account number and cheque number will get validated through APIs from Finacle. Based on success / failure of these APIs cheques will move to respective modules in CTS application as given in below table:

Sl. No.	Scenario	Modules in CTS application	Accessible to
1	Cheques with valid CBS account number and cheque linked to account	Manual Sign Verification	Nodal PA
2	Non-CBS Account Numbers (both non-CBS office or Old account number)	Refer to Branch (RTB) - Account Entry	RTB PA in concerned MICR HOs
3	Valid CBS account but cheque	Refer to Branch (RTB) -	RTB PA in

	number not linked to that account	Account Entry	concerned MICR HOs
4	Valid account but invalid scheme for Inward operations like SBGEN	Refer to Branch (RTB) - Account Entry	RTB PA in concerned MICR HOs
5	Paper to Follow (P2F) Cheques	Refer to Branch (RTB) - Account Entry	RTB PA in concerned MICR HOs
6	Cheque status – Passed	Refer to Branch (RTB) - Account Entry	RTB PA in concerned MICR HOs
7	Outdated, Post Dated, Payment stopped by Drawer, Account Closed, Dormant, Frozen	Reject Reverification	Nodal Supervisor
8	Cheques For which signature not found in Finacle	Refer to Branch (RTB) – Manual Sign Verification	RTB PA in concerned MICR HOs
9	Cheque's value greater than Rs. 50,000/-.	High Value Verification	Nodal Supervisor/RTB Supervisor

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

8. Nodal PA shall login into CTS application and select "Manual Sign Verification" Module for performing technical validation of the cheque.

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

10. Nodal PA will perform technical validation as below
    a) Whether amount in words and figures matches in the image
    b) Signature of Drawer is available
    c) Payee Name is available
    d) Instrument date in cheque image and data matches
    e) Cheque number in image and data matches

Note: Inward Nodal PA shall ensure that the cheques with encoding error should be rejected with remark "Amount name differs on Advice". If not, the same should be dealt on the same day by issuing pay order to the concerned bank by debiting the office account after obtaining permission from the Chief Postmaster / Divisional Head. If in case the amount of debit is less than the amount in the cheque, the excess amount should be debited, and cheque should be

issued to the concerned bank on the same day.

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

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

13. If signature does not match the same should be rejected with reason code 12 - Signature Differs. In case of non-availability of signature in cheque or any other signature issues, the appropriate return reason may be selected.

14. Cheques for which signature is not available will directly land in Manual Sign Verification of RTB User. This process is automated. The moment Nodal PA logins in Manual sign verification, signature API will be fired for all pending cheques and if signature is not available those cheques will be moved to concerned SOL Refer to Branch

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

16. All the cheques which are rejected in technical validation and automated rejections will land in Reject re-verification module.

17. Nodal Supervisor can select any of the below option in Reject re-verification.

a. Confirm Rejection – If rejection is correct
b. Accept Instrument – If rejection is incorrect and the Supervisor want to Accept
c. Change Reject Reason – If reject reason is incorrectly selected by Nodal PA
d. Refer to Branch – In case if other discrepancies are noticed in this stage

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

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

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

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

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

22. “Create HRMI file” option shall be enabled for Nodal cheques anytime. But for refer to branch cheques, this option will be enabled only after the cut off time for Force Marking.

23. Following 2 files will be created for all grids

24. Good for CBS Upload - Cheques accepted or rejected by Nodal User

25. RTB Cheques for CBS Upload – Cheques dealt by RTB User.

26. HRMI files generated in CTS application will get uploaded to designated SFTP automatically and an email alert containing the details of the files uploaded in SFTP location, will be received at Nodal Office,

e). Posting of Files in Finacle:

1. HRMI files created in CTS application will be moved to defined Finacle SFTP folder through automated batch jobs.

2. Batch jobs will be automated to move these HRMI files to all Nodal User application path based on user IDs configured in CPARAM value.

3. Automated mailer will be triggered from Finacle.

4. The file generated by CTS will consist of both cleared and rejected records in technical validation. Closed, Invalid, Dormant, Frozen accounts and non-CBS accounts will not be included in the HRMI file created by CTS.

5. Nodal PA should invoke the HRMI option and upload the Inward file of respective grid in CTS-MICR Zone. There is no trial upload option available in this menu.

6. Instead, Re-upload Option is available, which will be enabled by CEPT team only on need basis. This re-upload option will upload only incremental records whenever file is partly processed or not processed.

7. Validations have been built to ensure that context SOL of the Users matches with Grid SOL in HRMI file and also to restrict uploading of same file name in same zone.

8. System will allow to post same file in different zone. It will be the responsibility of Nodal User to ensure that files are uploaded in respective grid and zone.

9. Nodal user will invoke HCCS Menu and change the SOL for uploading files of Western and Northern Grid.

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

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

12. Once the cheques are uploaded, the supervisor has to close the Inward Zone by following the steps viz, Modify, Suspend, Validation Report & Validation Run.

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

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

15. Nodal Supervisor has to check the validation report and ensure that no exceptions are encountered in posting.

16. If any errors are encountered, the same should be rectified and then the validation run should be made by invoking V-Validation Run option in HMICZ Menu

17. Once the validation run and status flag is updated as "complete", the supervisor to Post the Zone using Post option in P-Post Zone option in HMICZ menu.

18. Nodal user has to close the zone once the posting is done. Once the zone is Closed, system will automatically deduct the charges for cheques returned in technical validation and posting.

f. Handling of Refer to Branch (RTB) Cheques – Role of HOs

1. Inward clearing zone shall not be opened in Finacle at HOs, instead refer to branch cheques alone are to be attended in CTS application. Cheques will be posted and accounted in Nodal office.

2. All HOs shall login into CTS application daily to check whether any cheques which are referred to Branch are available.

3. In CTS Application, Refer to Branch (HOs) will have 2 types of users viz Refer to branch PA and Refer to branch Supervisor

4. The inward cheques will be referred to respective MICR HOs automatically based on Account Number and Cheque API validation. These cheques will be available in "Account Entry Module" of RTB PA of concerned MICR HO.

a. Non-CBS Account
b. Invalid Cheque number (Cheque not linked)
c. Account Type SBGEN, SBPWC and SBSAN which are not having cheque books
d. Doc Type C – P2F cheque (Paper to Follow)
e. Cheque Status P – Cheque Passed

5. RTB PA should first check the reason for which the cheques got rejected which will be available in last column and act accordingly.

a. **Doc Type C – P2F cheque:** Physical cheque should be obtained from Presenting Bank and the same should be verified and accepted. If any discrepancy is found, the same should be rejected.

b. **Invalid Cheque number:** This error occurs when the concerned office has not linked the cheque against the account number in Finacle. The RTB User should check whether the cheque book is issued in Finacle. In case, the cheque is not issued, the user should take necessary action to issue the cheque in Finacle in consultation with concerned post office in Finacle. Only after updation in Finacle, RTB PA will be able to save the cheque.

c. **Non-CBS Account / Old account Number:** The non-CBS accounts and CBS accounts with old account number are referred here. If old account number is entered, then its corresponding new CBS account number should be entered and proceed further. If the account entered belongs to non-CBS office itself, the RTB User should contact the concerned office and obtain the status. If the same is cleared, the user should select ACCEPT and if not, user should select REJECT and appropriate reject reason has to be selected from searcher. The accounting procedure prescribed for non-CBS offices has to be followed in non-CBS offices.

d. Account Type **SBGEN**: RTB PA will take necessary action to convert the account into SBCHQ account and check whether the cheque book is issued with the given serial number, if found genuine the same should be issued in Finacle and verified in consultation with concerned post office. If any discrepancy is found, the same should be rejected.

e. Cheque Status **P** (PASSED): Need to cheque whether the cheque is already passed or not. If already passed the same may be returned by selecting appropriate reason code in searcher.

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

6. On clicking on save, account number and cheque validation will be triggered in Account entry and will move to Manual Sign verification. The cheques, which are referred to branch by the nodal User in Manual Sign Verification / Reject Re-Verification will get reflected in Manual Sign Verification of RTB User.

7. RTB PA will perform technical validation as below.

a) Whether amount in words and figures matches in the image
b) Signature of Drawer is available
c) Payee Name is available
d) Instrument date in cheque image and data matches
e) Cheque number in image and date matches

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

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

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

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

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

13. RTB Supervisor can select any of the below option in Reject Re-verification

a. Confirm Rejection – If rejection is correct
b. Accept Instrument – If rejection is incorrect and the Supervisor want to Accept
c. Change Reject Reason – If reject reason is incorrectly selected by RTB PA

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

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

g. Process of Handling Unattended cheques

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

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

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

4. Force Marking will be done by Nodal Admin after the cut off time.

5. HRMI file for RTB will be created after force marking the cheques at 12.30 hrs at Nodal office. Once cheques are force marked, RTB PA or Supervisor cannot perform any operations in RTB cheques in CTS application.

6. Following cheques will not get included in HRMI file

a) Non-CBS cheques (both Accept/Reject)
b) Closed Account
c) Force Marked cheques

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

h. Closure of Zone and Generation of Response file

1. Once the zone is closed, Nodal Admin has to provide return file to CTS by the following steps:

a) Invoke HPDML Menu

b) Invoke HPR to check whether **Clearing report is generated**

c) Click on Explode button to copy the file path

d) The File to be downloaded using HTRFTOPC menu and should be uploaded in CTS

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

f) List of those records for which response is not provided from Finacle will be rejected automatically with reason "84 – Connectivity failure". List of such records will be available in report.

g) CTS will upload the returns to NPCI, and settlement reports will be made available in reports.

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

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

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

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

i). Rejection Charges (Cheques Dishonour Fee)

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

2. If balance in any account is insufficient for debiting the rejection charges, it will be moved to a custom table for deduction as and when the balance is available in the account.

j). Reports relating to Inward Clearing Process

A. CTS Application

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

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

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

4. **Outward Reject Summary Report:** - This report consists of summary of cheques returned date-wise.

5. **RTB Details Report:** - This report consists of the cheques those were "Referred To Branch" along with their latest stages. Nodal User has to download this report and classify the same according to the reason to RTB. In case of "No Signature Upload" reason, the same should be noted and intimated to Postmaster / CPC / CEPT accordingly in order to ensure that the Post office sends the KYC documents to concerned CPCs for scanning the signature on the same day so that the cheque will be passed on the next working day.

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

B. Finacle Reports

1. **Post office Clearing Detailed Report: -** This report will be available in HFINRPT and provides the list of all cheques those are received for clearing on the particular Day. This report to be tallied with CTS reports.

2. **PO Clearing Summary Report:** - This report will provide the summary of cheques received and cleared with respect to both inward and outward cheques.

k). Tallying of scroll with Daily account and preservation of records

i). The images of inward cheques shall be downloaded by Nodal Grid Office and keep the Softcopy in Nodal Grid Office.

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

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

iv). SBCO, Chennai GPO shall compare number of cheque images along with Summary received.

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

vi). SBCO, Chennai GPO shall preserve softcopy of Inward cheque images for 10 years.

vii). Treasury or Accounts Branch of Chennai GPO shall tally the total amount debited in Grid clearance with Daily account and Bank Scroll.

Note: All CBS Post offices should follow the cheque clearing process scrupulously and no transfer entry should be made in any clearing office accounts from any other office account. Any unauthorized entry into any office account shall be treated as violation of rules and official will be liable for disciplinary action.

Appendix IV – Electronic Clearing System (ECS)

1. ECS-INTRODUCTION

i). Electronic Clearing is one of the payment systems used for effective settlement of funds among banks. Owing to its capability to process much higher volumes, this system is considered to be more efficient than conventional clearing.

ii). Electronic Clearing System refers to the process of clearing settlement among the banks using electronic modes of communication. Payment systems are used to transfer monetary value and related information between banks. The Core Banking Solution is enabled with the Electronic Clearing System (*ECS*). When funds are transferred between banks, corresponding information or message details are transferred.

iii). MIS & SCSS Interest credits were being paid through other bank accounts through outward ECS. Facilities for crediting Pre-mature / Post-Maturity / Maturity Closure proceeds of all **TDA** schemes viz. RD, TD, MIS, SCSS, KVP & NSC to **OTHER BANK ACCOUNTS** through ECS Outward Credit (i.e. Through ECS credit in depositor's Other Bank Account using Electronic Mode of withdrawal (Outward Credit)) have been implemented w.e.f. 30.04.2021. Similarly, payment of maturity / pre-mature closure amount of SBA Schemes viz. SB/SSA/PPF/NSS into the Account Holder's Bank Account through ECS Outward Credit functionality is made available w.e.f. 15.12.2022. This facility will be in addition to other payment modes viz. Cash / Cheque / Credit in PO Savings Account.

iv). ECS Outward Credits are handled through National Automated Clearing House (NACH) Outward Credit. Chennai GPO is nodal office for NACH.

Note: Postmaster's cheque shall not be issued for maturity / pre-mature / closure amount of all POSB Schemes except KVP /NSC bulk closure through CNSBCV. However, in case of exigencies, if the account holder desires payment through Postmaster's cheque, the Post Office concerned shall obtain an application from the account holder stating that "I do not want to credit my payment directly into my bank account through ECS outward credit, payment be made by cheque". This application shall be attached with the Account Closure Form.

2. Monthly/Quarterly/Yearly Interest payment to Account Holders' BANK ACCOUNT through ECS mode

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

ii). This facility can be availed at the time of opening of account or any time before maturity. If ECS facility for interest pay-out is opted after account opening, Post Office (SOL) has to ensure that the interest amount available in Sundry accounts, if any, is paid out separately. ECS instruction will be effective from the subsequent pay-outs.

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

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

v). After receipt of ECS Mandate form, counter PA will check and tally the name of depositor on cancelled cheque leaf or first page of passbook with respective POSB account's passbook.

vi). Counter PA has to invoke the respective account modification menu and update ECS mandate for existing accounts. i.e. CMISAM for MIS & TD and CSCAM for SCSS.

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

viii). Counter shall update the ECS Mandate details in Account Opening/Account Modification menus as follows.

ECS Flag	Yes
Flow code	Monthly/Quarterly/Yearly Interest Payout IO (Interest Outflow) alone to be selected from searcher for Interest Pay-out.
ECS Mandate details	ECS Mandate details are to be entered
PaySys id	Select ECS and click on empty space/tab-out, so that Account ID of nodal office will be auto populated in Account ID field
Transaction Code	CODE1 ONLY is to be selected from searcher.
Other Party A/c. id	**Account holder's OTHER BANK ACCOUNT number. User has to note that this account number cannot be validated in Finacle, and hence number should double-check before clicking Submit to avoid mistakes.**
Other Party name	Name of customer as per OTHER BANK ACCOUNT
Other Bank/Branch City Code	This field is disabled. This will get auto populated once MICR Code field is entered correctly.
MICR Code	Enter the 9-digits MICR code available on cheque leaf or passbook e.g. 302002024 (here 302 is MICR City code, 002 is the MICR Bank code and 024 is the MICR Branch Code)

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

ix). Click on Submit.

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

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

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

3. Premature/Maturity closure payments to Account Holders' BANK ACCOUNT through ECS

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

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

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

iv). The Counter PA shall update the following fields alone in respective account modification menu. User shall not enter any value/change value in remaining field.

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

	MICR Bank code and 024 is the MICR Branch Code)

v). Counter PA shall click on Submit.

Note:

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

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

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

viii). Counter PA while closing the account using the menus viz. CRDCAAC for RD Closure, CSCCAAC for SCSS and HCAACTD for TD/MIS/KVP/NSC, he/she should select **Customer Instruction** option from the **Repayment Mode/Close Mode** dropdown if the Pre-Mature/Maturity Proceeds are to be credited to Other Bank Account.

Note:

1. Error "**Customer instruction close mode can be used only when ECS is enabled for PO and IO**" will be thrown during closure if PO or IO alone is selected for MIS/SCSS/TD accounts.

2. Error "For A/c ID xxxxx Customer Instruction Close Mode can be used only when ECS is enabled and Proper Mandate is given" will be thrown during closure if TO is not selected for NSC/KVP/RD accounts.

ix). Supervisor should verify the Account closure.

x). After verification of Closure, account closure report will be automatically generated in Supervisor login.

xi). **Supervisor will invoke HPR menu and print account closure report generated in Finacle. This report has to be printed immediately as print logs will be cleared frequently.**

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

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

Note:-

i) ECS Outward Credits are routed through NACH Outward Credit.

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

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

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

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

vii) **Maturity value/Premature closure payment in case of deceased claim closure may also be credited through ECS Outward Credit facility.** For the purpose nominee/claimant shall submit copy of deceased claim sanction along with cancelled cheque/copy of first page of passbook of his/her account and the Counter shall update the details provided by Nominee / Legal heir in ECS mandate details.

3A. Procedure for Credit of SB/PPF/NSS/SSA Maturity / Pre-mature/ closure value into account holder's Bank Account.

(1) Closure of account

(i) Account holder will submit account closure form along with passbook and a cancelled cheque or copy of first page of Bank passbook at concerned post office.

(ii) Counter PA shall tally the Account Holder's name with cancel cheque or copy of first page of passbook and account closure form.

(iii) Counter PA shall proceed for closure of account through **HCAAC** menu.

(iv) **HCAAC** – Select transaction type as 'Transfer' and enter Transfer account id as **SOLID+ESCOW** (for example 1100100ECSOW)

(v) Supervisor shall verify closure of account through in **HCAAC** menu.

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

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

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

(ii) HOTCE- Details Screen

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

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

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

(b) Transaction Remarks = ln transaction remark SOL lD- Scheme- account number should be entered for example 56000100-PPF-0LOOO2765012. As this will be used for audit purposes, SOL user should ensure accuracy.

(c) Destination Customer Details

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

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

(iv) Supervisor shall verify the ECS Transaction reference number in HOTCE menu,

(v) **Supervisor shall cross check and ensure the correctness of the five values entered during mandate creation**. If any changes are required, CPA user can modify the mandate using the reference number in HOTCE-Modify function.

(vi) Supervisor will run HPR menu and print the ECS Advice report containing ECS mandate details and handover to account holder as acknowledgement.

Note: - On verification of HOTCE a transaction between SOLID+ECSOW and 600007000098 will be created in posted status. This transaction has to be verified by another user in HTM menu.

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

Note 1:- No modifications are possible, on the mandate once verification is done. If any wrong value is entered, action can be initiated only after the mandate is sent to NACH and processed/rejected. This is similar to the existing process of ECS pay-outs.

Note 2:- It is the responsibility of the Counter PA and Supervisor to ensure that the amount is credited to correct account number given by the customer. In case any wrong account number is entered and verified, it may be taken up with the nodal office viz. Chennai GPO through email (eMail ID: dbtnodalchgpo.tn@indiapost.gov.in) immediately and Chennai GPO in turn will take up with the concerned destination bank. If the amount is credited into the wrong account number, reversal of amount depends on the destination bank.

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

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

4. REPORTS – Counter-wise Report for ECS

1. PO can generate Counter wise Report for ECS in HFINRPT for a given date range
2. From date and To date and SOL ID are input fields
3. Both Interest/Closure accounts which were credited through ECS to other bank will be listed in this report.

4. Supervisor will check and verify with ECS mandate forms received for the date with this report and tally.

5. The transaction carried out through ECS outward can be view through following option: -
   (i) Office account transactions report for account id SOLID+ECSOW
   (ii) HFTI/HFTR using transaction type as T/EO
   (iii) ECS Remittance Report at ECS Nodal SOL will include HOTCE transactions also

5. Handling of ECS Returns

1. ECS Outward credit might get returned due to incorrect other bank account number or account already closed.

2. Nodal office (Chennai GPO) will credit the ECS return amount to Outward credit ECS Suspense account (SOL ID+0098) of concerned CBS Post Office. Account Number will be updated in the reference number field on next day immediately after receipt of ECS returns.

3. Customer will visit concerned PO in case the amount is not credited in other bank account. Concerned POs will regularly check credits in ECS suspense account (SOL ID+0098).

4. If any ECS is returned and credits if available in ECS suspense account (SOL ID+0098) concerned Post Office will intimate the depositor reason for non-credit of ECS through mobile number available with Post office requesting customer to attend Post Office for collecting maturity value as cash if maturity value is below Rs.20,000/-.

5. If the maturity credits are above Rs.20,000/-, amount to be credited into Postmaster Cheque office account (SOL ID+0340) from ECS Suspense account and to be paid as Postmaster cheque. In case of Sub Office, they will collect the cheque from their respective HO.

6. PO will use CTM menu for debiting ECS Outward credit of their SOL and pay in Cash if the amount is below Rs.20000/. If the amount is above Rs.20000/-, PO will use CXFER to credit from ECS Suspense to their 0340 account for paying through cheque.

7. Post office should pay Cash or Cheque ONLY if ECS return amount is available as credit in ECS Outward credit Suspense account (SOL+0098) after taking an acknowledgement from the Account Holder.

8. The voucher so obtained shall be transferred to SBCO along with other vouchers.

6. Procedure to be followed at Nodal office (Chennai GPO)

1. Chennai GPO is the nodal office of ECS Outward Credit

2. ECS outward credit Suspense account of Chennai GPO will be populated in all ECS closure/interest credits.

3. Chennai GPO will generate ECS Outward credit TXT file on next day and submit to NPCI before 8:00 AM to NPCI without fail.

4. Interest /Maturity /Premature Closure ECS credits will get included in single TXT file

5. This file will be uploaded to NPCI after regular validations.

6. ECS Credits may get rejected due to reason like Incorrect bank account number and account closed etc.

7. Chennai GPO will share the list of SOLs which have ECS returns, to CEPT EOD team for enabling Inter-SOL parameter for these SOLs ECS Outward Credit Suspense account.

8. CEPT EOD team, immediately on receipt of information from Chennai GPO, will enable Inter-SOL only for those SOL (SOL ID+0098) accounts and send confirmation to Chennai GPO.

9. Chennai GPO will credit the return amount to concerned SOL's ECS Outward credit Suspense account (SOL ID + 0098) through HTTUM in bulk. This should be done daily without fail immediately on receipt of ECS RETURNS (Process). This should be done daily without fail. (This can be removed)

10. Chennai GPO will intimate EOD team to revert Inter-SOL parameter once the amount is transferred.

11. CEPT EOD team will disable Inter-SOL parameter for the SOLs which were enabled immediately after receipt of confirmation from Chennai GPO.

12. Chennai GPO will send report to all CPCs daily on the list of ECS failed records.

13. ECS Rejected account customer will be paid in cash/cheque in concerned SOL by debiting ECS Outward credit suspense account ONLY if CREDITS are available in ECS Outward Credit Suspense account using CTM menu.

14. Rejected account customer will be paid through cheque in concerned SOL if amount exceeds Rs. 20000/- by debiting ECS Outward credit suspense account (SOL ID+0098) and crediting to Postmaster cheque account (SOL ID+0340).

15. ECS_ECS Remittance Report available in HFINRPT will be used in Chennai GPO Nodal office to check details of accounts included in the ECS TXT file

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

16. Chennai GPO will prepare a statistical register for Number of ECS Outward and ECS returns.

7. ECS File Generation Procedure AT Nodal Office SOL (Chennai GPO)

1. There is a report in HFINRPT Report **COUNTERWISE REPORT FOR ECS** to check the ECS LOT.

2. ECS file can be generated only on the day of batch run or any day after the interest batch run.

3. ECS Settlement date in the header will be BOD date.

4. ECS files for all the SOLs will be generated in NODAL HO. For ex. ECS files for Sansad Marg HO will be generated in Chennai GPO.

8. Role of Circle CPCs

1. Chennai GPO will send mail to all CPCs on the failed ECS records daily.

2. CPC Concerned will guide the respective SOL to contact customer for payment through cash (if below Rs. 20000/- or through cheque)

3. CPC will guide the POs that ECS Suspense account is to debited only if valid credits are available.

4. Circle CPC will guide the PO to modify the ECS Mandate by getting revised ECS Mandate from customer in case of ECS failure for interest credits to avoid failure in subsequent months.

5. CEPT Team will share list of offices where 0098 is non-zero on weekly basis to all CPCs/uploaded in MIS Portal. This should be forwarded to all POs.

9. Role of SBCO

1. On receipt of voucher by SBCO, SBCO will generate Office account transactions report for account id **SOLID+ECSOW** and cross-check the closed account number shown in transaction particulars & transaction amount against the Long Book Detailed Report in which the actual account closure transaction is listed.

2. SBCO will tally account number, MICR code available in ECS advice report with cancelled cheque leaf/copy of first page of passbook attached with account closure/premature closure form.

3. SBCO will also check the Non-Zero ECS outward credits office account (**SOL ID+0098**) and **SOLID+ECSOW**.

10. Role of Inspecting Authorities

1. During course of inspection of the CBS office respective guard file of mandate form to be checked and tallied with Counter wise Report for ECS in HFINRPT for a given date range.

2. Ideally ECS returned customer should be contacted and maturity/Interest amount to be paid by concerned PO. ECS Outward credit suspense account (SOLID+0098) and (SOIID+ECSOW) may be checked through HACLINQ and see that no credit is pending in these office accounts

3. In case of any discrepancy, issue necessary instruction to clear pendency and record reason with result.

ECS Mandate Form

ECS-I

Electronic Clearing Service (ECS) for Credit Clearing Mandate Form

(Account holder's option to receive payment through Credit Clearing Mechanism)

1. Name of Account Holder(s) :

2. Details of Accounts:

Sl. No.	Type of Account (MIS/SCSS/TD)	Account Number
1		
2		
3		
4		
5		

3. Particulars of Bank Account in which interest amount to be credited:

   A. Name of the Bank :

   B. Name of the branch :

   C. Bank Account Number (Savings) & Code :

   D. 9- Digit MICR Code :

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

4. Mobile Number :

5. Date of Effect :

Declaration

i). I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the Post Office or Bank responsible. I have read the conditions prescribed under Appendix IV of POSB (CBS) Manual for ECS facility.

ii). In case of ECS returns due to any reason, I will take payment of ECS return amount from the Post Office concerned.

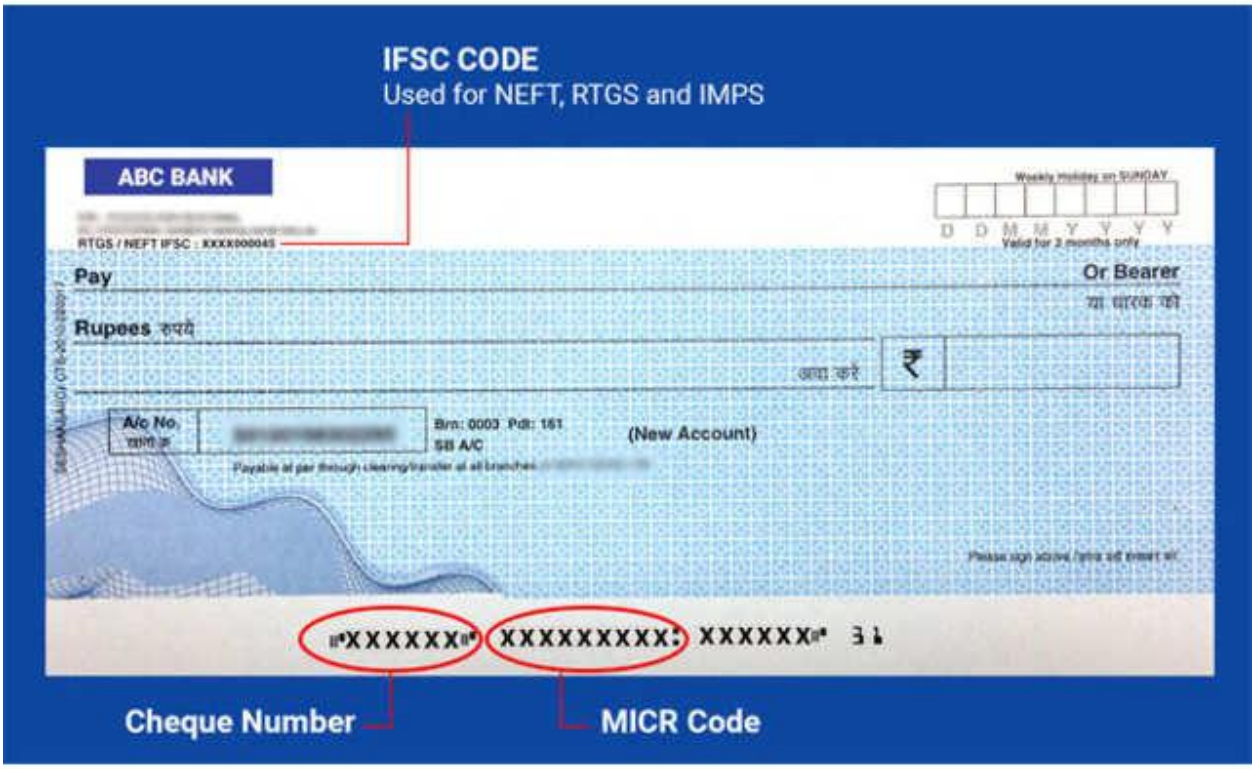
Date: (…….)

Signature of the Account holder(s)

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

Date Stamp (…….)

Signature of the APM / SPM / PM with stamp


IFSC CODE
Used for NEFT, RTGS and IMPS
ABC BANK
RTGS / NEFT IFSC : XXXX000045
Pay
Or Bearer
Rupees
₹
A/c No.
Brn: 0003 Pdt: 161
SB A/C
(New Account)
Cheque Number
MICR Code

Appendix V – Internet Banking

Introduction

Department of Posts has introduced Internet Banking facility on 14.12.2018 for Post Office Savings Bank customers for CBS migrated Post Offices.

A. Eligibility Criteria for availing Internet Banking

a. Customer should have Post Office Savings Account in CBS Post Office or CBS Branch Post Office
b. Either Single or Joint "B" account are eligible
c. Joint "A" Account, Minor, person with mental illness or intellectual disability and Illiterate are not allowed for availing Internet Banking

B. Pre-requisites

a. Customer should provide a valid Email ID.
b. Customer should provide a valid PAN Number
c. Customer should provide a valid Mobile number
d. CIF ID should be updated with correct First name, Last name, DOB, Father's Name, Gender, valid Identity and address proof, Correct present address, Mobile number, PAN Number and Mother's Maiden Name

C. Procedure to be adopted by the CBS POs for enabling Internet Banking facility for eligible Savings Bank account holders is as under:

1. Eligible Post Office Savings Account customer may apply for Internet Banking facility. Savings Account must be standing at any CBS Post Office or in CBS Branch Post Offices.

2. Account Holder has to apply for Internet Banking by filling Post Office Savings Bank (POSB) **ATM Card / Internet / Mobile / SMS banking service request form.** If Account holder has opened savings account after migration to CBS with proper KYC documents, there is no need for taking fresh KYC documents. If Account holder has opened Savings Account before migration, fresh identity and Address proof as well as photograph has to be taken in single sheet KYC form along with ATM Card / **Internet / Mobile / SMS banking service request form.**

3. Customer should submit the form only in the CBS Post Office where the SB account stands. If a depositor having SB account in any other SOL wants to apply for internet banking at any other SOL, he/she has to first get his/her account transferred to the same SOL by following already laid down procedure.

4. Counter PA / Supervisor should check the current SOL ID of the account which was transferred in either in HACCDET/HACLI menu and confirm the same before enabling internet banking.

5. Once the form along with required documents is submitted, Counter PA should go to IES menu of Finacle to verify signature and photograph of the applicant.

6. Once customer's signature(s) and other documents are verified, Counter PA has to ensure that all required information in ATM Card / Internet / Mobile / SMS banking service request form have been properly filled.

7. Counter PA will invoke CMRC menu and click on modify option. In CMRC menu, Counter PA has to click on Enable Internet banking after ensuring that the eligibility criteria and pre-requisite conditions are fulfilled. **Mobile number should be unique for each customer and same mobile number should not be used for any other CIF.**

8. Supervisor has to verify the modifications done in CMRC menu. After verification, Supervisor will make entry in a Register to be maintained in manuscript in CBS SO/HO showing following information:

Sl. No	Date	Request Type	CIF ID	SB account number	Name of the customer	Mobile number	Signature of Supervisor
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)

9. Customer should be informed that he/she will get an SMS alert to the registered mobile number after 24 hours with a link for Internet Banking login after processing the request. Customer should go to the ink and activate his/her Internet Banking. Customer should be informed that CIF ID will be the User ID and set the Login and Transaction password during first time login using the provided link.

10. Total amount of deposits and withdrawals initiated in Internet Banking channel will reflect in the accounts of the CPRC Chennai.

11. In case the customer approaches Home Branch PO to disable Internet banking, the customer shall provide a written request to disable the facility, Post office should modify Internet banking option in CMRC menu as "NO", then submit and verify. Internet Banking will be disabled after 24 hours.

12. If any customer requests for issuance of passbook for the accounts opened through e-Banking, same has to be processed by concerned home branch PO and provide duly printed and attested passbook to the customer.

13. The forms received for activation and written requests for disabling of e-Banking service shall be filed in a separate guard file.

14. For any complaint regarding Internet banking, customer has to either dial toll free number **1800-2666-868** or send an e-mail to dopebanking@indiapost.gov.in . If customer complains at any CBS Post Office, his/her complaint may be accepted and forwarded to this e-mail ID.

D. Features of DOP Internet banking

Facilities which can be availed by the account holders in Internet Banking are as follows.

Login Page Features
Login Options **New User Activation by OTP** **Forgot Password** **Useful Links** • Download Forms • Complaints • Password Management • FAQ • Security Tips • Terms and Conditions • Contact Us • NEFT/RTGS Charges • About Phishing
Application Features
Dashboard • Link to 26AS TRACES website
My Profile • Change Password • View Personal Details • Set Preferences • View PAN Status in DOP • Update Channel ID Details
Accounts Balance & Transaction Information • Interest Certificate • Account Summary

- Saving Accounts
- Loan On PPF
- PPF Account
- Recurring Deposit
- Time Deposit
- NSC Account
- Loan On RD
- Tax Deducted at Source
- SCSS Account
- MIS Account
- KVP Account
- SSA Account
- MSSC Account

Transactions

Transaction Management

- Initiate Funds Transfer within DOP
- Funds Transfer To Other Banks
- PPF Contribution/Loan Repayment
- PPF Withdrawal
- RD Contribution
- RD Loan Repayment
- Recurring/Standing Instructions Inquiry
- View Scheduled Transactions
- View All Transactions
- View Incomplete Transactions
- SSA Contribution
- Transaction Support Services
- Manage Payee

General Services

- Email Us
- Inquiry Facility
- Service Requests
    - New Request
        - Closure/Pre-Closure of MIS Accounts
        - Closure/Pre-closure of RD and TD Accounts
        - Closure/Pre-Closure of SCSS Accounts
        - Closure of KVP Accounts
        - Closure of NSC Accounts
        - Closure of PPF Accounts
        - Extension of PPF Account
        - Extension of SCSS Accounts
        - KVP Accounts - Open a KVP Account
        - MIS Accounts - Open a MIS Account
        - MSSC Accounts - Open a MSSC Account

- NSC Accounts - Open a NSC Account
- Pay PLI/RPLI Renewal Premium
- PPF Accounts - Open a PPF Account
- RD Accounts - Open an RD Account
- Savings Accounts - Stop Cheque
- SCSS Accounts - Open a SCSS Account
- TD Accounts - Open a TD Account
- Update Nature of Entitlement in Nomination

E. Scheme-wise features available in DOP Internet banking

Sl. No.	Scheme Features
1.	**PO Savings Account** • Account Balance & Details • Transaction History • Mini Statement • View Monthly Average • View Quarterly Average • View Nominee details • Inquire on lien • Fund Transfer between Own Post Office savings Account • Fund Transfer between own- and third-Party Post Office Savings Account. • Fund Transfer to other bank accounts through NEFT / RTGS • View Stop/Issued cheques • Checking of status of used/unused POSB Cheques from the date of last cheque book issued.
2.	**Recurring Deposit** • Opening of new RD Account by debiting own Post Office Savings Account • Deposit in RD Account from Own Post Office Savings Account • Closure /Pre-mature Closure of RD Account and credit into own Post Office Savings Account • Deposit in RD Loan Account from own Savings Account • Transaction History • Mini Statement • Account Balance & Details of RD and RD Loan accounts
3.	**Time Deposit** • Opening of new TD Account by debiting own Post Office Savings Account • Closure/Pre-Mature Closure of TD Account and credit into own Post Office Savings Account • View Account Balance & Details • View Transaction History
4.	**Monthly Income Account Scheme** • Opening of new MIS Account by debiting own Post Office Savings Account

	• Closure/Pre-Mature Closure of MIS Account and credit into own Post Office Savings Account • View Account Balance & Details • View principal and interest credit details • View nominee details
5.	**Senior Citizens Savings Scheme** • Opening of new SCSS Account by debiting own Post Office Savings Account • Closure/Pre-Mature-Closure of SCSS Account and credit into own Post Office Savings Account • Extension of SCSS Account • View Account Balance & Details • View principal and interest credit details • View nominee details
6.	**Kisan Vikas Patra** • Opening of new KVP Account by debiting own Post Office Savings Account • Closure / Premature Closure of KVP (purchased after 01.07.2016, in the form of Passbook) and credit into own Post Office Savings Account • View Account Balance & Details • View Nominee details
7.	**National Savings Certificate VIII** • Opening of new NSC Account by debiting own Post Office Savings Account • Maturity Closure of NSC (purchased after 01.07.2016, in the form of Passbook) and credit into own Post Office Savings Account • View Account Balance & Details • View Transaction History
8.	**Public Provident Fund** • Opening of account by debit from linked Post Office Savings Account • Deposit in Active PPF Account • Repayment in PPF Loan Account • Withdrawal from PPF Account. • Extension of Account • Maturity Closure of Account • View Account Balance & Details of PPF and PPF Loan Account • View Transaction History of PPF and PPF Loan Account • Mini Statement of PPF and PPF Loan Account
9.	**Sukanya Samriddhi Account** • Deposit in SSA account by debit from linked Post Office Savings Account • View Account Balance
10.	**Mahila Samman Savings Certificate** • Opening of new MSSC Account by debiting own Post Office Savings Account (Stopped from 01.07.2025)

Appendix VI – Mobile Banking

Introduction:

Department of Posts launched Mobile Banking facility for Post Office Savings Account customers of CBS Post Offices on 15.10.2019.

A. Eligibility Criteria for availing Mobile Banking

a. Customer should have Post Office Savings Account in CBS Post Office and CBS Branch Post Office.

b. Customer should have valid login and transaction credentials of Internet Banking. If Net Banking is not enabled, mobile banking should be enabled after enabling Net Banking option at CIF level by the Post Offices (SOL).

c. Either Single or Joint "B" account type customers are eligible.

d. Joint "A", Minor, person of mental illness or intellectual disability and illiterate are not allowed for availing Mobile Banking facility.

B. Pre-requisites

a. Customer should provide a valid Email ID.

a. Customer should provide a valid PAN number

b. Customer should provide a valid unique mobile number

c. CIF ID should be updated with correct First name, Last name, DOB, Father's Name, Gender, valid Identity and address proof, Correct present address, Mobile number, PAN Number and Mother's Maiden Name

C. <u>Procedure to be adopted by the CBS POs for enabling mobile banking facility for eligible Savings Bank account holder is as under:</u>

1. Eligible Post Office customer holding Savings account at any CBS Head / Sub Post Offices may apply for mobile Banking facility.

a). Account Holder has to apply for mobile Banking by filling Post Office Savings Bank (POSB) **ATM Card / Internet / Mobile / SMS banking service request form.**

Note: If Account holder has opened savings account after migration to CBS with proper KYC documents, there is no need for taking fresh KYC documents. If the Account holder has opened Savings Account before migration, fresh Identity and Address proof as well as photograph has to be taken in single sheet KYC form along with the above said service

request form.

b). Account Holder has to submit only in the CBS Post Office where the Savings Account stands.

Note: If a depositor having SB account in any other SOL wants to apply for mobile Banking at any other SOL, he/she has to first get his/her account transferred to the same SOL by following already laid down procedure.

c). Counter PA / Supervisor should check the current SOLID of the account which was transferred-in either in HACCDET/HACLI menu and confirm the same before enabling mobile banking.

d). Once the form along with required documents is submitted, Counter PA should go to IES menu of Finacle to verify signature and photograph of the applicant.

e). Once customer's signatures and other documents are verified, Counter PA has to ensure that all required fields in the said service request form have been properly filled.

f). Counter PA will invoke CMRC menu and click on modify option. In **CMRC** menu, Counter PA has to click on Enable mobile banking after ensuring that the eligible criteria and pre-requisite conditions are fulfilled.

g). Mobile number should be unique for each customer and same mobile number should not be used for any other CIF.

2. Supervisor has to verify the modifications done in CMRC menu. After verification, Supervisor will make entry in a Register to be maintained in manuscript in CBS SO / HO showing following information:

Sl. No	Date	Request Type	CIF ID	SB account number	Name of the customer	Mobile number	Signature of Supervisor
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)

3. Customer should be informed that he/she can activate mobile banking after 24 hours of enabling at ClF lever by downloading the India post Mobile Banking app through Google pray store link https://play.google.com/store/apps/details?id=src.com.dop. Self-explanatory steps will guide the customer while performing activation process. Customer should be informed that CIF ID will be the user ID and transaction password should be used which has been already set through internet banking.

4. Total amount of deposits and withdrawals initiated in m-banking channel will reflect in the accounts of CPRC Chennai.

5. In case the customer approaches Home SOL to disable Mobile Banking, post office should modify Mobile banking option in CMRC menu as "No", then submit and verify. Mobile Banking will be disabled after 24 hours.

6. lf any customer requests for issuance of passbook for RD or TD accounts opened through M Banking, same has to be processed by concerned home SOL PO and provide duly printed and attested passbook to the customer.

7. The forms received for activation and written requests for disabling of e-Banking service shall be filed in a separate guard file.

8. For any complaint regarding Mobile banking, customer has to either dial toll free number **1800-2666-868** or send an e-mail to dopebanking@indiapost.gov.in. If customer complains at any CBS Post Office, his/her complaint may be accepted and forwarded to this email ID.

D. Features list of DOP mobile banking

Facilities which can be availed by these account holders in Mobile Banking are as follows.

Sl. No	Functionality
1	Account balance and Details – Savings, RD, LARD, TD, PPF, Loan against PPF, NSC
2	Transaction History – Savings, RD, TD, PPF, Loan against PPF, NSC
3	Mini Statement - Saving, PPF
	Transactions
4	Fund Transfer between Own Savings accounts and Other User's Savings Accounts within DOP
5	Fund Transfer from Savings account to Own/Linked RD and Own/Linked RD Loan accounts
6	Fund Transfer from Savings account to Own/Linked PPF (Subscription and Loan on PPF) accounts
7	Transfer of funds from other bank accounts through NEFT / RTGS
	Service Requests
8	Opening of RD account
9	Opening of TD account
10	Requesting for Stop payment & Revoke payment of cheque(s)
11.	Requesting for New ATM Card and ATM PIN
12.	Payment of PLI/RPLI Premium

Appendix VII – Interactive Voice Response (IVR) Facility

1. POSB Depositors can available various facilities through the "Interactive Voice Response (IVR)" system.

2. The Depositor has to call the toll-free number **18002666868.** For availing account related services / information, the Depositor has to call from the mobile number registered with the Post Office Savings Bank.

3. The options are as follows.

press 1 for Hindi
press 2 for English
press 5 for account balance inquiry (all schemes)
(Enter account number followed by #)
press 6 for blocking of ATM card
press 1 using Card Number
press 2 using Account Number
press 3 using Customer ID (CIF No)
press 7 for other Services

press 2 for India Post Banking Services (POSB)
press 1 for inquiries or transactions on your savings account (SB/PPF/SSA) (enter account number followed by #)

press 1 to know the status of cheque issued on your account
press 2 to know the details of last four transaction on your account.
press 3 to know the details of specific transaction of your account.
press 4 to know the interest earned and paid or tax deducted on your account.
press 5 to stop payment of cheque of your account.
press # to repeat options
press * to go to previous menu

press 2 for inquiries on transactions on your term deposit account (TD/RD/SCSS/MIS/KVP/NSC) (enter account number followed by #)
press 3 for ATM related requests
press 1 for ATM card pin change.
press 2 to issue a new ATM card
press # to repeat options
press * to go to the previous menu
press 4 for more information on postal savings products
press 1 for new account and scheme
press 2 for debit or ATM card details
press 3 for the rate of interest and service charge
press 4 for third party products
press # to repeat options
press * to go to the previous menu.

Note: The above options may be re-arranged by the Department, in the future if required.

Appendix VIII – CBS – CSI GL Integration & APT 2.0 Integration

Introduction

General Ledger (GL) is the backbone of accounting. GL code is available in Finacle for all schemes. All office accounts are having GL sub head codes.

(A). CBS – CSI GL INTEGRATION

GL Integration is mapping of Finacle GL codes with 10/15-digit Core System Integration (CSI) codes. All office accounts (both System and non-system) which are hit during Finacle transactions are mapped with 10/15-digit CSI codes.

The GL Integration between CBS and CSI Transactions was started in Karnataka Circle as pilot w.e.f. 15.09.2019 and it was rolled out throughout the Country w.e.f. 23.09.2019.

1. Accounting of CBS transactions in Daily Account

Existing practice of accounting CBS transactions in daily account will change post GL Integration. Finacle transactions are accounted in CSI-SAP through Voucher Tool (ZBF07) or through F-02 in CSI-SAP directly.

Post GL Integration, CBS transactions done in Finacle will get incorporated in CSI Daily account automatically in respective Profit Centre on NEXT DAY. Hence Daily account incorporating CBS Transactions can be generated only on NEXT DAY. **Post offices should not use Voucher Tool (ZBF07) or F-02 for updating CBS transactions**.

2. Change in Accounting

Currently CBS transactions are accounted in CSI Daily account based on TRANSACTION SOL i.e. Post office where the Transaction is performed.

Post GL Integration, CBS transactions in Daily account will be accounted based on ACCOUNT SOL i.e., Post Office where the account stands. This is a major change which Post Offices should consider while viewing the DAILY ACCOUNT.

3. Accounting of Branch Office Transactions

In CSI, each and every Post office viz. HO / SO BO, is a separate Profit Centre. Hence Transactions done in DREAM App ALONE will be accounted as Branch Office Transactions. DREAM App transactions will reflect in Branch office Daily account.

Transactions done using office account 0339 during EXCEPTIONAL scenarios will be accounted as ACCOUNT OFFICE Transaction only.

4. CBS Data flow to CSI Daily Account

i). Circle wise files will be generated from Finacle post DC (Data Centre) Closure. Hence CBS transactions will reflect in Daily account only on next day. Files of circles with more transactions are split into 2 files. Hence, 30 files will be generated for a day. These GL files will contain GL wise and SOL wise data. These files will be moved to CSI automatically through batch jobs to SFTP folder. CSI will consume these files from prescribed SFTP and post into concerned Profit Centre GLs on next day with actual transaction date.

Example: CBS Transactions of 06/09/2019 will get incorporated in 6th September daily account on 07/09/2019 morning.

ii). Post Office will be able to generate Daily Account report of SO/HO/BO on the next day. Branch Office daily account to be generated at Account Office.

iii). Daily account will get generated only if there at least one cash transaction for that day. Hence Post Offices should not post CBS Transactions in CSI daily account either through VOUCHER POSTING TOOL (ZBF07) or through F-02 post GL Integration.

5. Comparison — Pre-GL Integration Daily account and Daily account post GL Integration

S. No.	Daily Account — Pre-GL Integration	Daily Account — Post GL Integration
1	Transactions are accounted based on Initiating SOL i.e., in Post office where the transaction was initiated	Transactions are accounted based on Account SOL i.e., Post office where the POSB Account stands
2	CBS Transactions are incorporated in daily account on same day	CBS Transactions will be accounted in daily account of transaction day itself but are incorporated on next day
3	Channel Transactions are not accounted Nodal Offices	Channel Transactions are accounted in the post office where account stands
4	RSAO i.e., Inter-SOL entries in Finacle are not accounted	RSAO entries will be accounted in daily account.
5	Interest Booking and Interest application entries in Finacle are not accounted	Interest booking and Interest application entries will get accounted.
6	SOL Transfer entries are not accounted	SOL Transfer entries will be accounted
7	Scheme transfer entries are not accounted	Scheme transfer entries are accounted

8	GL Transfer entries are not accounted	GL Transfer entries will be accounted
9	BO transactions done both in Non RICT Mode and RICT mode are accounted in Branch Office daily account	Transactions done in RICT will be accounted in BO daily account, but transactions done in Non RICT mode will be accounted as Account Office transaction
10	CBS Transactions in Daily account can be tallied with SOL LOT / Consolidation	CBS Transactions can be tallied only with new report GL Daily Transaction Report — Detailed

6. Tallying CBS Transactions at close of day

Post Offices will continue to check Common Long Book / LOT to tally their counter Cash. In CSI Rolled out offices, Counter PA should tally his/her physical cash with POS cash at close of day and ensure that POS cash is moved to DOP cash by proper logout from Finacle.

Though channel transactions and Inter-SOL transactions are reflected in Daily account, Cash will not get affected since these entries are tallies d with RSAO entry.

In addition to existing LOT/Consolidation, 4 new reports related to GL are provided in Finacle MIS server for monitoring and tallying. These reports will be available only on NEXT day after generation of GL extracts.

Post Offices shall use existing LOT/Consolidation for tallying counter Cash at end of same day. GL Daily Transaction report — Summary and Detailed can be used to tally the daily account on next day.

7. Changes in ATM Cash Loading Entries post GL Integration

i). Pre-GL Integration, ATM cash forms part of Bangalore GPO cash and hence during cash loading ATM SOLs are crediting 0007 (SBI) office account of Bangalore GPO and Debiting 0006 (ATM Cash account) of concerned ATM SOL. Subsequently 4 entries are passed in CSI by ATM SOLs against Bangalore GPO.

ii). Post GL Integration on day of cash loading, ATM SOL should use CTM menu and select WITHDRAWAL function. Transactions should be entered as follows.

Debit - ATM Cash account (0006) of ATM SOL
Credit - Teller cash of ATM SOL

Note: No entries SHOULD be passed in CSI for ATM CASH LOADING post GL Integration. Post Offices should be careful in passing the entries in CTM menu.

iii). In case of CASH REMOVAL, DEPOSIT function to be selected in CTM menu and Transactions should be entered as follows.

Credit - ATM Cash account (0006) of ATM SOL
Debit - Teller cash of ATM SOL

S. No.	Scenario	Menu	Function	Accounting Entries
1.	CASH LOADING	CTM	Withdrawal	Debit ATM Cash account (0006) Credit -Teller Cash of ATM SOL
2.	CASH REMOVAL	CTM	Deposit	Credit - ATM Cash account (0006) Debit - Teller Cash of ATM SOL

Note: CASH REMOVAL shall be done in case of ATM failure/exigency.

8. Changes in Accounting entries for the following scenarios post GL INTEGRATION

Sl. No.	Scenario	Daily Account – Pre-GL Integration	Daily Account – Post GL Integration
1.	Counter Transactions	All Transactions performed in the POs across the counter (including Inter-SOL) and Automatic credits are accounted.	Transactions performed across all channels by the accounts /customers in that SOL will be reflected in GL daily account.
2.	SI Transactions MIS/SCSS/TD to SB	MIS Withdrawal and SB deposit in SOL are accounted where SB account stands.	MIS Withdrawal and SB Deposit will be reflected in the SOL where account stands adjusted by RSAO
3.	NACH – Chennai GPO	SB Deposit and Cash are accounted in Chennai GPO	SB Deposit will reflect in account SOL and Cash Debits (NACH) will be reflected in Chennai GPO adjusted by RSAO
4.	Standing Instruction SB to RD	Both SB Withdrawal and RD deposit are accounted in SOL where Standing Instruction is initiated	SB Debits and RD Deposits will be reflected in SOL where these accounts stand, adjusted by RSAO.
5.	PM Jan Suraksha Scheme Transactions	SB Debits and APY / PMJJBY / PMSBY credits are accounted in Nodal office viz. Sansad Marg HO	SB Debits in SOL where account stands and APY / PMJJBY / PMSBY credits in Sansad Marg HO and adjusted by RSAO

6.	Internet Banking	All Credit and Debits are accounted in Nodal SOL viz. Bangalore GPO	All Debits and Credits will reflect in the SOL where account stands and adjusted by RSAO for other SOLs.
7.	IPPB	All Credit and Debits are accounted in Nodal SOL viz. PAO, Delhi.	All Debits and Credits will reflect in the SOL where account stands and adjusted by RSAO for other SOLs. In Nodal SOL, one entry will be reflected and adjusted by RSAO.
8.	ATM (POSB Transactions in POSB ATMs)	SB Withdrawals and ATM debits are accounted in Nodal SOL viz. Bangalore GPO	SB Withdrawals will reflect in SOL where accounts stand and ATM cash account debit in the ATM SOL adjusted by RSAO.
9.	ATM (POSB Transactions in other Banks ATMs)	SB Withdrawals and NFS Debits are accounted in Nodal SOL viz. Bangalore GPO	SB Withdrawals will reflect in SOLs where accounts stand and NFS account debit in Bangalore GPO adjusted by RSAO.
10.	Other Bank card debits in POSB ATM	ATM CASH Account debits and NFS credits are accounted in Nodal SOL viz. Bangalore GPO	ATM CASH Account Debit in ATM SOL and NFS credits in Bangalore GPO adjusted by RSAO
11.	TDA / SBA accounts Maturity in other SOL SB Accounts	TDA Debits and SB Withdrawals are accounted in transaction SOLs	TDA Debit and SB Credit transactions are accounted in SOLs concerned where accounts stand adjusted by RSAO
12.	RICT Transactions	In concerned BO	In concerned BO
13.	Non-RICT Transactions	In concerned BO	In Account Office as Account Office transactions
14.	Interest Booking entries	Not accounted	Accounted in Account SOL
15.	Interest application entries	Not accounted	Accounted in Account SOL
16.	SOL Merger	Not Accounted	Debits are accounted in OLD SOL and credits are accounted in NEW SOL for all schemes
17.	Scheme transfer	Not Accounted	All Debits and Credits of same scheme are accounted in same SOL

18.	GL Transfer	Not accounted	Debits are accounted in old SOL and credits are accounted in NEW SOL for all schemes
19.	HRMS (Salary / Pension / Claims)	SB Credits and Salary Office Account debits are accounted in DAP SOL	SB deposits are accounted in account SOL and Salary / Pension / Claim Office account debits are accounted in DAP SOL adjusted by RSAO
20.	Inter-SOL Deposits / Withdrawals	Both debits and credits are accounted in Transaction SOL	One of the dual transactions will be accounted in Transaction SOL and other one in SOL where account stands adjusted by RSAO

9. Reports available in Finacle MIS server

Four 4 new reports are provided in Finacle MIS Server for Monitoring by Circle Team and for tallying at Post Offices. All these reports can be viewed only after GL files are generated at FSI. In case if GL files are not generated due to delay in DC closure or any other reason, this report will be blank and continue to be blank till GL files are generated from FSI end.

(i). GL Daily Monitoring Report - File name wise

This report will be used by Circle /Division Monitoring team to check list of GL files generated for a day at FSI end. When only date is given as Input criteria, list of files generated will be listed. If date and Circle ID are given as Input, files pertaining to that circle alone will be listed. In case if any file is regenerated for a day for any SOL/SET, those files also will be listed for that date.

Note: Circle ID is CSI ID. Searcher is provided for selecting the Circle IDs if required.

(ii). GL Daily Monitoring report - SOL ID wise

This report will be used by Circle / Division Monitoring team to check list of GL files generated for a day at FSI end SOLWISE. When only date and Circle Set ID are given as Input criteria, details of SOLs under that Circle Set for which GL files were generated will be listed.

If date, Circle ID and SOL / SET ID are given as Input, GL files pertaining to that Circle / SET / SOL generated for that date will be listed. Count of GLs generated in GL file

along with amount (both credit and debit) will be listed in this report. If BOs are attached, BO ID along with BO facility ID will be listed if SOL ID is given as input.

(iii). GL Daily Transaction Report - Summary

This report is very important report for the Post offices. This report will be consolidation of CBS transactions for that particular date. GL wise credits / Channel wise Debits and Credits amount will be listed in this report. These figures only be incorporated in CSI daily account. GLs which were hit on a particular day in that SOL/BO will be listed.

If Date, Circle ID and SOL ID are given as Inputs, CBS transactions happened across all channels for that date will be listed. In case if that Sol is having BO, transactions across that BO will also be listed.

(iv). GL Daily Transaction Report - Detailed

This report will list the details of the transactions against a particular GL code. Date, Circle Code and GL Subhead code are mandatory fields. Transactions against that GL channel wise will be listed.

10. SOP for CSI portion

1. At day end FSI will send circle level file which will contain facility ID wise details of all the GL transactions which have been performed in Finacle.
2. This file will be automatically consumed in CSI.
3. Once this file is successfully consumed accounting documents will be posted for all the GL transactions for CBS at individual facility ID / profit centre level.
4. The documents will be posted at consolidated level. Similar kinds of transactions will be clubbed. Like all SB withdrawal, SB deposits etc.
5. Any transaction level details will not be available in CSI.
6. Once this integration is live, user is not required to post voucher entries for CBS through utility tool or directly in F&A CSI-Module for HO, SO or BO
7. Through the GL file, the entries will be posted in the POS cash GL to make it 0 for SO and HO.
8. For BO, the entries will be posted in DOP Cash account with respective BO profit centre
9. Integration for Automatic Liability Creation will not be rolled out in first phase of integration. Liability creation is used for maturity payments through cheque

10. For liability creation new method needs to be followed as mentioned below. The current process and new process both are mentioned for ease of understanding.

11. Liability Creation for Maturity Payment/Account Closure Payment

a). Process before GL Integration

- Account is closed in Finacle, and liability entries are created in CSI system manually.

  For example- If Maturity Payment of KVP is to be made. Accounting entry in CSI for Liability Document: - Debit KVP Account and Credit One Time Customer

- For the liability created if cheque payment is to be made from SO then user will request cheque through ZFIIO to its payment configured office.

- If the liability is created at HO, then they will use F-58 to issue the cheque.

b) Post-GL Integration Process

- When any account is closed in Finacle then the debit entry to the respective scheme account (like NSC, KVP etc.) will happen from the GL transactions received from FSI in the day end file.

- The accounting entry that is posted in Finacle for account closure where cheque is to be issued is as mentioned below:

  Debit KVP Account
  Credit Post Master Cheque Account (4200030013)

- This entry will be automatically posted from the GL integration file in CSI system.

- But for cheque issue entry on One-time customer is required. So, the user will post the entry as mentioned below in CSI system

  Debit Post Master Cheque Account (4200030013)
  Credit One Time Customer

- Other parameters in document posting like document type, posting date, profit centre etc. will remain same as used in the existing process.

- The cheque request and payment process will also remain the same. That is when SO has to make cheque payment then ZFIIO will be used and if HO is making payments for its own office liabilities, then F-58 will be used.

12. Error Handling

1. FSI/CSI/Network error

In case if GL files for a particular day could not be generated either due to FSI server down/CSl server down/Network error, GL files will be generated post rectification of server at FSI/CSI end. Post Offices should not post CBS transactions in CSI.

2. Data level errors

a. In case if transactions are hit in an Unmapped GL, transactions for that entire SOL will not be posted. This data will be in error folders which can be accessed by identified users from Circle Team (DAP). GLs which were incorrectly hit need to be corrected and saved for posting in concerned GLs during next batch execution. Amount cannot be corrected. Only GL subhead can be corrected. Circle monitoring team should ensure that no files are pending in Error folder for any particular day.

b. Incorrect facility ID

Same SOL ID — Facility ID mapping is to be maintained in both FSI and CSI. Requests for SOL Merger /Upgradation / Down gradation/relocation/opening of new PO Office to be taken up with both CSI and FSI simultaneously. Circles are requested not to close/merge without updating SOL — Facility ID in CSI and FSI. In case any transaction is found in Incorrect facility ID, entire transactions of that facility ID will not get posted. Instead, the data will be in error table. Circle team should correct the Facility ID from the error table. Once modification is done, batch process will post into respective GLs during next execution.

13. Detailed SOP for modifying the unmapped / incorrect facility ID is given below

a). List of Unmapped GLs which are being hit due to incorrect operations

Sl. No.	FSI GL Sub Head Code	FSI GL Sub Head Description	Finacle Office Account	Procedure for posting unmapped entries
1.	24003	Excess Claim Dr. A/C Inward CLG	SOL ID + 0015	This office account is restricted for manual usage. Due to incorrect procedure followed during cheque clearing by POS, this office account is hit sometimes.

				This GL is not mapped with CSI. In case due to above said process, if this GL is hit, Circle Team should check the correctness of transactions and Clearing account should get modified at CSI end by Central/Circle team to post the transactions
2.	24006	In Clearing Cheque RTN across Counter	SOL ID + 0018	This office account is not mapped and restricted for manual usage. Few POs are selecting COUNTER REJECT(C) instead of Outward Reject and this office account is hit. Circle team should check the correctness of transactions and Outward reject office account is to be replaced by Central/Circle team for posting the pending transactions.
3.	24034	Branch Office Settlement GLSUB	SOL ID + 0383	This office account is not mapped and restricted for manual usage. It is seen that still few transactions are getting hit. If this GL is hit, transactions will not get posted for entire office. Circle team should check and find correct GL and map the same in CSI for generation of daily account.
4.	24036	Deposit Reinvestment	SOL ID + 0387	This office account is not to be used and marked as SYSTEM ONLY. POs are not supposed to use this office account. If this GL is hit, transactions will not get posted for entire office. Circle team should check and find correct GL and map the same in CSI, for generation of daily account.
5.	45016	Inward Clearing Short Claim Cr.	SOL ID + 0102	This office account is restricted for manual usage. Due to incorrect procedure followed during cheque clearing by POS, this office account is hit sometimes. This GL is not mapped with CSI. In case due to above said process, if

				this GL is hit, Circle Team should check the correctness of transactions and Clearing account should get modified at CSI end to post the transactions.
6.	45109	Parking Account – Agent Commission	SOL ID + 0319	This office account was used earlier. Agent commission will be parked in this office account if transaction is done by Agent whose license has expired. Whenever license is renewed, amount parked will get debited and get credited to Agent SB account. This is equal to agent commission GL. Now this GL is made as System only. If this GL is hit, transactions will not get posted for entire office. Circle team should check and find correct GL and map the same in CSI, for generation of daily account.
7.	45111	DIFF SP AND SBCO BALANCE	SOL ID + 0323	This office account was used earlier for SBCO reconciliation. Now this office account is made as system only. If this GL is hit only in case of SOL merger, transactions will not get posted for entire office. Circle team should check and find correct GL and map the same in CSI, for generation of daily account.
8.	45119	Sundry Deposit RD	SOL ID + 0336	This office account was used earlier for SBCO reconciliation. Now this office account is made as system only. If this GL is hit, transactions will not get posted for entire office. Circle team should check and find correct GL and map the same in CSI, for generation of daily account.
9.	54014	Stop Payment fee	SOL ID + 0181	This office account was used earlier by few POs incorrectly. Now this office account is made as system only. If this GL is hit, transactions will not get posted for entire office. Circle team should check and find

				correct GL and map the same in CSI, for generation of daily account.
10.	54043	NFS ISSUER INTERCHANGE FEE		ATM Unit should ensure that this GL is not hit. This office account will be blocked for manual usage.

b). Process to modify the GL (Incorrect facility ID thru SAP front)

- In case, in CBS GL-extracts, some incorrect data is received - Incorrect Facility ID, Unmapped GL or Unbalanced data for an office, then whole data for that office will not be posted in CSI system. Such data will be available in the Error Report in CSI-SAP Module and Report can be accessed using the T_Code ZFSI_ERROR. User with required roles will also be able to correct the Incorrect Facility ID or Incorrect/Unmapped GL using the same T_Code. If whole data for an office is correct, then same will automatically be posted in the system.

- While executing the T_Code ZFSI_ERROR, Enter the Facility ID of the office for which error data has to be checked and Date which is mandatory.

Note: if only date is entered then it will give the error data for all the offices for that particular date.

- Then, if the user knows the correct 7-digit CBS GL or correct 10-digit CSI GL, anyone can be input by user. CSI system will automatically process & post the data if whole data of that office is correct.

14. Accounting of Channel Transactions / Inter-SOL transactions of NON-CSI rolled out Post Offices

1. GL accounting is based on account SOL i.e., one entry (either debit in case of withdrawal or credit in case of deposit) of the transactions will be reported in account SOL.

2. FSI will share GL extracts for all CBS offices irrespective of whether the Post office is under CSI or not.

3. CSI will not consume GL extracts of non-CSI rolled out locations and these extracts will be pushed to error folder.

4. Due to this Inter-SOL / Channel transactions happening in the POSB accounts of Non-CSI rolled out locations will go unaccounted.

Example: ATM withdrawal of a POSB account of Agartala PO (which is non-CSI) is happening in Sansad Marg DOP ATM. SB Withdrawal (Dr) entry of transaction will be

posted in Agartala Post office GL and Cash (Cr) entry of transaction will be posted in ATM Cash account GL of Sansad Marg. These entries will be adjusted by RSAO for balancing between both SOLs. As Sansad Marg is in CSI, ATM Cash account Transaction (Credit Entry) will be accounted but SB Withdrawal transaction (Dr entry) will not get accounted in Agartala post GL. As per existing daily account, Agartala Post office will not account as Channel Transactions (ATM) are accounted in Bangalore GPO.

5. In order to avoid non accounting of these GLs, Non-CSI Post offices need to account Finacle Transactions based on GL accounting only using the GL Daily Transaction - Summary and Detailed reports generated in Finacle on next day.

15. SOP for Non-CSI locations post GL Integration

a). Provisional Standard Operating Procedure for inclusion of CBS transactions in Non-CSI located offices consequent on FSI-CSI GL integration roll out PAN India

- Once the GL integration is rolled out pan India, on the day of roll out pan India, GROSS AMOUNT OF CBS RECEIPTS AND GROSS AMOUNT OF CBS PAYMENTS SHOULD BE SHOWN IN THE DAILY ACCOUNT AS UCR (CBS) AND UCP (CBS) RESPECTIVELY. ON THE FIRST DAY OF ROLL OUT NO ENTRY OF FINACLE TRANSACTIONS BE MADE IN SB CASH module except UCR (CBS) and UCP (CBS). Entry of UCR (CBS) and UCP (CBS) in the SB cash module by creating two heads in treasury Module be done.

- On the subsequent day Finacle software will provide GL daily transaction report Consolidated, for transaction done for the previous day. The figures as in the report be entered in the SB Cash Module (Receipts and payments) This exercise has to be done on similar lines for each day of transaction. By doing so, No cash balance of Post office gets affected.

- All the transactions as shown in the GL daily transaction report - Consolidated will be entered and it includes adjustments for the previous day's UCR and UCP. Each day UCR (CBS) and UCP (CBS) has to be made for each day's transaction and also entry of GL transactions as in the Finacle GL daily transaction report -Consolidated report.

- A separate procedure to set off UCR (CBS) and UCP (CBS) in the books of accounts in specific will be decided subsequently as one-time exercise, once CSI roll out happens in such offices.

- To identify and for check/inspection purpose, all receipts UCR -CBS and payments UCP-CBS in has to be in SB cash only.

Illustration:

Date 23-09-2019: CBS Transactions in NON-CSI Post Office details:

Receipts		Payments	
Head Description	Amount in Rs.	Head Description	Amount in Rs.
Savings Bank Deposit	2000.00	Savings Bank withdrawals	1000.00
SCSS	1,00,000.00	RD Closure	72000.00
SSA	2,000.00	MIS-interest	600.00
PPF	1,000.00		
Total	1,05,000.00	Total	73,600.00

- Action required on 23rd September 2019

o Make entry of Receipts total in SB cash Module as UCR (CBS) Rs. 1,05,000.00
o Make entry of Payments total in SB cash Module as UCP (CBS) Rs. 73,600.00

- Action required on 24th September 2019

o Make entry of ALL GL transactions as in the Finacle GL Daily Transaction report-Consolidated (sample date 23/09/2019) as shown below for both receipts and payments including intersol transactions and channel transactions as well in SB cash.

o The previous days UCR (CBS) and UCP (CBS) amount will not match with Finacle transaction report as this report includes inter-SOL and channel transactions based on account SOL logic which is the objective of GL integration.

o Entry of UCR(CBS) and UCP (CBS) for CBS transactions dated 24th September 2019 to be made in SB module

16. Reporting of Issues

In case of any issues like Non generation of files in, error file, etc Post offices must mail to concerned CPCs immediately. CPCs should escalate the same to FSI/CSI teams for modification/clarification.

1. For error file, Post Office should report to circle CPCs. CPCs will take up with Central / Circle team. Team Concerned will check the correctness of transaction and modify the GL in CSI front end in CSI.

2. In case of any issues like Non-reflecting CBS transactions in daily account next day, Post offices must send email to concerned CPCs immediately. CPCs should escalate the same to FSl / CSl Central / Circle teams for modifications / clarifications.

(B). CBS – APT 2.0 INTEGRATION

Finacle GL codes are mapped with 10-digit APT 2.0 Account codes. However, wallets in APT 2.0 are yet to be integrated with CBS-Finacle. Till the wallet integration is implemented, all the post offices should login in CBS-Finacle directly and the all the wallet / vault related transactions should be performed in Finacle.

Whenever cash is received from the treasurer or sent to the treasurer, the following process shall be followed by the counter PA in Finacle.

(a). **When cash is received from the treasurer**, Counter PA should

- Execute **HTM** menu
- Select the function 'Add'
- Select the transaction type\Sub type 'Cash\Cash transfer'
- Click on 'Go'
- Select part transaction type 'Debit'
- Enter the Teller Account ID
- Enter the Amount
- Click on 'Add'
- Select part transaction type 'Credit'
- Enter the Valut account ID (SOLID+0406)
- Click on 'Post'

(b). **When cash is sent to the treasurer**, Counter PA should

- Execute **HTM** menu
- Select the function 'Add'
- Select the transaction type\Sub type 'Cash\Cash transfer'
- Click on 'Go'
- Select part transaction type 'Debit'
- Enter the Valut account ID (SOLID+0406)
- Enter the Amount
- Click on 'Add'
- Select part transaction type 'Credit'
- Enter the Teller Account ID
- Click on 'Post'

In APT 2.0, the post offices can view the POSB transactions in the daily account at the end of the day. Roll-out of APT 2.0 has been commenced on 15.05.2025 and completed on 04.08.2025.

From the day of roll-out of APT 2.0 i.e. w.e.f. 15.05.2025, the accounting of POSB transactions has been changed as follows.

(i). All the transactions are accounted based on TRANSACTION SOL. Accordingly, the POSB transactions are accounted in the post offices where the transactions are done. i.e. if a deposit in a savings account standing at Chennai GPO is made at New Delhi GPO, the deposit amount is accounted at New Delhi GPO.

(ii). All the transactions performed in channels other than counters and Standing Instruction transactions are accounted at Centralized Processing & Reconciliation Centre (CPRC), Chennai

Accordingly, the following POSB transactions are accounted at CPRC, Chennai.

1. Internet Banking & Mobile Banking Transactions
2. IPPB – POSB Transactions
3. ATM transactions including ATM charges, SMS charges etc and related GST collections
4. Inward credits through NEFT & RTGS
5. Standing Instructions Transactions (MIS / TD / SCSS / PM CARES accounts interest credits to POSA / Bank Accounts and credits in RD from POSA)
6. Cheque Clearing Transactions
7. NACH Transactions
8. APY / PMJJBY / PMSBY auto debit transactions
9. PLI – POSB transactions
10. TDS deductions under Section 194N of Income Tax Act
11. Interest Corrections (HIARM entries)
12. Annual Interest Credits
13. Annual Account Maintenance Charges

(iii). The transactions generated in CBS due to transfer of accounts from one post office to another post office or due to SOL merger / closure will not be accounted either in the post offices or in the CPRC.

(iv). MSSC interest credited quarterly in the accounts will be accounted only at the time of closure of accounts.

(v). The cash balance available in ATMs across the country will be considered as the balance in CPRC. However, this aspect will be implemented only when the DOP ATMs are brought into operations.

5. **Changes in Accounting Entries for the following scenarios post APT 2.0**

Sl. No.	Scenario	GL Daily Account (Post CBS-CSI GL Integration)	APT 2.0 Daily Account (w.e.f. 15.05.2025)
1	Counter Transactions	Transactions performed across all channels by the accounts /customers linked to that SOL are reflected in GL daily account.	All the counter transactions including INTER-SOL transactions will be in the daily account (DTR) of post office concerned.
2	Automatic Entry (MIS/SCSS/TD/PM CARES to SB)	MIS Withdrawal and SB Deposit are reflected in the SOL where the account stands adjusted by RSAO	All transactions will be in the daily account of CPRC
3	NACH - Chennai GPO	SB Deposit will reflect in account SOL and cash debits (NACH) will be reflected in Chennai GPO adjusted by RSAO	All transactions will be in the daily account of CPRC
4	Standing Instruction (SB to RD)	SB Withdrawal and RD Deposit are accounted in SOL where these accounts stand adjusted by RSAO	All transactions will be in the daily account of CPRC
5	PMSS	SB Withdrawal in SOL where account stands and APY/PMJJBY/PMSBY credits in Sansad Marg adjusted by RSAO	All transactions will be in the daily account of CPRC
6	Internet Banking / Mobile Banking	All transactions are reflected in the SOL where the SB accounts stand and adjusted by RSAO for other SOLs	All transactions will be in the daily account of CPRC
7	IPPB – POSB CBS Transactions	All transactions are reflected in the SOL where the accounts stand and adjusted by RSAO. In nodal SOL, only one leg is reflected adjusted by RSAO	All transactions will be in the daily account of CPRC
8	ATM (POSB Transactions in POSB ATMs)	SB Withdrawals are reflected in the SOL where the account stands and ATM cash account debit in the ATM SOL adjusted by RSAO	All transactions will be in the daily account of CPRC. ATM Cash adjusted by RSAO
9	ATM (POSB Transactions in Other banks ATMs)	SB Withdrawals are reflected in the SOL where the account stands and NFS account debit in Bengaluru GPO adjusted by RSAO	All transactions will be in the daily account of CPRC
10	ATM (Other bank card Transactions in POSB ATMs)	ATM Cash account Debit in ATM SOL and NFS credit in Bengaluru GPO adjusted by RSAO	All transactions will be in the daily account of CPRC. ATM Cash adjusted by RSAO

11	TDA / SBA accounts maturity credits in other SOL SB accounts	TDA debits and SB credit transactions are accounted in SOL concerned where the accounts stand and adjusted by RSAO	Both the debit and credit will be accounted in the SOL where the transactions are initiated.
12	DREAM App Transactions	In BO concerned	In BO concerned
13	Interest Booking Entries	In account SOL	All transactions will be in the daily account of CPRC
14	Interest Application Entries	In account SOL	All transactions will be in the daily account of CPRC
15	SOL MERGER	Debits in old SOL and Credits in new SOL	Not Accounted
16	Scheme Transfer	Both the credits and debits of same scheme in same SOL	Not Accounted
17	GL Transfer	Debits in old SOL and Credits in new SOL	Not Accounted
18	HRMS (Salary / Pension / Claims)	SB Deposit in account SOL and Salary / Pension / Claim office account debit in SOLs concerned and adjusted by RSAO	All transactions will be in the daily account of SOL where the Salary/Pension/Claim office account exists
20	ATM Cash Loading / Unloading	Accounted in the ATM SOL concerned	Cash balance of the CPRC and ATM SOL will be affected and adjusted by RSAO
21.	TDS Deductions	Accounted in the SOL where the account from which TDS deducted, stands	(i). TDS deduction under Section 194N and TDS deductions on the periodical interest credits under Section 194A will be accounted at CPRC. (ii). TDS deductions at the time of counter transaction will be accounted at the post office where the transaction is initiated.
22.	Agent Commission including TDS	Accounted in the SOL where the agent commission credit account stands	All the transactions will be accounted at the post office where the transactions are initiated.
23.	PLI – POSB CBS Transactions	All SB Debits and Credits are accounted at the SOL where the SB account stands and adjusted by credits & debits in office account at Bengaluru GPO through RSAO	All transactions will be in the daily account of CPRC

24.	KVP/NSC Maturity Interest	Maturity Interest are accounted at the SOL where the KVP/NSC account stands on the date of maturity irrespective of payment to the certificate holders. This has been stopped w.e.f. 01.04.2025.	KVP/NSC payments including interest will be accounted at the transaction initiating SOL on the date of payment.

6. In APT 2.0, the CBS transactions data of the post offices are fetched through API (Application Programming Interface). The branch post offices' (BO) CBS data will be available in DTR of DREAM App once the End of Day of the BO is triggered by DREAM App in CBS. The Departmental Post Offices (PO) data can be fetched in APT 2.0 once the SOL-day end (HISCOD) is performed and CSMDAY menu is executed at SOL (PO) level.

Process to be followed for CBS data generation at Finacle

(i). Supervisor will execute **HISCOD** menu once the CBS transactions for the day are completed. In case of any blocking validations, the same needs to be cleared by Post office concerned.

(ii). Supervisor will execute **CSMDAY** once **HISCOD** is completed successfully. (Validations are built to ensure that the menu CSMDAY can't be executed without HISCOD completion.) Supervisor can check the status of previous date of execution of CBS file generation through CMSDAY menu → INQUIRE option.

(iii). In case if the data generation is failed due to any reason, Post offices need to **re-Execute** the menu CSMDAY – EXECUTE.

Note: It is re-iterated that CBS SAME DAY Accounting data will be generated only if this menu is executed by SOLs concerned. This menu can be Executed even after HSCOD and till DC closure. This menu can be executed only for current date.

(iv). Once this menu is executed, further Cash and Transfer transactions cannot be invoked for the day.

(v). Cash and Transfer transactions will be enabled for all SOLs post DC closure. In case, if any post office desires to perform cash and transfer transactions for next working day in exigencies, menu HOCST (Cash Transaction) and HOXFT (Transfer transaction) can be invoked by Supervisor role user only after SOL DATE change i.e. after HSCOD completion.

7. Once the CBS-data are fetched successfully, the BOs and Departmental POs can view the DTR on the same day and verify the transactions with the POSB vouchers. All the Post offices should tally the POSB Receipts and Payments without fail on day-to- day basis.

8. Post Offices can generate Consolidated and Detailed **GL IT2.0 transaction Report** in Finacle after execution of CSMDAY menu, for tallying of the CBS transactions data fetched in DTR. Reports are available in Finacle as under.

(a). Production server

1. GL IT2.0 Transaction Report – Consolidated (Today)
2. GL IT2.0 Transaction Report – Detailed (Today)
3. GL IT2.0 GL wise – Consolidated (Today)

(b). MIS Server

1. GL IT2.0 Transaction Report – Consolidated (Previous Day)
2. GL IT2.0 Transaction Report – Detailed (Previous Day)
3. GL IT2.0 GL wise – Consolidated (Previous Day)

9. The CBS data for CPRC will be available post-DC closure on T+1 basis in file format and the same will be consumed in APT 2.0. Accordingly, the DTR of CPRC can be viewed on the next day only.

10. In case of any discrepancy in CBS data in the DTR of Post Offices, ticket may be raised for further resolution.

Appendix IX – Unclaimed Accounts / Certificates identified - SCWF Rules 2016

As per the SCWF Rules 2016, from all type of accounts/Certificates, unclaimed accounts/certificates in National (Small) Savings Schemes are to be identified and balances of these accounts/certificates are to be transferred to the Senior Citizen Welfare Fund established by the Central Government. Following Criteria has been decided by MOF (DEA) for treating an account/Certificate as unclaimed: -

S.No.	Account Type	Period
1	TD, MIS, NSC, KVP, SSA	10 Years from the date of maturity
2	NSS-87 & NSS-92	10 Years from the date of last withdrawal
3	RD (not extended)	10 years from date of maturity
4	RD (extended with deposits)	10 years from date of revised date of maturity.
5	RD (extended without deposits)	10 years from date of revised date of maturity
6	SCSS (not extended)	10 years from date of maturity
7	SCSS (extended)	10 years from date of extended maturity date.
8	Savings Account (Any type)	7 years from the date on which account treated as Silent. (i.e. 10 years from last transaction Fin. Year)
9	PPF (if not extended or closed after maturity)	10 years from date of maturity
10	PPF (if extended after maturity)	10 years from the date of revised date of maturity.
11	Discontinued Scheme Accounts/Certificates	10 years from date of maturity. (10 yrs from date of discontinuance)

(A). Following Standing Operating Procedure shall be followed:

1. Accounts with above criteria will be marked as FROZEN under freeze code "**SCWFR**" and freeze description "Unclaimed as per Senior citizen Welfare Fund Rules 2016" through batch job centrally every year.

2. **NO POST OFFICE SHALL USE "SCWFR" AS FREEZE CODE FOR FREEZING ANY ACCOUNT MANUALLY**.

3. Accounts will be identified centrally as per above criteria in FINACLE and List of such unclaimed accounts as on 30th September every year shall be published on website www.indiapost.gov.in

Note: To start the process, Such Accounts have been identified centrally through a batch process and freeze under code "**SCWFR**" with freeze description "Unclaimed as per Senior citizen Welfare Fund Rules 2016". This list has been published on website www.indiapost.gov.in and is now available at https://www.indiapost.gov.in/.FinancialPages/Content/Post-Office-Saving-Schemes.aspx

4. Circles should download list of such accounts pertaining to the Post Offices (SOLs) falling within their jurisdiction from the FTP folder from FILEZILLA application using the path:

/CBSDM/incoming/Production/WebPage/DOP_REPORTS/SENIOR_CITIZERN_WELFAREFUND

Steps to download file from the Filezilla:-

(1). Kindly go to the below link and download Filezilla software and please install. http://tamilnadupost.nic.in/sdc/xfiles/FileZilla-3.5.3.zip

(2). Please use the below credentials

HOST	..	172.18.68.101
USER NAME	.	CBSDMFTP
PASSWORD	..	CBSDMFTP
PORT	..	22

Remote Site:
/CBSDM/incoming/Production/WebPage/DOP_REPORTS/SENIOR_CITIZERN_WELFAREFUND

(3). Download respective files of the Circle.

(4). Password to extract the file is $SWF##ALL$

(5). Circles shall forward this list to Post Offices concerned, for their respective accounts.

(6). Circles shall ensure that Post Offices concerned should place the list on the Notice Board meant for public and post office should contact each of the account holder of the unclaimed account by all reasonable means at least two times within a span of sixty days of placing the list on the Notice Board as prescribed in "Senior Citizen Welfare Fund Rules 2016".

(B). Closure of Unclaimed Account – Procedure to be followed in Head Post Offices

1. Any of the accounts Frozen with freeze code as "**SCWFR**" should not be allowed to be operated (revived). These accounts/certificates should only allow to be closed.
2. **The accounts identified as unclaimed should be closed only at Head Post Offices.**

3. If any account holder whose account/certificate is found to be Frozen with freeze code "SCWFR" attends any Post Office with Certificate or Passbook for closure, the account holder or Certificate holder should be requested to approach respective Head Postmaster with fresh (self-attested) KYC documents of Account Holder and 2 Witnesses with their KYC documents along with originals.

4. The Head Postmaster will first check & confirm whether the account/certificate in question is actually lying frozen under the Rule. Head Postmaster will then compare self-attested KYC documents of Account Holder and 2 Witnesses with the original and after due satisfaction, record in writing on the Account Closure Form or Original Certificate "CLOSURE ALLOWED" under his/her dated signatures and designation stamp. Head Postmaster will also attest KYC documents of Account Holder and Witnesses under dated signatures and designation stamp and attach these documents with the Account Closure Form/Original Certificate.

5. HO Supervisor will then unfreeze the account and another HO Supervisor will verify he same in Finacle CBS as per procedure prescribed for unfreezing the account in Rule relating to revival of silent account.

6. Supervisor while verifying unfreeze function, will ensure that on Account Closure Form/Original Certificate, Head Postmaster has allowed the closure and KYC documents of Account Holder and 2 witnesses are attached with the voucher.

7. Counter PA will then enter details of the payment of account / certificate in a Register called "REGISTER FOR CLOSURE OF UNCLAIMED ACCOUNTS / CERTIFICATES" maintained manually in manuscript as under.

Account No. / Certificate Registration number	Name of Account / Certificate Holder	Name of SOL, where Account / Certificate Stands	Date of Opening	Name of the Scheme	Date of Closure	Principal Amount paid	Interest amount paid	Payment Details: Cheque No./ Savings Account No. where credited	Signature of Counter PA	Signature of Supervisor	Remarks
1	2	3	4	5	6	7	8	9	10	11	12

8. Account/Certificate will then be closed as per procedure laid down in various schemes for closure of account / certificate account. **PAYMENT ON ACCOUNT OF CLOSURE SHALL NOT BE PAID BY CASH UNDER ANY CIRCUMSTANCES.**

Note: - In case of TD/MIS/SCSS account, before closure of account, counter PA shall

check that any outstanding interest are lying pending in Interest Sundry Account of the that scheme, if available the same may be paid before closure of account by following prescribed procedure for interest payment from Sundry Account.

9. Head Postmaster will check the register and will record a certificate "Compared data in Monthly report with the Register" after end of each month and sign.

10. Till the reports are deployed in Finacle, Directorate will share the details of closed account during the month to the Circles every month, and Circles will have to confirm them within 7 days from the date of receipt.

11. Scheme-wise total amount of principal and interest paid in the reporting month will be sent to MOF (DEA) and NSI by the Directorate.

Note: In case of issuance of duplicate passbook and settlement of deceased claim cases in respect of the accounts identified under SCWF Rules, procedure prescribed in the relevant rules shall be followed by the Post Offices. Post Offices concerned should ensure that no double payment is made.

(C). Role of SBCO / Postal Accounts Offices

(i). SBCO PA and Supervisor while checking vouchers of closed accounts which were identified under above rules, will see that whether Head Postmaster has recorded" CLOSURE ALLOWED" on Account Closure Form and copies of KYC documents of Account holder and 2 witnesses are attached with the voucher. If any shortcoming is noticed, objection should be recorded as per laid down procedure.

(ii). Staff concerned at PAOs, while checking vouchers of closed certificates (issued before 01.07.2016 period) will see whether Head Postmaster has recorded "CLOSURE ALLOWED" on the Certificate & copies of KYC documents of Account holder and 2 witnesses are attached with the Certificate. If any shortcoming is noticed, objection should be recorded as per laid down procedure.

(D). Role of Inspecting/Visiting Officers

(i). All Visiting / Inspecting Officers, while visiting / inspecting Head Post Offices, should invariably check the prescribed register "REGISTER FOR CLOSURE OF UNCLAIMED ACCOUNTS / CERTIFICATES" and see that procedure prescribed above is followed scrupulously.

(ii). All Inspecting Officers, while inspecting Division / Region / Circle Office should also see whether the prescribed monthly report is being sent within the due time frame.

Appendix X – Incentive Scheme for Branch Postmasters

The incentive schemes for ED Sub Postmaster and Branch Postmasters were introduced in the year 1971 with a view to securing greater mobilization of savings in the rural areas.

(A). Payment of commission on deposits in PO Time Deposit Accounts:

1. The Rates of commission admissible under this scheme as fixed from time to time by Government are as follows.

Sl. No.	Type of Accounts	Rate of Commission
(i)	5-year TD accounts	2%
(ii)	2/3-year TD accounts	1%
(iii)	1-year TD accounts	½%

Note 1: - No commission is payable on deposits on which agency commission is payable to an authorized agent under the Standardized Agency System.

Note 2: - The Branch Postmasters will not be authorized to claim commission as authorized agents of these deposits.

Note 3: - No commission is payable on amount of redeposit in Time Deposit Accounts / extension of account under Rule 6 of PO NSTD Rules 2019.

Note 4:- Incentive will be payable to GDS BPMs , irrespective of the location of Branch Post Offices, i.e. Whether rural area or in urban area, subject to the following conditions:

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

Note 5: - Incentive will be payable to GDS BPMs for opening of Time Deposit Accounts irrespective of mode of deposit.

2. **Procedure to be followed by the Post Offices for the claim and payment of commission to the Branch Postmasters**

(i). The Branch Postmaster will prepare, on the first of each month, a bill in the following form and submit the same to the Head/Account Office duly invoiced in the Branch office daily account.

(ii). On receipt of the bill from the GDS Branch Postmasters in respect of deposits made in Time Deposit accounts the counter Assistant in the head office and sub office will verify the details of amount deposited in the concerned category of TD accounts in the Finacle with reference to the bill submitted by the BPM and put up before the APM/SPM. The APM/SPM will check the details of account and amount deposited before passing the bill and place his/her initials against the concerned entry in the bill in token of having carried out this check.

Bill for claim of commission by /Branch Postmaster for deposits in Time Deposit Accounts.

TD Account Number	Category	Amount of Deposit in Rs.	Rate of Commission	Commission claimed in
1	2	3	4	5
Total				

Total amount in words and figures (_____)

Date _____ Signature of GDS BPM

Verified total deposits of Rs. _____ _____ _____ (in words and figures)

Date _____ Signature of SPM/APM(SB) of the Account/Head Office

Passed for payment for Rs._____ (in words and figures)

Date _____ Signature of SPM/APM(SB) of the Account/Head Office

Received the amount specified above.

Date _____ Signature of GDS BPM

Note: *Only one copy of the bill is to be submitted by the GDS BPM*

iii). In the HO/SO, the designated PA SB Assistant will check the bill received from the ED branch office with reference to the Time Deposit in Finacle under HACLI menu and ensure that it has been correctly prepared. He/She will put up to the Supervisor who will put his/her initials against each deposit and sign the bill in token of having verified the amount of deposit after checking the correctness of the same. He/She will then pass the bill for payment under his/her dated signature and returned it to the PA for sending the same to the Branch Office duly entered in the Branch office slip.

iv). The GDS Branch Postmaster on receipt of the bill duly passed by the Head/Account Office will take payment of the commission after giving receipt for the amount in the bill and charge the same in Sub/Branch office daily account under a separate head "Payment of commission to GDS/Branch Postmaster". The voucher will then be sent to the Head/Account Office along with the daily account in support of the charge.

v). The Sub offices will send the vouchers received from branch offices to the Head Office by entry in the sub office daily account. In the Head Office and Sub Office, the amount will be charged under the head "Payment of commission to GDS /Branch Postmasters".

vi). In the Head Office, the vouchers as referred to in item (iv) above will be transferred to the Account Branch by the sub account Assistant. A daily schedule in the following form will be prepared. The amount will be charged in their B.O./S.O./H.O. Summary/ Cash Book under "Payment of Commission of GDS Branch Postmasters". The total amount paid and charged will be agreed with the B.O. Summary in respect of other E.D. Branch Offices.

Schedule for payment of commission of GDS Branch Postmasters on deposits in Time Deposits Accounts.

Name of the Office _____ Month _____

Sl.	Date	Name of BPM	Name of BO	Amount of

No.	to whom paid	Commission paid in Rs.
	Total	

Date _____ Signature of Postmaster

vii). The account office (Sub or head office) will keep the record of all the bills passed and paid relating to commission claimed by the GDS BPMs on TD in a register in order to keep a check over the double submission of the bill for the same period by the GDS /BPMs.

Proforma for Register of Bills of GDS /BPMs passed.

Sl. No.	Name of BPM	Name of the Branch Office	Month to which the bill relates	Amount of the bill	Date on which bill passed	Initials of SPM/PM	Date on which payment received by the BPM	Initials of SPM/PM
1	2	3	4	5	6	7	8	9

(B). **PAYMENT OF COMMISSION ON PO DEPOSITS AND SAVINGS ACCOUNTS**

3. (1). A commission at the rate of 1% will be paid to GDS/Branch Postmaster on the net accretions, exclusive of interest, of not less than Rs. 500/- at the end of the year in P.O. Savings Accounts operated at their offices. The GDS /Branch Postmaster should be paid the commission for the whole amount if the net accretion during the year is Rs. 500/- or more and if the amount of net accretions is less than Rs. 500/-, no commission will be admissible.

Note 1: - *The term "net accretions" means the net deposits i.e. the excess of total deposits in the office over the total withdrawals during the same period.*

Note 2: - *In case more than one GDS Branch Postmaster has worked during the financial year in a ED /Branch Post office, the amount of commission is to be divided proportionately among the GDS Branch Postmaster depending upon deposits.*

Note 3: - *The net deposits on which commission is payable will include deposits only in Saving Accounts.*

Note 4: - *For calculating the net accretions,*

(a). The Deposits made in March will be ignored. At the same time, withdrawals made in March will be taken into account. The deposits made in the Account/Head Office will not be taken into account. The withdrawals made in the Account/Head Office will be taken into account along with the withdrawals made in the Extra Departmental Branch Office.

(b). The deposits irrespective of mode of deposit (cash, cheque and through withdrawal form) made in the Branch Post Offices where the account stands, will only be considered. The deposits made in the Account/Head Office/Other Offices and other banking channels viz. IPPB, Internet Banking & Mobile Banking etc will not be taken into account.

(c). All the withdrawals happened in the BO Savings Account including the withdrawals in offices other than Branch Post Office where the account stands, ATM, amount transferred out through other channels like IPPB, Internet Banking, Mobile Banking etc will be taken into account.

4.(1) Procedure to be followed by the Post offices for the claim and payment of commission to the GDS /Branch Postmasters.

The GDS Branch Postmaster who is eligible for the commission under the scheme will prepare in the month of April each year a bill in the following form in respect of the preceding financial year and submit the same to the Head/Account office duly entered in the BO daily account. While preparing the bill, the instructions at Note 4 under Rule 3(1) shall be followed.

PROFORMA

Name of BO _____ Year_____

Sl.No.	Month	Deposits by Cash and through withdrawal form in Rs.	Deposits by Cheque in Rs.	Total amount of Deposits in Rs.	Total amount of Withdrawals in Rs.	Net Deposits in Rs.
1	2	3	4	5	6	7
	Total					

Date…….....…… Signature of GDS BPM

To be filled by the Account Office

Net accretion during the year (in words & figures) _____

Total amount of incentive eligible (in words & figures) _____

Verified for payment for Rs. (in words and figures) _____

Date _____

Signature of the PA/Postmaster

Passed for payment for Rs. (in words & figures) _____

Date _____

Signature of Postmaster

To be filled by the GDS Branch Postmaster

Received the amount of Rs. (in words & figures) _____ _____ _____ specified above.

Date _____

Signature of GDS BPM

Note:- *Only one copy of the bill is to be submitted.*

(2). In the account/Head Office, the SB counter Assistant will check the bill received from the GDS Branch/Sub Office in order to ensure that it has been correctly prepared and fill the amount of withdrawals in the bill. The amount of deposits will be verified from the BO summaries of preceding year. For this purpose the total amount of monthly deposits and withdrawals will be worked out from the BO summaries by the Account/Head office.

Note 1: The Branch Post Offices will not be having the withdrawals transactions happened in office other than the BOs, ATM, IPPB, Internet Banking and Mobile Banking. Hence, the Postmaster of the Account Office will generate the withdrawal transactions of BOs in CSI SAP Module using the TCode ***fagll03,*** *by giving the inputs viz. GL Code 8800100010, Period, Profit Centre of the BO concerned.*

Note 2: The Postmaster will fill the withdrawal amount and net deposit for each month in the bill sent by the Branch Postmaster, as per the report generated in CSI SAP and calculate the net accretions. After verifying the deposits amount shown by the Branch Postmaster, the Postmaster of the Account Office will pass the payment.

(3). For verification of the deposits by cheque at the Branch Office and the withdrawals in the Account/Head Office, a register in the following form may be maintained by the designated PA in the Account/Head Office to enable verifications of deposits by cheque and withdrawal in the Account/Head Office. Each office will be allotted two pages, one page for deposits and other page for withdrawals. The entries in the register will be serially numbered. An index showing the name of office and pages allotted to each office will be prepared on the first page of the register will be made as and when transactions take place and attested by the SPM/PM, as the case may be. The entries will be totalled at the close of the year. The register may be got bound and kept in the custody of the SPM/PM.

Name of BO _____

Deposit by Cheques

Sl. No.	Date	Account No.	Amount in Rs.	Initials of SPM/PM
1	2	3	4	5

Name of BO _____

Withdrawals (generated from CSI-SAP / APT 2.0)

Sl. No.	Month	Year	Amount in Rs.	Initials of SPM/PM
1	2	3	4	5

(4). The designated PA will then submit the bill to the SPM/PM who will, after scrutiny, pass the bill for payment under his/her dated signature. The bill will then be returned to the SB counter Assistant for sending the same to the ED Branch Office duly entered in the Branch Office slip.

(5). The GDS /Branch Postmaster, on receipt of the bill passed by the Head/Account office, will take payment of the commission after giving receipt of the amount and charge the same in the Branch Office daily account under a separate head 'Payment of Commission to GDS Branch Postmaster'. The voucher will then be sent to the Account/Head Office along with the daily account in support of the charge.

(6). The Sub Office will send the voucher received from the Branch Office to the Head Office by entry in the Sub Office daily account. In Head Office and Sub Offices, the amount will be charged under the head “Payment of commission to GDS Sub/Branch Post Offices”.

(7). In the Head Office, the vouchers received from the sub offices will be transferred to the Account Branch by the Sub Account Assistant. A daily schedule in the following form will then be prepared by the Account Branch. The amount will be charged in the BO/SO/HO Summary and Cash Book under the head “Payment of commission to GDS /Branch Postmaster”. Total amount paid and charged will be agreed with the BO Summary in respect of Branch Offices in direct account and with the SO Summary in respect of other /Branch Offices.

Schedule for payment of commission of GDS Branch Postmasters on SB Net Accretions.

Name of the Office _____ Month _____

Sl. No.	Date	Name of BPM to whom paid	Name of BO	Amount of Commission paid in Rs.
	Total			

Date _____ Signature of Postmaster

(8). The Account Office/Head Office will also keep the record of all the bills passed and paid in the register, in the following form, in order to keep a check over the double submission of the bill for the same period by the GDS BPM

Proforma for Register of Bills of GDS /BPMs passed.

Sl. No.	Name of BPM	Name of the Branch Office	Month to which the bill relates	Amount of the bill	Date on which bill passed	Initials of SPM/PM	Date on which payment received by the BPM	Initials of SPM/PM
1	2	3	4	5	6	7	8	9

5. The total expenditure on these schemes will be borne by the Ministry of Finance (Department of Economic Affairs) and will be debited to "Commission paid to GDS BPMs for mobilising Small Savings" under the head 8008-03-103-Payment of Agency Commission to Agents.

Appendix XI – SOL Merger

Whenever any CBS Post Office is merged with another CBS Post Office, all the accounts / agents / Branch Offices etc should also be transferred to the SOL ID of the CBS Post Office in which the SOL is merged. In such cases, the following procedure should be followed.

1. Merger Request

The Divisional Head shall send the request for SOL Merger to the CPC concerned, along with the copy of the order for merger of post office. On receipt of such request, the CPC shall send the request to CEPT with the following details.

- SOL Transfer Office Accounts Pending Operations Report generated by the CPC (this report is referred to as Merger Validation Report in this document) and CPC will share the report with Division concerned to clear the pending operations by the SOL concerned.

- Scanned copy of the orders issued by the Division with the following details.

  i. SOLID to be merged
  ii. Name of SOL
  iii. SOLID in which merged
  iv. Name of SOL
  v. Date of Closure of SOL
  vi. No. of BOs to be transferred to new SOL
  vii. No. of BOs, if any, to be transferred to any other SOL than the SOL specified in Column (iii)
  viii. No. of Agents
  ix. Approximate number of accounts (all schemes put together)

2. Action to be taken on Merger Validation Report

i). The Division will take necessary actions to clear the pending operations listed in the Merger Validation Report.

ii). Typically, the following validations get listed in the report:

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

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

b). Some of the SOLs recover such excess payouts and credit the amount to UCR manually or credit to 0324 account (OAP) on the date of excess payment itself. In some cases the excess payouts are not noticed / recovered. Once it is certified by the Divisional Head concerned that necessary recoveries have been made, CEPT will initiate necessary action for rectifying these entries.

c). If OAP accounts are in negative balance, transfer of balance to the new SOL cannot be done. Hence it is mandatory to clear the negative balances, by crediting the OAP accounts; Level 2 team of CEPT has advised that office accounts of non-OAP type (eg. 0340) should be debited for such transactions as most of the SOLs have not accounted the recovery in 0324. Approval is obtained from Directorate for making credit entries into the respective OAP accounts by debiting 0340. This will be done by CEPT, based on the sanction memo issued by the Division concerned, conveying confirmation of the recoveries made.

4. Asynchronous balance in office accounts - BUAAB batch is to be executed by CEPT for the SOL

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

6. All entries pending for verification in HAFI should be cleared.

a. If account closure operations are pending, SOL / Division should compare the relevant manual records and take necessary action to verify/cancel the closure operation; closure transaction will be created on the date of verification of closure.

b. If account opening operations are pending, but account is shown as closed in HACLI such pending entries in HAFI can be ignored.

3. Merger Activities

The following activities are to be carried out by the CEPT and SOL (CBS PO) as follows.

Sl.No.	Unit	Activities
1.	CEPT / SOL	**Bulk transfer of customer accounts** Failure reports generated during this activity will be shared with the SOL with following instructions: i. Accounts which are shown as closed require no action at the SOL. ii. Accounts which are shown as unauthorized have to be verified and then transferred by SOL user as per regular account transfer using HACXFSOL menu. iii. Accounts which are shown as having transactions can be transferred by SOL user on the next working day using HACXFSOL. iv. Once all the accounts are transferred out, please ensure that user IDs from the SOL get transferred out.
2.	CEPT	Modification of account SOLID for the BOs in CBOMAP
3.	CEPT	BO account creation at new SOL for RICT transactions
4.	CPC	CPC shall co-ordinate with the Division concerned for relevant changes in CSI hierarchy data and MDM portal for the BOs, to ensure accounting of RICT Transactions at the new SOL.
5.	SOL	Modifying agents' operating SOL to the new SOLID in HDSAMM – DSA IDs can be modified in HDSAMM and the SETID field should be updated with the new SOLID/HO SETID so that agent transactions for the transferred out accounts can be accepted at the new SOL without any issues. This is required for handling agent transactions during the wait period between the merger request and completion of all the merger activities.
6.	CPC / CEPT	Transferring out of all users from the SOL – CPC should register the request in User ID portal for transferring users.
7.	CEPT	Bulk Transfer of Signatures
8.	CEPT	Bulk Transfer of CIFs
9.	CEPT	Bulk Transfer of Agents
10.	CEPT	Balance transfer from Office Accounts
11.	CEPT	Delinking of SOL from the SETs and deletion-marking of the SOL

Appendix XII – TDS Submission

1). There are three small savings schemes viz. NSS – 87, SCSS and MSSC-2023 are covered under the Tax Deducted at Source (TDS) regime. Department is liable to deduct TDS under the following sections of Income Tax Act, at the prescribed rate.

1. Section 194EE – Payment for NSS – 87 Accounts. (W.e.f. 01.04.2025, discontinued for individuals and it is applicable for HUF accounts)
2. Section 194A – Interest Payment for SCSS and MSSC Account
3. Section 194H – Commission payment to the SAS / MPKBY Agents
4. Section 194N – Cash withdrawal exceeding Rs. 20 Lakh and Rs. 1 Crore.

2). If a certificate from Assessing Officer under Section 197 is produced, the payee shall deduct TDS at the rate mentioned in the certificate or shall not charge any TDS if the same is exempted in the certificate.

3. Deposit of TDS, filing of TDS returns and issue of TDS certificate

(i) Deposit of TDS

As per CBDT Notification No. 41/2010 [F.No.142/27/2009-SO(TL)] dated 31.5.2010, from 1st April 2010, TDS deducted by Government Department has to be deposited by Book Entry Challan in the form of a statement in Form No.24G within ten days from the end of the month to the agency authorized by Director General of Income Tax (Systems) in respect of tax deducted by the deductors and reported to him for the month and intimate the number (Book Identification Number – BIN) generated by the agency to each of the deductors in respect of whom the sum deducted has been credited.

(ii). Filing of TDS return

All tax deductors have to file Quarterly returns. In case of TDS deducted under various sections from the depositors and SAS/MPKBY agents, return has to be filed in Form 26Q. The time schedule of filing return for the TDS deducted after 1.4.2010 is as follows:-

Sl.No	Date of ending of the quarter of the financial Year	Due Date
1	30th June	15th of July
2	30th September	15th October
3	31st December	15th January
4	31st March	15th May of the financial Year immediately following the financial year in which deduction is made.

(iii). Filing of e-returns of Tax deducted on or after 1st April 2010

(a). As per CBDT Notification No. 41/2010 [F.No.142/27/2009-SO(TL)] dated 31.5.2010, in case TDS deductor is an office of Government, e filing of return is compulsory. The tax collector at the time of preparing statements of tax deducted shall:-

(i) quote his/her Tax deduction and collection Account Number (TAN) in the statement

(ii) quote Permanent Account Number (PAN) of all the deductees.

(iii) furnish particulars of the tax paid through Book Entry to the Central Government (IT Department) including Book Identification Number (BIN)

(b). For preparation of e-TDS return, the return should be prepared in one of the authorized media i.e. CD-ROM or on-line transmission of electronic data to a server designated by e-filing Administrator. The file should be as per the data structure prescribed by the e-filing Administrator. Each computer media used for preparing the e-return should be labeled and preserved. The label should indicate Name, TAN / PAN, address of deductor and quarter for which it is filed.

(c). As per CBDT Press Release No. 402/92/2006-MC (27 of 2010), dated 2.6.2010, Government Authorities viz. Pay and Accounts Officer or Treasury Officer or Cheque Drawing and Disbursing Officer responsible for crediting tax deducted at source to the credit of Central Government by book-entry are required to electronically file monthly statement in form No.24G containing details of credit of TDS to the agency authorized by Director General of Income Tax (Systems).

(iv). Issue of TDS Certificates in Form 16A

(a). As per circular No. 01/2012 dated 9.4.2012 issued by CBDT, Section 203 of the income tax Act-1961("the ACT") read with the Rule 31 of the Income-tax Rules 1962 ("the ACT") stipulates furnishing of certificate of tax deduction at source (TDS) by the deductors to the deductees specifying therein the prescribed particulars such as amount of TDS, valid permanent account number (PAN) of the deductee, tax deduction and collection account number(TAN) of the deductor, etc. **The relevant form for such TDS certificate is Form No. 16 for Salary and 16A for Non-salary deductions. TDS certificate in Form No.16 is to be issued annually whereas TDS certificate in the Form No.16A is to be issued quarterly.**

(b). In case of TDS collected from the POSB depositors and SAS/MPKBY/PPF Agents, TDS Certificate is required to be issued in Form No. 16A on quarterly basis. From 1.4.2012, it is mandatory for all TDS deductors who have been issued TAN number to issue TDS certificate in Form No. 16A after generating and downloading the same from **"TDS Reconciliation Analysis and Correction Enabling System"** or (http://www.tdscpc.gov.in) (which is called TRACES Portal) previously called TIN website. This is possible only if full

detail of TDS collection made at HO (including SOs in jurisdiction) is entered in eTDS monthly return in Form 24G as well as eTDS quarterly return in Form 26Q is filed by DDO i.e Postmaster of HPO. Detailed guidelines on filing of eTDS return may be seen from CBDT Circular No. 08/2012 dated 5.10.2012 available on its website.

(c). **From the period 1.4.2012 onwards, all DDOs having allotted TAN number should file eTDS returns on monthly as well as quarterly basis in prescribed formats i.e 24G and 26Q and generate TDS certificates in Form 16A from "TDS Reconciliation Analysis and Correction Enabling System" (called TRACES Portal) or (http://www.tdscpc.gov.in) which was previously called TIN website.**

5. All Circles/ Regions should nominate one nodal officer not below the rank of AD to go through this website regularly and update the Divisions and other independent units about any change in the Income Tax provisions, who in turn, should update the Post Offices under their jurisdiction and ensure that Form 16A is generated by HPOs within the prescribed period i.e within 15 days of filing of eTDS quarterly return and also monitor/ensure that the quarterly eTDS return is filed after close of each quarter 30th June/30th September 3lst December/31st March. Form 16A, relating to transactions of SOs should be sent to respective SOs for delivery to the depositors/agents. A notice in this regard may be displayed in the Post Offices for information of depositors/agents. If any depositor/agent fails to collect Form I6A within 15 days of generation of Form l6A or placing notice on the notice board, it may be sent to his/her latest address by ordinary post.

6. Penalties

Following are the provisions of penalties in various Sections of Income Tax Act:

Sl. No.	Section of IT Act	Contents	Penalty
1	271C	Non deduction of tax at source	Equal to the tax not deducted at source
2	272A(2)(f)	Form 15G/Form 15H not delivered to the Income Tax department	Rs.500/- per day but penalty not to exceed the amount of tax deductible
3	272A(2)(g)	Failure to issue TDS Certificate	Rs.500/- per day of default subject to maximum of the tax deducted
4	272A(2)(k)	Non submission of quarterly Statement	Rs.500/- per day of default subject to maximum of tax payable.
5	272B(2)	Non-intimating PAN to tax deductor	Rs. 10,000/-
6	272BB(1)	TAN not obtained	Rs. 10,000/-
7	272BB(1A)	Quoting false TAN	Rs. 10,000/-

7. Collection of PAN or deduction of higher rate of TDS.

(i). As per the new provision relating to TDS under IT Act 1961, notified in CBDT Press Release No. 402/92/2006-MC(04 of 2010) dated 20.1.2010, **Tax at the higher rate of the prescribed rate or 20%** will be deducted on all transactions liable to TDS, where the Permanent Account Number (PAN) of the deductee is not available.

Note: All deductors are liable to deduct tax at the higher rate in all transactions not having PAN of the deductees on or after 1st April 2010. Hence, all the depositors should be advised to furnish their PAN so as to avoid TDS at the higher rate.

8. Schedule of TDS Collection

(i). All the Head Offices and Sub Offices shall prepare the report of TDS deducted from POSB Account Holders, on daily basis in the following format:-

Schedule of tax deducted from POSB accounts on ……..at……HO/SO

Sl. No.	Name of Depositor	Scheme (SCSS/MSSC /NSS-87/ SB)	Account Number	Amount paid in Rs.	Tax Deducted in Rs.	Permanent Account Number (PAN)	Remarks
1	2	3	4	5	6	7	8
Total							

Date / Stamp Signature of PM / SPM

ii). All the Head Offices and Sub Offices shall generate the report in Finacle using HFINRPT menu for the TDS deducted from SAS/MPKBY Agents, on daily basis in the following format:-

Schedule of TDS on commission paid to the agents on …. ……..at…… HO/SO

Sl. No.	Name of Agent	Permanent Account Number (PAN)	Account Number/ Certificate Number	Amount invested in Rs.	Amount of commission paid in Rs.	Tax Deducted Rs.	Remark
1	2	3	4	5	6	7	8
Total							

Date / Stamp Signature of PM / SPM

iii). The above said schedules will be prepared in triplicate in sub offices and two copies will be sent to HO along with forms 15-G and 15-H in support of amount charged in the daily account and SO account. The third copy of the schedule will be filed in a separate guard file to be opened for each financial year. In the Head Office, the consolidated schedule will be prepared in triplicate incorporating the transactions of the HO and sub offices as a whole.

iv). HO shall prepare consolidated schedules including HO as well as SOs transactions of TDS deducted separately and on the basis of this schedule, HO shall file monthly/quarterly returns of TDS deducted electronically.

9. Changes in Accounting of TDS, filing of returns and issue of Form 16A

(a). The TDS amount deducted from the depositors and agents are accounted in the following manner.

Sl. No.	Scenario	Prior to 15.05.2025	APT 2.0 / CSI-SAP Daily Account (w.e.f. 15.05.2025)	APT 2.0 Daily Account (w.e.f. 01.12.2025)
1.	TDS Deductions	Accounted in the SOL where the account from which TDS deducted, stands	TDS deductions under Section 194N and TDS deductions on the periodical interest credits under Section 194A will be accounted at CPRC. TDS deductions at the time of counter transaction will be accounted at the post office where the transaction is initiated.	All TDS deductions will be reported and accounted at CPRC.
2.	Agent Commission including TDS	Accounted in the SOL where the agent commission credit account stands	All the transactions will be accounted at the post office where the transactions are initiated.	All TDS deductions will be reported and accounted at CPRC.

b). The TDS deductions at the time of counter transactions and the TDS deductions on Commission to Agents will be reversed automatically for accounting purpose, in the accounts of the post offices and the same will be accounted at CPRC w.e.f. 01.12.2025 adjusted through RSAO-POSB IT TDS. Accordingly, the accounting entries will be passed automatically in the DTRs of the post offices and CPRC.

Illustration

Say, an amount of ₹ 520/- is deducted towards TDS at the time of closure of a SCSS account and ₹ 400/- is deducted towards TDS for the commission paid to a MPKBY Agent in 'X' post office. The accounting entries in DTRs will appear as follows.

(a). In 'X' Post Office

Description of Item	Receipt	Payment
IT TDS from Interest Payments under 194-A	520/-	
Reversal of IT TDS from Interest Payments under 194-A		520/-
IT TDS from Commission, Brokerage under 194-H	400/-	
Reversal of IT TDS from Commission, Brokerage under 194-H		400/-
RSAO-POSB IT TDS Receipts	920/-	

(b). In CPRC

Description of Item	Receipt	Payment
IT TDS from Interest Payments under 194-A	520/-	
IT TDS from Commission, Brokerage under 194-H	400/-	
RSAO-POSB IT TDS Payments		920/-

c). With the above revised approach in accounting of TDS w.e.f. 01.12.2025, the TDS returns may be filed by the DDOs at Head Post Offices and CPRC as follows.

Sl. No.	TDS Item	Returns to be filed by
1.	All POSB-TDS deductions under Section **194A, 194EE and 194N** of IT Act, **accounted up to 14.05.2025**	**DDOs Concerned**
2.	TDS deductions under Section **194A and 194EE** at the time of counter transaction and accounted at the post office where the transaction is initiated during the period from **15.05.2025 to 30.11.2025**	**DDOs Concerned**
3.	All POSB-TDS deductions under Section **194H** (TDS on Agents Commission) accounted from **01.04.2025 to 30.11.2025**	**DDOs Concerned**

4.	TDS deductions under Section 194N and TDS deductions on the periodical interest credits under Section 194A accounted at CPRC during the period from 15.05.2025 to 30.11.2025	CPRC
5.	All POSB-TDS deductions under Section 194A, 194EE, 194H and 194N from 01.12.2025	CPRC

Note 1: DDOs will continue to file the returns for other TDS deductions viz. TDS deductions on vendor payments, payment of commission / incentive to PLI Agents etc.

Note 2: TDS returns are not to be filed on the basis of the Finacle TDS reports. TDS returns are to be filed only for the amount which is reflected in the DTR/Cash Book/Cash Account.

Note 3: No transactions related to POSB including TDS are entered manually in accounting module of APT 2.0 or through voucher posting in CSI-SAP F & A module.

Note 4: Postal Accounts Offices shall ensure that any amount is not credited to any HO DDOs BIN for all CBS TDS deductions from 01.12.2025.

d). Since the TDS deductors are mandated to issue the Form-16A to the TDS deductees as per the Income Tax Rules, the Form-16A in respect of TDS returns filed by CPRC will be issued by CPRC. CPRC will send the Form-16A to the Head Post Offices through eMail and HPOs in turn will deliver the Form-16A to the TDS deductees concerned.

Appendix XIII – Payment of Pension to Postal & Telecom Pensioners

Note 1: As per GSPR 2018, no separate category of pension account will be opened from 18.12.2019 and all existing pension accounts are to be treated / converted as normal PO Savings Account, if the pensioner has no other PO Savings Single Account. In connection with the operation of SB Pension Accounts and Joint Accounts opened by three adults jointly before 18.12.2019, the following clarifications are issued.

(i). Since there is no restriction on operation of the existing SB pension accounts and Joint accounts opened by three adults jointly in POSA Scheme 2019, all such accounts opened before 18. 12.2019 may be continued as normal savings accounts for operation and they may not be treated as accounts in operation in contravention to Rules.

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

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

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

Note 2: This procedure/provisions are applicable to BSNL/BSNL IDA pensioners also.

(1) New Pensioners: A Postal or Telecom employee about to retire and opting for the scheme will have to furnish a letter of authority and undertaking at Annexure A in favour of Postmaster concerned to receive his/her monthly pension for credit in his/her SB account to the Head of the office along with the pension papers. The letter of authority will indicate the name of the Post Office through which the pensioner wishes to draw his/her pension after retirement. It will also contain an undertaking by the pensioner that any excess payment made towards his/her pension and credited to his/her savings account may be recovered or withdrawn from the said savings account by the Postmaster/Sub Postmaster.

Note:- *The term Postal or Telecom pensioners will not include Postal or Telecom Audit Office pensioners.*

(i) The letter of authority and undertaking will be verified and sent by the head of the office direct to the head postmaster under whose jurisdiction the Savings account is to be opened with a forwarding letter and other documents to the Postal Accounts Office for the issue of pension payment order.

(ii) On receipt of the PPO form the Postal Accounts Office and the letter of authority and undertaking from the Head of the Office, the Postmaster will make the entries of the PPO in the registers of PPOs in form (Pension-2) to be opened separately for such pensioners. Additional columns showing the savings account number and the name of the post office where it stands will be improvised in this register. The letter of authority and undertaking will be kept in a separate guard file and will bear the serial number of the register of the pension payment orders. The guard file will be kept in the personal custody of the postmaster. If the account stands at a sub office, the pensioner's half of the PPOs will be sent to the sub office along with a copy of Postmaster's half of the PPOs. Pension credit to savings account of pensioner should be done only at head post office on the last working day of each month except for the month of March when it will be credited on the first working day of April in the savings account of the pensioners. Postmaster/APM shall be responsible for correct upload of amount of pension into pensioner’s savings account. An SMS alert about credit of pension will also be sent to the pensioner’s mobile number.

(iii) When the pensioner attends the post office for pension payment, the Head/Sub Postmaster will make the entries of payment of pension in both the halves in the Head/Sub Office. The pensioner's half of the PPO will be returned to the pensioner under receipt on the disburser's half of PPO. Further entries in the pensioner's half of the PPO will be made in the following circumstances:

(a) When a change occurs in the quantum of pension and the relief admissible thereon due to revision of pension, increase in relief, etc. giving for the variation.

(b) When the paying post office is to be changed.

(c) The pensioner will have to option to have the entries made in his/her half of the PPO at the appropriate time by presenting it to the paying Post Office.

(2) Existing Pensioners: - (i) In the case of existing pensioner who wishes to avail of this scheme, he/she will furnish the letter of authority and undertaking (Annexure-A) to the Postmaster/Sub Postmaster from whom he is getting his/her monthly pension along with the pensioner's half of the PPO. In case of sub office, the authority letter duly verified by the SPM will be sent to the Head Office along with pensioner's half and the copy of the Postmaster's half of the PPO kept in the sub office. The Head Postmaster after accepting the authority letter will make a note under his/her signature on both halves of the PPO and copy

of the Postmaster's half that the pension is to be credited in the Savings Account No._____ of the pensioner to be opened at Post Office from the month of _____ onwards. The Postmaster will keep Postmaster's half of the PPO in his/her office if the account stands at his/her office for noting the monthly payment of pension credited to the Saving Account of the pensioner and return the pensioner's half to the pensioner. The pensioner's half and copy of the postmaster's half of the PPO will be sent to the sub office if the account stands at Sub Office. The copy of the Postmaster's half of the PPO received in the Sub Office will be kept by the Sub Postmaster for noting the monthly payment of the pension when credited to the Savings Account of the pensioner. The pensioner's half of the PPO will be returned to the Pensioner. The entry of the PPO as entered in the existing register of PPOs (Pension-2) will be transformed to the separate register of PPOs (Pension-2) to be opened for the pensioners who want to avail of the facility under the new scheme.

(ii) On the last working day of the month, the Head Postmaster will prepare a separate schedule for such pensioners in triplicate with an additional column for the number of the savings account. In the Head Post Office, the Postmaster will sign all the three (3) copies of the schedule and pass on 2 copies to the APM(SB) under receipt on the last working day of month except the month of March when it will be credited on 2nd working day of April. Counter PA will generate file for uploading Pension into respective accounts and upload the file using HTUM menu in Finacle CBS application. The Head Postmaster, will charge amount of the pension under the pension Head in the Head Office summary and other relevant records by per contra credit to the savings accounts of the pensioners under the normal procedure. The APM(SB) will endorse the following certificate under his/her dated signature on all the copies of the schedule.

"Certified that the amount shown above have been credited in the respective Savings accounts on___".

(iii) He/She will return one copy of the schedule to the pension Branch and retain the third copy which will be sent to SBCO along with one Pay-in-Slip to be prepared for the entire amount by Supervisor. Entry of pension credited to SB accounts will reflect in the LOT generated automatically in Finacle. On receipt of a copy of the schedule from the SB Branch the Postmaster will furnish under his/her dated signature a certificate on both the copies of the schedule that the pension amounts of pensioners included in the schedule have been credited to the respective Savings Account of the pensioners. The copy of schedule which bears the certificate of the Supervisor will be kept as office copy and the original copy of the schedule will be sent to the Postal Account Office with the month's cash account.

Note:- *Any other amounts payable to the pensioner by way of arrears of pension, ad-hoc relief commutation of pension, etc, will be credited to the P.O. Savings (Pension) account of the concerned by the Postmaster immediately on receipt of authorization to this effect without waiting for affording credit only on the first working day of the ensuing month.*

(3) Income tax Deductions: - The pensioner may intimate to the Postmaster/Sub Postmaster the amount of income tax, if any, to be deducted from the pension during the course of the year. The amount of income tax will be deducted from the pension in monthly instalments or in as many instalments as may be instructed by the pensioner and shown in the schedule of pension payment (Pen-4). In such cases net amount of pension will be credited in the savings account of the pensioner. The amount of income tax deducted will alsobe noted in both the copies of the PPO. At the close of the financial year the head Postmaster will furnish a certificate in form at Annexure 'B" to the pensioner showing the amount of the pension paid during the year and the total amount of deduction made on account of income tax.

Note:- *Normally provision of this para will be observed by the Head Office and when there is no intimation from the pensioner, total amount of income tax will be calculated by Head Post Office and intimated to the Sub Post Office concerned, if the pensioner draws his/her pension at a sub office.*

(4) Commutation: -The pensioner will apply to the Head of the Office from where he retired who will sanction the commutation and indicate also the revised amount of pension. This will be conveyed to the Director of Accounts (Postal) who will suitably advise the Head Post Master. The Head Postmaster will make a suitable note in both the copies of the PPO under his/her dated signature quoting the said authority. The reduction in the amount of pension on account of commutation shall become operative from the date of receipt of the commutation money by the pensioner or 3 months after the issue of the letter by the competent authority asking the pensioner to collect the commutation money whichever is earlier. The commutation money will also be paid by credit to the Saving account.

Note:- *The date of credit of commutation money in the Savings (Pension) Account may be taken as the date of receipt of commutation money.*

(5). Appearance of pensioners and furnishing of life certificate: -

(i) The pensioner will appear in person at least once a year either in June or December before the Postmaster concerned and in addition send a life certificate (duly attested by any one authorized for this) once a year in June or December and vice-versa. The pensioner will also send a non-employment certificate in form at Annexure-C once a year in the month of November each year. In case the pensioner fails either to appear in person or send life and non-employment certificate, the pension will not be automatically credited to his/her account. As a Digital India initiative to facilitate Pensioners, Ministry of Electronics & Information Technology (MeitY) has launched Jeevan Pramaan portal. Now the pensioner may use the Aadhaar enabled Biometric authentication mechanism to generate Digital Life Certificate. The accounts branch of HO will view/monitor/download the Digital Life Certificate.

(ii) Note of personal appearance once a year will be made by the Postmaster/Sub Postmaster on the PPO under his/her dated signature if the personal appearance is made once a year. The non-employment certificates will be attached to the concerned schedule which

will be sent to the Postal Accounts Office. A note of the receipt of these certificates will be made in the remark's column of the register of PPOs against the concerned pensioner under the dated initials of the Postmaster.

Note:- *Exemption from personal appearance in the case of Pensioners residing abroad:- The above rule requires the pensioner to appear in person at least once a year, either in June or in December, before the concerned Postmaster and in addition to send a life certificate (duly attested by any one authorized for this) once a year in the either month of the two. In the past, requests from some P&T pensioners residing abroad were received to the effect that they might be exempted from personal appearance on account of their being abroad. Taking into account the general difficulties of such pensioners in observing the provision of this rule in toto, it has been decided, in relaxation of the rule that P&T Pensioners residing abroad be exempted from personal appearance on fulfilment of the following conditions:*

(iii) The pensioner furnishes an indemnity bond in Form 'G' to refund overpayments in case they cannot be adjusted from the savings account.

(iv) Life certificate duly signed and attested by a Gazetted Officer not below the Rank of an attaché of Indian Embassy in the country where the Pensioner resides is furnished once in six months, in June and in the December.

(v) The Postmaster will not credit the amount of pension in the Savings account of the pensioners unless the conditions laid down in para 10 are fulfilled by the pensioners. The Postmaster concerned will send an intimation at once to the pensioner regarding the particular deficiency which has resulted in the stoppage of automatic credit. If the pensioner does not furnish the DLC in the month of June or December, as the case may be, the Postmaster/Sub Postmaster will make enquiries about the whereabouts of the pensioner at the address available in the Post Office record. In case, it is found that the pensioner has expired, the date of death will be got ascertained and noted in the PPO under the initials of the Postmaster/Sub Postmaster. Further credit of the pension to the Savings account will be stopped.

(vi) In case of the excess or wrong credit of pension because of the death of the pensioner, the amount excess credited will be withdrawn through SB withdrawal form by the Postmaster from the Savings account of the pensioner under his/her own signature on the basis of undertaking given by the pensioner in the authority letter and credited under the GL Head "Sundry account (0324) in Finacle" with suitable remarks. on the warrant of payment, remark to this effect will be made in the PPO also. In case the balance left in the account is so small that the full recovery is not possible the amount of over payment will be recovered from heirs of the pensioner.

(6). Transfer of pension: - When a pensioner applies for the transfer of his/her pension to another post office the following procedure will be observed: -

(i) When the Savings account of the pensioner is transferred from one sub post office to

another sub post office under the same Head Office, the post office hitherto making payments will transfer the disburser's copy of the PPO along with the documents to the Head Office, the Head Office after making a note of transfer in his/her record, and the disburser's copy of the PPO will transfer the documents to the new post office. No advice to the Director of Accounts (Postal) will be necessary.

(ii) If the Savings Account of the pensioner is transferred from one Head Office to another Head Office under the jurisdiction of same Postal Accounts Office, the Head Postmaster will transfer the PPO along with other documents to the transferee Head Office. A note to this effect will be made in the register of PPOs so that no further payment is made by his/her office. He/She will intimate the transferred Head Office as also the Postal accounts Office the month upto which the pension of the pensioner has been credited to his/her account. The transferee Head Office while acknowledging the receipt of the pension papers will intimate the Postal Accounts Office the month from which he has to commence pension payment and the case mark of the transferring head office.

(iii) If the transfer of the Savings Account is from one Head Office to another within the jurisdiction of another Postal Account Office, the transferring Head Postmaster will return the PPO and other documents to the Postal Accounts Office which originally issued the authority for the payment of pension. The Director of Accounts (Postal) will arrange payment of pension through the Director of Accounts (Postal) of the transferee Head Post Office.

(7). (i). Receipt of family pension: - The amount of family pension payable to the widow/widower of the deceased pensioner is also given in the pension order. When she/he becomes entitled to receive family pension the Head Postmaster will obtain the following documents from the widow/widower who will also be asked to open a Savings Account or provide the existing savings account.

(i) Death certificate of pensioner.
(ii) Application for the family pension in the form at Annexure 'D'.
(iii) A copy of the photograph.
(iv) A letter of authority and undertaking (Annexure-A).

(ii) On receipt of the above documents the Head Postmaster will authorize the concerned post office to start paying family pension to the widow/widower as mentioned in the PPO after necessary scrutiny and verification of the documents. The Head Post Office will also send an intimation in this regard to the Director of Accounts (Postal) in the Annexure 'E'. Thedeclaration in the form at Annexure 'F" whose family pension is terminable on marriage/remarriage will be obtained from the pensioner once a year in December. The certificate contained in the declaration will be countersigned by a responsible officer or a well known person.

(8). Revocation of option: - A pensioner who has opted for this scheme is free to revoke his/her option and draw his/her 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/her pension. The following procedure will be followed for this purpose.

(i) When a pensioner desires to revoke his/her option to draw the pension thorough PO Savings account and wishes to draw the pension in cash/cheque, he should apply to this effect to Postmaster concerned by giving clear notice of three calendar months. The application should be submitted in duplicate in case the savings account stands at a Sub Post Office and in single if the account stands at the Head Post Office.

The application should contain the following details:

(a) Name of pensioner;
(b) PPO Number;
(c) Office from which retired;
(d) Post held before retirement;
(e) Amount on pension;
(f) Name of post office from which pension is being drawn;
(g) Savings Account No.

(ii) When a pensioner is drawing pension form a Sub Post Office, the Sub Postmaster will forward a copy of the pensioner's application to the Head Office keeping duplicate copy of application as office record. He/She will complete the entries in the pensioner's half and copy of Postmaster's half of the PPO kept in the sub office. A suitable note will be made in the savings account and in the PPO's register (Pension-2) against the relevant entry about the revocation of option and the month from which it has to take effect under the dated signature of the Sub Postmaster. The pensioner's half will be returned to the pension under the receipt to be taken to the applications seeking revocation of option after the expiry of the notice period. The Sub Postmaster will certify under his/her dated signature on the application or revocation that suitable remarks have been made in all the relevant records before it is sent to the Head Office.

(iii) The Head Postmaster, on receipt of application of revocation of option from the pensioner drawing pension from his/her office, or application of revocation form the sub post office, as the case may be, will complete the entries in disburser's half/Pensioner's half and made necessary entries in the Savings Account, PPO register (Pension-2) and letter of authority and undertaking about the revocation of option and the month from which it has to take effect under his/her dated signature. The pensioner's half will be returned to the pensioner under the receipt on the application seeking revocation of option after the expiry of the notice period. The postmaster will also pass remarks on application of revocation under his/her dated signature that suitable remarks have been made in all the relevant records. The application will be kept along with the letter of authority and undertaking already kept in the guard file.

(iv) The Head Postmaster will thereafter send an intimation about the revocation of option by the pensioner and the month of which it has to take effect to the Director of Postal Accounts to enable him to make suitable entries in his/her office records.

(v) No further amount of pension will be credited in the pensioner's account by the Sub Postmaster/Head Postmaster after the return of pensioner's half to the pensioner. The pensioner will be intimated the month from which the credit of pension will be stopped in his/her account. He/She will also be advised to close his/her savings account. The entry of PPO will be made in the register of the PPOs (pension-2) meant for pension drawing their pension in cash/cheque, the entry in the register meant for pensioners drawing their pension through PO Savings pensions account will be scored after making suitable remarks.

(9). Life-time arrears:- Life-time arrears due to the pensioner upto and including the date of his/her death will also be credited to the pensioner's savings account to be paid to the nominee or the heir in accordance with the procedure prescribed for settlement of Savings Bank claims in the accounts of deceased depositors.

(10). Payment of pension on last working day of the month through Post Office Savings Bank: - (1) A withdrawal of pension from Pension Saving account is allowed on the last working day after the amount of pension is credited to the savings account.

(11). Payment of Arrears of Dearness Relief and Pension/Family Pension to the Pensioner / Family Pensioner of the Department of Posts through Post Office. (1) In the case of Pensioners/Family pensioners getting their Pension/Family Pension through Post Office, Savings Bank Accounts with cheque facility, pension disbursing post offices may arrange payment of revised dearness Relief, Pension/Family Pension etc, and arrears thereof as a result of general revision of Dearness Relief and Pension/Family Pension to the Pensioners/Family Pension by crediting the amount due to their Savings Bank Accounts on the basis of the instructions that may be issued from time to time by the Department of Pension and Pensioners Welfare through various newspapers without waiting for any formal orders from the Department of Posts.

ANNEXURE 'A'

Pensioner/Government Servant's letter of authority and undertaking

Note :- *Para 1 is to be filled in by retiring Govt. Servants only.*

1. I hereby authorize the Postmaster/Sub Postmaster to receive my monthly pension on my behalf and credit the same to my Savings Account on the first working day of every month as per particulars given below:-

(i) Name in full _____

(ii) Particulars of Post Office/Sub Post Office _____

(iii) Particulars of Head Post Office concerned _____

(iv) **Savings Accounts (Pension) No. _____

(v) Amount of pension per month (in words) _____

(vi) Designation and office where working at the time of retirement _____

Note: *Para 2 is to be filled in by existing pensioners only who opt for the scheme.*

(2) I am a P&T Pensioner drawing my pension from the _____Post Office. I wish to draw my pension through my Savings account and accordingly I hereby authorize the postmaster/sub postmaster to receive my monthly pension on my behalf and credit the same to my Savings account (Pension) on the first working day of every month as per particulars given below: -

Name in full _____

Designation and office where working at the time of retirement _____

Savings Account (Pension No.) _____

Pension payment order No. _____

Amount of pension per month (in words) _____

**To be filled in at the time of the first personal appearance of the Pensioner before the Postmaster/Sub Postmaster.

3. I agree to undertake that any amount of excess/wrong payment of pension, if credited to my above Savings Account, may be recovered or withdrawn from the said Savings Account by the said Postmaster/Sub Postmaster.

4. This authority shall remain in force until due notice in writing of its revocation is given by me.

Signature of Government Servant/P&T Pensioner

Signature of Witness:

1 Signature & Name _____

Address _____ Date _____

2. Signature & Name_____

Address _____ Date _____

ANNEXURE 'B'

CERTIFICATE OF DEDUCTION OF INCOME TAX

Certified that following amount has been recovered on account of Income Tax and Surcharge on Income Tax from the amount of pension credited to the Savings Account (Pension) of the pensioner named below:

1. Name of the pensioner
2. Financial year.
3. Amount of pension
4. Income Tax

5. Surcharge on Income Tax

Date …….

Postmaster
……. Head Post Office

ANNEXURE 'C'

NON-EMPLOYMENT CERTIFICATE

I declare that I have not received any remuneration for serving in any capacity in an establishment of the Central Government or State Government or a Government Undertaking or from a local Fund during the period of December to May, 20 ……. June to November, 20……

I declare that I have been employed/re-employed in the Office of ……and was in receipt of the following emoluments during the period*…….

I declare that I have / have not accepted any employment after obtaining/without orbiting sanction of the Government (to be furnished by Central Service Class 1 Officer during first two years form the date of retirement).

I declare that I have/have not accepted any employment under any Government outside India after obtaining/without obtaining sanction of the Government (to be furnished by Central Service Class 1 Officer only). delete whichever is not applicable

* to be specified.

Place…….....….
Date…….....…….

Signature
Name of the Pensioner
P.P.O. No. .....

ANNEXURE 'D'

FORM OF APPLICATOIN OF FAMILY PENSION

Form T.R. 40 A (Modified)
(Family Pension Scheme for Central Government Employees 1964)

Application for a family pension for the family of the Shri/Smt…… Designation……..in the office of …….....….

1. Name of the applicant
2. Relationship to the deceased Government servant/pensioner.
3. Date of retirement, if the deceased was a pensioner.
4. Date of death of Government Servant/Pensioner.
5. Names and ages of surviving Kids of the deceased.

6. Name of the Head Post Office And its sub post office through which the deceased pensioner Was drawing his/her pension and his/her pension of post office at which payment is desired.

7 Name of post office at which Payment is desired.

8. Signature or left thumb impression in the Case of those who are not literate enough to sign their names was drawing his/her pension and his/her Pension Savings Account No.

9. Name of post office at which payment is desired.

10. Signature or left thumb impression in the case of those who are literate enough to sign their names.

11. Descriptive roll of……. widow/widower/Guardians of the minor children of late……

(i) Date of birth by Christian era) …….

(ii) Height

(iii) Personal marks if any on hand or face

(iv) Left hand thumb and figure impressions

Small Finger/Ring Finger/Middle Finger/Index Finder

2. Full address of the applicant.

Attested by	Witness by
1.	1.
2.	2.

Note: - The descriptive roll (Col.9) and signature or left-hand thumb and fingers impression accompanying the application for family pension should be in duplicate in two separate sheets and attested by two Gazetted Officers or persons of respectability in the town, village or Parganas in which the applicant resides.

ANNEXURE 'E'

FORM OF INTIMATION

Form T.R. 40-B (Modified)

From
Postmaster
……. PO

To.
The Director of Accounts (Postal)
…….....….

No …….……..….. Date…….....……

Sir,

I am to inform you that Shri/Smt. ……..holder of Pension Payment Order No……. who was drawing his/her pension from this post office through Savings Account No…….died on……

The first payment of family pension @ Rs……..Rupees…….only) per month has been made to Shri/Smt. For the period from……..to …….through his/her Savings Account No……Before making the said payment the death certificate, the application form and the other documents prescribed have been obtained from the claimant and accepted after necessary scrutiny. I have also personally satisfied myself about the identity and title of the claimant.

Your faithfully,

(Postmaster)

ANNEXURE 'F'

CERTIFICATE OF RE-MARRIAGE/NON-MARRIAGE

I hereby declare that I am not married/I have not been married during the past six/twelve months.

Place…….. Signature…….....……..
Date……. Name of the Pensioner….....
P.P.O No…….....……

I certify to the best of my knowledge and belief that the above declaration is correct.

Signature of a responsible Officer
or a well-known person

Place ……. Name ……...
Date …….. Designation ……..

ANNEXURE 'G'

INDEMNITY BOND

(To be executed by the P&T Pensioner residing abroad exempted from personal appearance before the Disbursing Officer)

KNOW ALL MEN BY THESE PRESENT that I ……..……..…..
son of …… at present residing at ……..
……. (hereinafter referred to as obligor) hereby hold and bind myself, my heirs executors, administrators and legal representative of the President of India, exercising the executive power of the Government of India (hereinafter

referred to as “The Government”) for the refund to the Government, on demand and without demur any overpayment that may be made to me by the Government.

Signature this …….....…. day of …….....…… two thousand and ……..…...……WHEREAS the obligor is a Postal Pensioner and applied to the Government for being exempted from personal appearance before the Pension Disbursing Authority as required by para 3.10 of the Scheme for payment of Pension to P&T Pensioners through Post Office Savings Account No ……..….. standing at P.O. in the name of obligor on account of his/her staying aboard.

AND WHEREAS the Government, having agreed to grant the aforesaid exemption to the obligor, the obligor has agreed to indemnify and to keep Government indemnified and to execute the above bond, subject to the terms and conditions herein contained.

NOW THE CONDITON OF THE BOND is such, that if after the said pension has been paid to the obligor as recited, and if it is subsequently discovered that the obligor has been overpaid, the obligor shall on demand refund and return to the Government any amount so overpaid on account of the said pension. THEN the above written bond shall be void, otherwise the same shall remaining full force and effect. BUT SO NEVERTHELESS that if the obligor shall die or become insolvent, the said overpayment shall become due and payable to the Government recoverable in one instalment from the heirs and legal representative of the obligor by virtue of this bond.

The obligor shall not be discharged or released from his/her obligation in any manner by any indulgence shown/ extended to him by the Government for any reason or of any kind, including delay in demanding refund of the amount of repayments herein below provided without prejudice to other rights of the Government.

IN WITNESS WHEREOF the obligor has executed these presents on the day of …….. Two thousand and ……. Executed by ……. obligor herein the presence of ……

Signature of obligor

Witness:

1.Signature	2.Signature
Address	Address
Occupation	Occupation

Accepted for and on behalf of the President of India by……in the presence of …… Witness:

1. ….....……
2. …….....……. Name, designation and signature

Appendix XIV – Payment of Pension to Railway Pensioners

Note: As per GSPR 2018, no separate category of pension account will be opened from 18.12.2019 and all existing pension accounts are to be treated / converted as normal PO Savings Account, if the pensioner has no other PO Savings Single Account. **In connection with the operation of SB Pension Accounts and Joint Accounts opened by three adults jointly opened before 18.12.2019, the following clarifications are issued.**

(i). **Since there is no restriction on operation of the existing SB pension accounts and Joint accounts opened by three adults jointly in POSA Scheme 2019, all such accounts opened before 18. 12.2019 may be continued as normal savings accounts for operation and they may not be treated as accounts in operation in contravention to Rules.**

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

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

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

1. A Railway employee about to retire and opting for this scheme will have to furnish a letter of authority and undertaking in form at Annexure-1 in favour of the Postmaster concerned to receive his/her monthly pension for credit in his/her Savings account to his/her pension sanctioning authority (FA&CAO/Divisional/Workshop Accounts Officer) along with the application for pension. The letter of authority and undertaking will indicate the name of the post office through which the pensioner wishes to draw his/her pension after retirement. It will also contain an undertaking by the pensioners that any excess payment made towards his/her pension and credited to his/her Savings account may be recovered or withdrawn from the Savings account by the Postmaster/Sub Postmaster.

2. After the pension is sanctioned and the PPO is issued, the FA&CAO/Divisional/Workshop Accounts Officer will forward to the concerned Director of Accounts (Postal) the following documents under intimation to the pensioner:

(i) PPO (disburser's and pensioner's portion).
(ii) Specimen signature of pensioner duly attested.
(iii) Photograph/Joint photograph of the pensioner duly attested.
(iv) Letter of authorityand under taking (Annexure 1).

The PPO will contain a note that the pension is to be credited to the Savings Pension Accounts of the Pensioner to the opened at_post office.

3. The Director of Accounts (Postal) will forward the pension documents and letter of authority referred to above to Head Post Office concerned after keeping a record of the necessary particulars relating to the pensioner in a register to be maintained for this purpose in his/her office.

4. On receipt of the PPO along with letter of authority the Postmaster will make the entries of the PPO in a register of PPOs in form "Pension 2" to be opened separately for Railway Pensioners. Additional columns showing the Savings Account No. and the name of the post office where it stands will be improvised in this register. The letter of authority will be kept in a separate guard file and will bear the serial number of the register of the pension payment order. The guard file will be kept in the personal custody of the Postmaster.

5. If the account of pensioner is to stand at a Sub Post Office the Head Offices will forward the following documents to the sub office:

(i) A copy of the PPO with endorsement thereon "made payable at _____ sub office w.e.f. _____"
(ii) A copy of the photograph/joint photograph.
(iii) Specimen signature.
(iv) Pensioner's half of the P.P.O.

The Postmaster of HO will credit the pension on the last working day of each month except the month of March when it will be credited on the first working day of April. He/She will also issue an intimation to this effect to the pensioner requesting him, simultaneously to present himself at the Head Office or the Sub Office where the account is to stand for the purpose of opening the Savings account.

6. When the pensioner attends the post office, the Head/Sub Postmaster will, on proper identification of the pensioner, open a Savings account with a credit of a first pension payment observing the normal procedure of opening Savings account after obtaining an application form SB-AOF and KYC documents etc. On the pensioner's half of the PPO the

Postmaster/Sub Postmaster, will make a note of the payment of the first pension and hand over the same to the pensioner.

6A. Further entries in the pensioner's half of the PPO will be made only in the following circumstances: -

(a) When a change occurs in the quantum of pension and the relief admissible thereon due to revision of pension, increase in relief, etc. giving reason for this variation.

(b) When the paying post office is to be changed.

(c) The pensioners will have the option to have the entries made in their half of the PPO at the appropriate time by presenting to the paying post office.

7. In the case of an existing pensioner who wishes to draw his/her pension through Post Office, the documents will be received from the Treasury Officer under his/her special seal by the Director/Deputy Director of accounts (Postal) who will arrange payment through the desired Post Office. The specimen of the special seal of the Treasury Officer and his/her specimen signature will be given to the Director/Deputy Director of Accounts (Postal) in advance for this purpose.

The Director /Deputy Director of accounts (Postal) will address the F.A.&C.A.O./Divisional/Workshop Accounts Officer in this regard and ask for confirmation in the proforma vide Annexure II. In the case of existing Railway Pensioners who opt to draw pension through Post Office Savings Bank both the halves of the PPO would be received by the concerned Post Office through the Director of Postal Accounts along with other documents. A note will be made about the payment of the first pension in the Pensioner's portion of the PPO which will be handed over to the pensioner when he presents himself for receiving the first payment.

8. Commutation: - The pensioner will apply to the Pensioner sanctioning authority who will sanction the commutation and indicate also the revised amount of pension. This will be conveyed to the Director of Account (Postal) who will suitably advise the Head Postmaster. The Head Postmaster will make a suitable note in both the copies of the PPO under his/her dated signature quoting the said authority. The reduction in the amount of pension on account of commutation shall become operative from the date of payment of commuted value of pension to the pensioner or 3 months from the date of issue of the letter by the competent authority asking the pensioner to collect the commutation money whichever is earlier. The commutation money will also be paid by credit to the savings pensions account.

9. Credit of Pension: - In the last week of the month Head Postmaster will prepare a separate schedule (pension-4) for such pensioners in quadruplicate with an additional column of the number of savings account. The words 'Railway Pensioners will be written in red ink at the top of each copy of the schedule. In the Head Post Office, the Postmaster will sign all the four copies of the schedule and pass on the third and fourth copies to the APM (SB) under receipt on the last working day except for the month of March when it will be credited on 1st working day of April. Pension credit to savings account of pensioner should be done only at

head post office. Postmaster/APM shall be responsible for correct upload of amount of pension into pensioner's savings account. The postmaster will also send an intimation to this effect to the pensioner requesting him to present himself at the Head or Sub Office for the purpose of opening of the savings account and crediting of the first pension. An SMS alert about credit of pension will also be sent to the pensioners mobile.

The Head Postmaster of the office will charge the amount of pension under a separate head, "Pension payment to Railway Pensioners" in the Head Office Summary and other relevant records by per contra credit to the Savings accounts of the pensioners under the normal procedure. The APM(SB) will after crediting the amount in the respective saving accounts on the last working day of the month, endorse the following certificate under his/her dated signature on both the copies of the schedule.

"Certified that the amount shown above have been credited in the respective accounts on……".

He/She will return one copy of the schedule to the Pension Branch and retain the other copy for his/her record which will be kept in a separate guard file. Entry of pension credited to SB accounts will reflect in the LOT generated automatically in Finacle, a single pay-in-slip may be prepared for the total amount of pension credited. and copy of the schedule is attached to LOT in support of the entries. On receipt of the copy from APM (SB) the Postmaster will furnish under his/her dated signature a certificate on three copies of the schedule that the pension amount of pensioners included in the schedule have been credited to the respective Savings Accounts of the Pensioners. The copy of the schedule which bears the certificate of the A.P.M. (SB) will be kept as office copy, and the original and the second copy of the schedule will be sent to the Postal Accounts Office with the month's Cash Account.

Note:- *The monthly pension schedules should be prepared Railway wise and contain all the information referred to in para 14.1 of the Scheme. The schedules may be sent to the Postal Accounts Office along with the cash account in support of the charge.*

10. Income Tax Deductions: - The pensioners may intimate to the Postmaster/Sub Postmaster the amount of income tax, if any, to be deducted from the pension during the course of the year. The amount of income tax will be deducted from the pension in monthly instalments or in instalments as per instructions of the pensioners and shown in the schedule of pension payment (Pen-4). In such cases net amount of pension will be credited to the Savings Account of pensioner. The amount of income tax deduced will also be noted in both the copies of the PPO. At the close of the financial year the Head Postmaster will furnish a certificate in form at Annexure III to the pensioner showing the gross amount of the pension paid in the year and the total amount of deductions made on the account of income tax.

Note:- *Normally provisions of para 12 of the scheme will be observed by the Head Post Office and when there is no intimation from the pensioner, total amount of income tax will be*

calculated by Head Post Office and intimated to the sub post office concerned, if the pensioner draws his/her pension at a sub post office.

11. Appearance of pensioners and furnishing of necessary certificates:- The pensioner will appear in person at least once a year either in June or December before the postmaster concerned. . As a Digital India initiative to facilitate Pensioners, Ministry of Electronics & Information Technology (MeitY) has launched Jeevan Pramaan portal. Now the pensioner may use the Aadhaar enabled Biometric authentication mechanism to generate Digital Life Certificate. The accounts branch of HO will view/monitor/download the Digital Life Certificate. The pensioner will also send a non employment certificate in form at Annexure-V once a year in the month of November each year. In case the pensioner fails either to appear in person or send the life and non-employment certificate, the pension will not be automatically credited to his/her account.. The DLC and non-employment certificate will be attached to the concerned schedule which will be sent to the Postal Accounts Office. A note of the receipt of these certificate will be made in the remark's column of the register of PPO against the concern pensioner under the dated initials of the Postmaster.

12. The Postmaster will not credit the amount of pension in the savings account of the pensioner unless the conditions laid down in para 11 are fulfilled by the pensioner. The Postmaster concerned will send an in intimation at once to the pensioner regarding the particular deficiency which has resulted in the stoppage of automatic credit of pension. If the pensioner does not furnish the DLC once in year, the Postmaster/Sub Postmaster will make enquiries above the whereabouts of the pensioner at the address available in the post office record. In case it is found that the pensioner had expired, the date of death will be got ascertained and noted in the PPO under the initials of the Postmaster. Further credit of the pension of the Savings Account will be stopped.

13. In case of excess or wrong credit of pension because of the death of the pensioner, the amount excess credited will be withdrawn by the Postmaster from the savings account of the pensioner under his/her own signature on the basis of undertaking given by the pensioner in the authority letter and credited under the GL Head" sundry account (0324) in Finacle with suitable remarks. A remark to this effect will be made in the PPO also. In case the balance left in the account is so small that the full recovery is not possible, the amount of over payment will be intimated to Director of Account (Postal) by the Head Postmaster. Besides sending the intimation of pension which cannot be recovered, a detailed report through the next superior Authority showing the exact circumstances in which the over payment has been made may also be sent to the Postal Account Office within one month.

14. Transfer of pension: - When a pensioner applies for the transfer of his/her pension to another post office the following procedure will be followed: -

(i) When the Savings Account of the pensioner is transferred from one sub post office to another sub post office under the same head office, the post office hitherto making payments will transfer the disburser's copy of the PPO along with the documents to the Head Office.

The head office after making a note to transfer in his/her record and the disburser's copy of the PPO will transfer the documents to the new sub post office. No advice to the Director of Accounts (Postal) will be necessary.

(ii) If the savings account of the pensioner is transferred from one Head Office to another under the jurisdiction of same Postal Account Office, the Head Postmaster will transfer the PPO along with other documents to the transferee Head Office. A note to this effect will be made in the register of PPOs so that no-further payment is made by his/her office. He/She will intimate the transferee Head Office as also the Postal Accounts Office the month upto which the pension of the pensioner has been credited in his/her account. The transferee head office will acknowledge the receipt of the pension papers and will intimate the Postal Accounts Office the month from which he has to commence pension payments and the case mark of the transferee Head Office.

(iii) If the transfer of the saving account is from one head office to another head office within the jurisdiction of another postal Account Office, the transferring Head Postmaster will return the PPO and other documents to the Postal accounts Office which originally issued the authority for the payment of pension. The Director of accounts (Postal) will arrange the payment of pension though the Director of Accounts (Postal) of the transferee head post office.

(iv) In all cases of transfer of payment from one post office to another the Director of Accounts (Postal) should send an intimation to the FA&CAO, concerned.

15. Receipt of Family Pension: - The amount of family pension payable to the widow/widower of the deceased pensioner is also given in the pension payment order. When she/he becomes entitled to receive family pension, the Head Postmaster will obtain the following documents from the Widow/Widower who will also be asked to open a Savings Account inher/her name.

(i) Death certificate of the pensioner
(ii) Application for the family pension in the form at **Annexure VI**
(iii) A copy of the photograph and
(iv) A letter of authority and undertaking at **Annexure 1.**

16. On receipt of the above documents the Head Postmaster will authorize the concerned post office to start paying family pension to the widow/widower as mentioned in the PPO after necessary scrutiny and verification of the documents. The head post office will also send an intimation to this regard to the Director of accounts (Postal) in the form at Annexure VII. The Director of Accounts (Postal) will in turn inform the Railways accounting Authority. A declaration in the form at **Annexure VIII** from the pensioner whose family pension is terminable on marriage/remarriage will be sent to the office twice a year in June and December. The certificate contained in the declaration will be countersigned by a responsible officer or a well-known person.

17. The Director of Accounts (Postal) will consolidate the total amount of pension paid to Railway Employees from the schedule submitted by Head Post Office every month. He/She will then raise debit for the amount against the Railway Accounts Officer concerned.

18. Procedure for revision of pensioner benefits to Railway Pensioners/ Family Pensions:-

1) Consequent upon an amendment to the Central Treasury Rules by the Ministry of Finacle vide their O.M. No. 23014/1634/MF/CGA/991 dated 12.3.1980, introducing para 333A, the following revised procedure is prescribed for adoption in respect of Railway pensioners for revision of their pensioners of one reason or the other.

(i) **Payment of pensions through Treasury:-** In cases where revision of pension becomes necessary for some reason (s), the pension will be revised by the concerted Railway Accounts Officer through a formal letter of amendment to the Pension Payment Authority already issued, indicating revised rate of pension and graded relief due thereon along with the date from which the payment rate is to be made. The amendment letter will be issued under the special seal by the Railway Accounts Officer to the Treasury Officer is all cases where the PPOs were issued by them on and after 1.1.1979 the date from which the work of issuing Pension Payment Orders was entrusted to the Railway Accounts Officer. In the cases i.e. where PPOs were issued by Accountant General prior to 1.1.1979, the amendment letters so issued will be sent to the Treasury Officer through the Accountant General concerned. A copy of the amendment letter on both the cases will be sent to the pensioner after noting the said amendment in the Register of Pension Payment Orders maintained by the Railway Accounts Officers. The amendments will also be noted in both the halves of the Pension Payment Orders by the Treasury Officer under his/her attestation quoting, as authority, the Railway accounts Officer's letter and Accountant General's endorsement or both as the case may be. A note will also be kept by him on the original amendment letter that necessary corrections have been made in both the halves of the PPO.

(ii) **Payment of pensions through Post Offices:-** (1) The Railway Accounts Officers will forward the formal amendment letters to the Director/Deputy Director of Accounts (Postal) concerned, who will send the same to the Head Post Office. The Head Post Office, after carrying out the amendments in the record, forward the same to the paying posts office, authorizing the payment of the revised pension with graded relief. The paying post office will carry out the amendments in both the halves of the Pension Payment Orders quoting reference of the authority letter issued by the Railway Accounts Officer and Director of Accounts (Postal) endorsement. A note will also be kept on the original amendment letter that necessary corrections have been made in both the halves of the Pension Payment Order.

(2) In case where recovery on account of graded relief becomes due as a result of revision of pension, payment on account of additional gratuity, if any, payable due to revision, will invariably be indicated in the amendment letter to the Pension Payment Order for the purpose of adjustment against any amount still remaining un recovered may be adjusted against

subsequent payments of graded relief due on the revised amount of pension.

19. Grant of additional relief to Railway pensioners:- It has been decided by the Ministry of Railway(Railway Board) that in further no separate orders will be issued by them in regard to grant of additional relief to Railway pensions. The order issued by the Ministry of Finance granting additional relief to Central civil pensioners may be acted upon for Railway Pensioners also. The Director/Deputy Director of Postal Accounts will take necessary in this regard.

20. Submission of life certificate by pensioners drawing their pension through P.O.S.B.:- (1) The pensioners will furnish a DLC once in a year . Now the pensioner need not visit office of Disbursing Agency for physical submission of Life Certificate and may use the Aadhaar enabled Biometric authentication mechanism to generate Digital Life Certificate In case a pensioner is unable to obtain a DLC from the postmaster on account of serious Illness / incapacitation etc., an intimation to this effect supported by a medical certificate from a registered medical practitioner about his/her inability to appear in person may be sent by him/her to the officer-in-charge of the paying post office so that the latter may visit the pensioner at his/her residence/hospital for the purpose of recording the Life Certificate.

ANNEXURE – I

PENSIONER/GOVERNMENT SERVANT'S LETTER OF AUTHORITY AND UNDERTAKING

*I hereby authorities the Postmaster/Sub Postmaster to receive my monthly pension on my behalf and credit the same to my Savings Account (Pension) on the last working day or every month as per particulars given below:-

(i) Name in full ……..……..…..
(ii) Particulars of Post Office/Sub Post Office ..…….....….
(iii) Particulars of Head Post Office concerned …….....…
(iv) Savings Account (Pension) No ……..…….....
(v) Amount of pension per month (in words) …….....
(vi) Designation, Office and Railways where working at the time of retirement ……..…

**2. I am a Railway pensioner drawing my pension from the Treasury at ……. …… I wish to draw my pension through post office and accordingly I hereby authorize the Postmaster/Sub Postmaster to receive my monthly pension on my behalf and credit the same to my Savings Account (Pension) on the last working day of every month as per particular given below:-

(i) Name in full …….....……

(ii) Designation, Office and the Railway where working at the time of retirement.....
(iii) Post Office/Sub Post Office from where I want to draw pension in future ……
(iv) Particulars of the Head Post Office concerned …….....
***(v) Savings Accounts (Pension) No ….....……
(vi) Pension Payment Order No …….....…….
(vii) Amount of pension per month (in words) …….....……. (viii) Treasury from which it is now being drawn …….....…

3. I agree to undertake that any amount of excess/wrong payment of pension if credited to my above Savings Account may be recovered or withdrawn from the said Savings Account by the Postmaster/Sub Postmaster.

4. This authority shall remain in force until due notice in writing of its revocation is given by me.

……..
Signature of the Government Servant / Railway Pensioner

Signature of witness

1.Name…….....…….. Father's Name…….....…….
Address…….....……..
Date…….....…….

Signature of witness

2.Name…….....……. Father's Name.....
Address…….....…….
Date…….....……

*Para 1 is to be filed in by Retiring Government Servant only.
**Para 2 is to be filled in only by existing Railway pensioners who opt for the Scheme.
***To be filled in at the time of first personal appearance of the pensioner before the Postmaster/Sub Postmaster.

SB-KYC

INTIMATION REGARDING OPTION EXERCISED BY RAILWAY PENTIONER FOR DRAWING PENSION THROUGH POST OFFICE INSTEAD OF THROUGH TREASURY

From
The Director/Deputy Director of Accounts (Postal)

To
The F.A. & C.A.O/Divisional/Workshop Accounts Officer

Subject:-Option exercised by Railway Pensioner for drawing his/her pension through post office instead of through Treasury.

Sir,

This is to intimate that the Railway Pensioner named below who had been drawing his/her pension through the Treasury has now opted to draw pension through the post office. The details are as under:-

(i) Name of pensioner …….....……
(ii) Father's name …..…….....……
(iii) Designation/Office and Railway from which retired …….....……
(iv) Pension Payment Order No …….....
(v) Pension Payment Order issued by Accountant General…….....…….
(vi) Pension Payment Authority No …….....……
(vii) Pension Payment authority issued by …….....……..
(viii) Amount of pension (per month) …….....…….
(ix) Post Office from where pension is desired to be drawn…….....…….
(x) Particulars of treasury from where pension was drawn hitherto…….....…..
(xi) Head Post Office concerned …….....……
(xii) Month up to which pension was drawn from the treasury …….....……
(xiii) Month from which pension will be paid by the post office…….....…….

The Postmaster is being directed to do the needful. Please note that debits for pension paid to the above named Railway Pensioner will be raised against your Railway with effect from the month of ……

The receipt of this intimation may please be acknowledged by return of post.

Director/Dy. Director Accounts (Postal)

ANEXURE-III

CERTIFICATE OF DEDUCTION OF INCOME TAX

Certified that following amount have been recovered on account of Income Tax and Surcharge on Income Tax from the amount of pension credited to the Savings Account (Pension) of the pensioner named below:

1. Name of the pensioner
2. Financial year
3. Amount of pension 4. Income Tax
5. Surcharge on Income Tax.

Postmaster

Date……...…… …… Head Post Office

ANNEXURE-IV

CERTIFICATE TO BE SUBMITTED BY THE PENSIONER

Certified that I have seen the pensioner Shri/Smt…….(Name of the pensioner) holder of Pension Payment Order No……..and that he/she is alive on this date.

Place……
Date……..

Signature & Name……
Designation of Authorized Officer (with seal)

(Those who cannot produce DLC, annexure IV may be collected manually)

ANNEXURE V

NON-EMPLOYMENT CERTIFICATE

I declare that I have not received any remuneration for serving in any capacity in an establishment of the Central Government or State Government or a Government Undertaking or from a local Fund during the period of December to May, 20 …….June to November, 20……

I declare that I have been employed/re-employed in the Office of ……and was in receipt of the following emoluments during the period*…….

I declare that I have / have not accepted any employment after obtaining/without obtaining sanction of the Government (to be furnished by Central Service Class 1 Officer during first two years from the date of retirement).
I declare that I have/have not accepted any employment under any Government outside India after obtaining/without obtaining sanction of the Government (to be furnished by Central Service Class 1 Officer only).delete whichever is not applicable *to be specified.

Place…….....….
Date…….....….

Signature ……
Name of the Pensioner ……
P.P.O. No……...…….

ANNEXURE VI

FORM OF APPLICATOIN OF FAMILY PENSION

Form T.R. 40 A (Modified)

(Family Pension Scheme for Central Government Employees 1964)

Application for a family pension for the family of the Shri/Smt…… Designation…….. in the office of ….....……..

1. Name of the applicant
2. Relationship to the deceased Government servant/pensioner.
3. Date of retirement, if the deceased was a pensioner.
4. Date of death of Government Servant/Pensioner.
5. Names and ages of surviving Kids of the deceased.

Name	Date of birth by Christian era
Widow/ Widower	
Sons	
Unmarried Daughters	

6. Name of the Head Post Office and its sub post office through which the deceased pensioner was drawing his/her pension and his/her option of Post Office at which payment is desired.
7. Name of post office at which Payment is desired.
8. Signature or left thumb impression in the case of those who are not literate enough To sign their names.
9. Descriptive roll of …… widow/widower/guardians of the minor children of late……..

(i) Date of birth…….....……..

(ii) Personal marks, if any, on hand or face…..

(iii) Left hand thumb & finger impressions

Small finger/Ring finger/middle finger/index finger.

10. Full address of applicant ……

Attested by	Witness by
1.	1.
2.	2.

ANNEXURE-VII

FORM OF INTIMATION (Form T.T. 40-B (modified)

From, Postmaster ……PO

To,
The Director of Accounts (Postal) ……..

No…… Date …….
Sir,

I am to inform you that Shri/Smt. ……..holder of Pension Payment Order No……. who was drawing his/her pension from this post office through Savings Account No…….died on……

The first payment of family pension @ Rs……..Rupees…….only) per month has been made to Shri/Smt. For the period from……..to …….through his/her Savings Account No……Before making the said payment the death certificate the application form and the other documents prescribed have been obtained from the claimant and accepted after necessary scrutiny. I have also personally satisfied myself about the identity and title of the claimant.

Your faithfully,

(Postmaster)

ANNEXURE VIII

CERTIFICATE OF RE-MARRIAGE/NON-MARRIAGE

I hereby declare that I am not married/I have not been married during the past six/twelve months.

Place…….
Date…….

Signature…….....
Name of the Pensioner…….....
P.P.O. No…….....

I certify to the best of my knowledge and belief that the above declaration is correct.

Signature of a responsible officer
Or a well-known person
Name……..
Designation……

Appendix XV – Grant of Pension to Freedom Fighters

(Issued vide Ministry of Home Affairs letter No. 8/17/81-FF(P) dated 22.12.1982 and D.G. P&T letter No. 35-7/82-SB dated 2.2.1983)

Note: As per GSPR 2018, no separate category of pension account will be opened from 18.12.2019 and all existing pension accounts are to be treated / converted as normal PO Savings Account, if the pensioner has no other PO Savings Single Account. In connection with the operation of SB Pension Accounts and Joint Accounts opened by three adults jointly before 18.12.2019, the following clarifications are issued.

a. Since there is no restriction on operation of the existing SB pension accounts and Joint accounts opened by three adults jointly in POSA Scheme 2019, all such accounts opened before 18. 12.2019 may be continued as normal savings accounts for operation and they may not be treated as accounts in operation in contravention to Rules.

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

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

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

1. The Scheme which had come into force from-1-1-1983 is as follows:-

(i) Every pensioner who opts to receive his/her pension through Post Office Savings Bank, will open a savings account either in his/her own single name or jointly with spouse in whose favour authorization for Family Pension exists in PPO at the Post Office of his/her choice, if he does not have such an account already. Before commencing payment of pension through Post Office Savings Bank, the Treasury Officer will obtain an undertaking from the pensioner under Swatantrara Sainik Samman Pension Scheme, in the enclosed proforma, in respect of refund of any amount excess paid.

(ii) The aggregate pension payable through all Post Offices under a Head Post Office, including that office, should be credited in lump-sum by the Treasury to the account of the concerned Head Post Office sufficiently in advance of the date the pension is due and a list of Savings Account Numbers, names of the pensioners and the amount of pension due to each sent to the Postmaster. The date on which credit should be placed with Postmaster will be settled by the Treasury Office in consultation with the Head Postmaster. The pension will be credited in the respective Savings Account by the Head Post Office. Where the account is at a subordinate Post office, the Head Post Office will communicate the credit to that office in the same way as deposit in a Savings Account at his/her convenience. The Post Office in this procedure will not undertake to carry out any additional responsibility like identification of the pensioner, collection of life certificate and reporting the death of the pensioner, etc. the Savings Account of the pensioner will be subjected to all the rules applicable to Post Office Savings Accounts. In other words, the account will be governed by the Post Office Savings Bank General Rules, 1981 and Post Office Savings Account rules, 1981.

2. The pensioner will be required to produce to the Treasury Office, a life certificate only once in a year i.e. in November each year in the proforma enclosed. The Treasury Office will ensure that no payment is credited to a pensioner's account after his/her death. On the death of the Pensioner the lifetime arrears will be paid by the Treasury Officer under the relevant Central Treasury Rules. The Post Office will not make such payments. The balance in the account will be paid to the nominee or heir in accordance with the Post Office Savings Bank General Rules, 1981 without being available for adjustment of overpayments, if any.

3. The District Treasury Offices will make available these facilities to the freedom fighters and their families who may want to draw their pension through Post Office Savings Bank.

(Ministry of Home Affairs letter No. 8/17/82-FF(P) dated 28.11.1984 and D.G. Posts letter No. 357/82-SB dated 12.2.1985)

UNDERTAKING

I,…….S/o. Shri…….……
R/o. (full address) ……..….
holding single Savings Account No……..at Post Office ……
…….and recipient of pension under Swatantrata Sainik Samman Pension Scheme formerly known as Freedom Fighters Pension Scheme, 1972 under P.P.O. No……hereby solemnly undertake that in the event of an excess payment to me on account of above mentioned pension I shall refund the recoverable amount as soon as I come to know of it or I am asked to do so by the concerned authority.

Date……. DEPONENT
Place……

CERTIFICATE TO BE SUBMITTED BY THE PENSIONER LIFE CERTIFICATE

Certified that I have seen the pensioner……the holder of the Pension Payment Order No…….and that he is alive on this date.

Place…….. Name……
Date…….. Designation of authorized officer (Seal)

PROCEDURE TO BE FOLLOWED BY THE POST OFFICE

Under the scheme, freedom fighters and their families who are recipients of Swatantrata Sainik Samman Pension may draw their pension through Post Office Savings accounts. The details of the scheme are enumerated in Para 1 of the scheme. It will be seen that under the scheme, the Post Office Savings Bank is not required to perform any additional function. The Treasury Officer will credit in lump sum the total amount of pension payable through all post offices under a Head Post Office including that office sufficient in advance of the date on which the pension is payable with a list in quadruplicate of savings account number, names of the prisoners and the amount of the pension due to each. The Treasury office will present single pay-in-slip for all the deposits included in list. The Head Post Office on receipt of the credit from the Treasury, will credit the pension due to each account holder according to the list in the respective savings accounts. Where the account is at a subordinate Post Office, the Head Post Office will communicate the credit to that office in the same way as a deposit at Head Office in any savings account of a sub office is communicated.

1. On receipt of intimation from the Head Post Office regarding the credit, the Sub Post Office will credit the pension in the account of the pensioner. If the account stands at a

Branch Post Office under the Sub Post Office, the Sub Postmaster will communicate the credit to the Branch Postmaster who will make necessary entries in red ink in the Branch office SB Journal with suitable remarks. The pensioner may withdraw the money from his/her savings account according to his/her convenience.

2. Since all pensions are payable on the first of the month, it is the responsibly of the Head Postmaster to ensure that the credit is communicated to all his/her subordinate post offices including Branch Post Office before the first of every month. To enable this to be done, the Head Postmaster should settle with the Treasury Officer the date on which credit towards all the pensioner payable through his/her office and through all the subordinate post office in his/her account should be placed with him.

3. The pensioner will open ordinary single or joint savings account with spouse only in whose favour authorization for Family Pension exists in PPO for this purpose if he does not already have a savings account. Deposits other than pension may also be made into the account by the pensioner.

4. The post office is not required to carry out any additional responsibility like identification of the pensioner (except for payment of withdrawals in the usual course as a depositor), collection of life certificate and reporting the death of the pensioner etc.

5. On the death of the pensioner, the life-time arrears will be paid by the Treasury Officer under the relevant Central Treasury Rules. The post office will not make such payments. The balance in the account will be paid to the nominee or heir in accordance with the Government Savings Promotion General Rules 2019 and scheme rules as amended from time to time, without being available for adjustment of over payments if any.

Appendix XVI – Role of SBCO for CBS Post Offices

1. General

(i). Duties of Supervisor

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

(ii). Duties of Postal Assistant

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

(iii). Distribution of work:- The Supervisor will prepare the Memo of distribution of work (MDW) among himself and Postal Assistants and send it to the A.O. ICO (SB) for approval. After it is approved by the A.O., it will be followed rigidly by the staff and the Memo will be

kept in a file in the personal custody of the Supervisor. Any change found necessary thereafter will also require approval of the Accounts Officer.

1.1 Supervisor SBCO will identify one SBCO PA,

(i). To receive vouchers bundles with Long Book Consolidation Reports and other documents viz. unused cheque foils, undelivered passbooks etc from HO SB and Sub Account branches and

(ii). To check the date stamp, signature of the Postmaster / DPM / APM and number of vouchers attached with the consolidations.

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

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

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

1.5 SAS and MPKBY Agents Commissions credit transactions are not included in Common List of Transactions and hence there will be no vouchers for these transactions. The Accounts branch of the HO will continue to prepare the schedule of Agent Commissions paid and TDS recovered from Agents through respective account head in APT 2.0. The Accounts branch of the HO will also file the TDS returns with Income Tax Department as per the existing procedure.

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

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

1.8 When POSB transactions are performed on more than one counter in a Post Office, at

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

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

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

2. Receipt of vouchers from the Head Offices

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

(1) Long Book consolidation Report of the Head Office Transactions along withsealed voucher bundle including of closed INOP-inoperative for than 3 years' Account Passbook, Account closure form, KYC document and cancel cheque/copy of PO Saving Account passbook.

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

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

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

(iv). The designated PA (SBCO) will examine whether the Long Book Consolidation Reports bear signature of Postmaster/APM/DPM, date stamp of the office and number of vouchers written are tallied with number of physical vouchers available in the office wise

(SOL ID wise) sealed voucher bundle. He/She will counter sign on each "Long Book Consolidation Report". In case of any discrepancy observed, SBCO PA will take to the notice of the Supervisor SBCO and hand over all the voucher bundles with Long Book consolidation report-BRN to Supervisor SBCO under acquittance.

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

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

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

(viii) Designated SBCO PA shall also tally the account number and amount in the closed passbooks received with the closure voucher concerned from the single handed and double handed post office and will write "Received all closed passbooks for TDA type of accounts" on Long Book consolidation report-BRN received with voucher bundle. In case any discrepancy is noticed, In-charge, SBCO shall report the matter to the Divisional Head/Gazette Postmaster concerned.

3. Checking of Common List of Transactions

(i) SBCO PA(s) will create date wise one folder for Departmental Post Office (i.e. POddmmyyyy e.g. PO28092020) and one folder for BOs if any attached with any Post Office (i.e BOddmmyyyy e.g. BO28092020) daily in their respective nodes.

(ii) SBCO PA(s) will generate "Long Book Detailed Report-BRN" for each Post Office (SOL ID) and "Long Book Detailed Report- SDP & AO" for each Post Office (SOL ID) from Finacle MIS Server and save soft copy in PDF Format of the reports on respective date folders. Downloaded files may be named as per their convenience.

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

(iv). SBCO PA(s) will tally total of debit and credit side available on the print out of the "Long Book Consolidation Report - BRN" & "Long Book Consolidation Report – SDP & AO" received from the Post Offices with the soft copy of the "Long Book Detailed Report-BRN" and "Long Book Detailed Report – SDP & AO" respectively, generated and

downloaded from Finacle MIS Server by SBCO for each post office.

(v) PA SBCO then

(a) shall compare the account number and amount of transactions written in the vouchers, with system generated Common LOT.

(b). Check the transactions which include Deposits, Withdrawals (Loan, Principal,Interest & Bonus), Default Fee, Rebate, Repayment of Withdrawals, Refund of Default Fee / Interest on RD Withdrawal, Discount / Deductions, Interest recovered on loans in PPF and PPF Default Fee.

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

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

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

(ix). Then the SBCO PA will check the vouchers as prescribed in the following para (4).

(x). After verifying and checking the vouchers in all the bundles of each Post Office (SOL ID) SBCO PA will write ‘Checked and Verified” on the “Long Book consolidation report-BRN” received with voucher bundle along with signature. Supervisor SBCO will also countersign on the Long Book consolidation reports.

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

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

4. Check of Vouchers and Documents

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

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

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

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

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

(iii) Transaction date displayed at the top of Common LOT and Value date shown in Common LOT against each transaction is same or date including the transit period in case of BO Transactions and if there is a difference in both, it is supported by proper error extract or approval of competent authority (except in case of deposits through cheques of other banks). If there is any difference of more than 3 days (in other than clearing) and more than 7 days in

(clearing) transactions, full transaction should be checked in Finacle through HTI and objection should be raised if required. While sending copy of the objection to Postmaster, print out of Common LOT / Screen Shot of HTI should be taken and attached.

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

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

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

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

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

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

(x). SBCO PA while checking vouchers of closed accounts which already have been matured but not closed & identified as INOP-Inoperative for more than 3 years, will check account details with Account Closure Form and copies of KYC documents of Account holder are attached with the voucher. If any shortcoming is noticed; objection should be recorded as per laid down procedure.

(xi). SBCO PA will place his/her / her full signature with date, on each Long Book Consolidation Reports with the remarks "Voucher checking of all the vouchers is completed" after completion of checking of the vouchers prescribed to be checked with system generated Common LOT.

(c). The Supervisor, SBCO will carry out the following checks daily in respect of H.O. and S.O. transactions:

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

(ii) Supervisor while checking vouchers of closed accounts which already have been matured but not closed & identified as INOP-Inoperative for more than 3 years, will check account details with Account Closure Form and copies of KYC documents of Account holder are attached with the voucher. If any shortcoming is noticed; objection should be recorded as per laid down procedure.

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

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

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

Sl. No.	Date of test check	Particulars of voucher test checked	Nature of mistake detected	Initials of the Supervisor	Dated initials of the PA noting the irregularity
(1)	(2)	(3)	(4)	(5)	(6)

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

5. Checking and Correction of Interest and Balances

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

(ii). Whenever the Supervisor SBCO receives the orders from Divisional Head / Sr. Postmaster / Chief Postmaster / Director GPO for correction of balance with respect to interest amount, in any POSB account, he/she will enter the details of correction in register as prescribed below.

Sl. No	Date	Name of the Office / SOLID	Scheme	Account Number	Name of depositor	Amount Debit	Amount Credit	Reasons for correction	Order Number	Tran ID	Signature of Supervisor SBCO	Signature of Postmaster	Remarks
1	2	3	4	5	6	7	8	9	10	11	12	13	14

(iii). For making adjustment of Interest amount, Supervisor SBCO will login to Finacle and invoke HIARM menu and will make correction entry for the amount mentioned in the orders

a) For Debiting / Crediting the interest, SBCO can adjust the amount by making suitable correction in HIARM by entering the interest amount to be adjusted, select Debit / Credit interest as "D -Debit or C - Credit", Select Run indicator as 'C - Credit' (for both Debit and Credit) & Applicable from Date as on 31-03-xxxx' . A single entry in HIARM will suffice for debit or credit, after which CBS-CPC concerned, will execute HACINT for HIARM entries.

Execution of HIARM Menu by SBCO

(i). Incorrect entry in HIARM is one of the reasons for non-credit of Consolidated Annual Interest in SB/PPF/SSA/NSS Accounts during the previous financial years. Any Interest Adjustment Rectification (IAR) entry made in HIARM will appear in audit entry against respective SB/PPF/SSA/NSS account in HAFI menu. Hence, while making IAR entry in HIARM menu, it should be ensured that correct account number is updated.

(ii) In case of any wrong entry made in HIARM, SBCO official concerned can delete such entry by ticking Del Flag and giving Submit.

(iii) Transaction Date and Transaction ID will get updated in the accounts only during End of Year (EOY) or on execution of HACINT menu in Finacle.

(iv) There should be no verification pending for modification in SB/PPF/SSA/NSS Accounts, otherwise Annual Interest credit won't happen for which, IAR should not be made. Hence, it should be ensured through HAFI menu before executing of execution of HIARM menu.

(v) Amount entered in HIARM should not be a negative number. If the amount entered in HIARM is in minus figure, it will not get effect.

(vi) HIARM entry is auto-verified. It can also be modified any time before interest batch (HACINT) is executed. All the fields are modifiable.

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

c) The effect of adjustment entry will be applicable after running of interest on this account i.e. on 31st March or at the time of closure of Account. ln case, the effect of adjustment entry is required before 31st March or before closure of the Account, Postmaster of HO will send email to CBS-CPC concerned from Official email id mentioning the details of correction for updation of balances. Scanned copy of the orders of Director GPO / Divisional Head / Sr. Postmaster / Chief Postmaster as the case may be, should also be attached for reference.

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

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

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

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

Note: After roll-out of APT 2.0, the CBS data accounted in the Daily Cash Book at HO shall be verified by the SBCO with reference to the Transactions done at the post offices under the HO jurisdiction to ensure 100% accuracy in the accounted figures using the reports available in Finacle and that accounted in HO Daily Cash Book.

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

a) Check that no Direct manual voucher posting in respect of POSB payment transaction in F&A module of CSI are done; check the Manual corrections made for Finacle related figures in CSI Daily Account by Login in CSI-SAP and run the TCode ZFSI_DOC_LOG for generating report for all CSI Facility IDs under their jurisdiction (HO/SO/BO) for previous working day on daily basis. If any entry is found made by the users other than system user viz SAPFAOP, which can be checked by looking at User Name column of the report, document number of the concerned transaction entry may be noted. The noted document number shall be checked in CSI-SAP by running a TCode FB03. In case of any such manual entry, it should be checked that whether appropriate sanction/order is enclosed for manual correction for the accounts. If it is not available, objections are to be raised and copy of Objection Register is to be sent to Postmaster concerned and Divisional Head.

Note 1: Payment of any non-migrated accounts is done in Finacle following the prescribed procedure of handling of non-migrated accounts and certificates (Appendix-XXII).

Note 2: Post-implementation of APT 2.0, the activity mentioned in para (a) above is discontinued.

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

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

(1) The balance in Office Account No. SOLID+0322 is zero. The amount of transactions in this account has to be cross checked with the PPF Accounts Transfer Report in Finacle.

(2) The transactions in Office Accounts No. SOLID+408, SOLID+0409 & SOLID+0410 are genuine and amounts are tallied with the supporting vouchers.

(3) Generate Office account transactions report for account id (SOLD+0098) and SOLID+ECSOW and shall ensure Non-Zero of ECS outward credits, cross-check the closed account number shown in transaction particulars & transaction amount from office account id (SOLID+ ECSOW) against the Long Book Detailed Report in which the actual account closure transaction is listed. Designated PA or Supervisor SBCO will tally Account No,

MICR code available in ECS advice report with cancelled cheque leaf/copy of first page of passbook attached with account closure/premature closure form.

(4) The zero balance in SOL ID+0023 office account and transaction types other than T/BI on this office account should also be checked and verified by the SBCO on daily basis.

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

7. Writing of Objections and Maintenance of Objection Register

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

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

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

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

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

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

vii. Every irregularity should be brought to the notice of the Postmaster.

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

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

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

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

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

Objection Register (SB-61)

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

8. Unused Cheque foils

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

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

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

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

v. These cheque leaves should be destroyed during inspection of AO (ICO) in his/her presence.

vi. The register will be maintained in the following form.

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

9. Undelivered/Spoiled Passbooks/Will Follow items

a). Undelivered Passbooks

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

Register of undeliverable pass books to be maintained by the SBCO

Sl. No.	Account Number	Name of the Office	Balance	Initials of the Supervisor	Date of return of passbook	Initial of APM/DPM for receipt of the passbook	Remarks / Date of destruction with signature of AO
1	2	3	4	5	6	7	8

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

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

(iii). An annual verification of stock of all the undeliverable pass books in deposit will be carried out **as prescribed in Rule 19 (iii) of the Manual of SB Control Procedure.**

(iv). The undeliverable pass books will be preserved for **one year** from the year of the receipt and then destroyed under the personal supervision of the Accounts Officer. The date of destruction of the pass books will be noted in the remarks column of the register

under the dated signature of the Accounts Officer. The Accounts Officer will furnish a certificate in the following format in the register of passbooks undelivered.

Certificate for Pass books destroyed

Date of Destruction :

Sl. No.	Account	Name of office where the account stands	Name and address of the depositor	DLT	Balance	Year up to which interest added

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

Date: _____ Accounts Officer

b. Spoilt Passbooks

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

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

Sl. No.	Date	Account Number	Name of the office	Name of the depositor	Balance	Date of issue of fresh passbook	Case mark	Initials of Supervisor	Date of destruction by the AO	Signature of the AO
1	2	3	4	5	6	7	8	9	10	11

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

C. Will Follow Items

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

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

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

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

10. **Statistical Register (Non-Financial)**

Maintenance of Statistical Register is discontinued.

11. **Submission of Returns**

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

Sl. No	Particular of Returns	Status
1.	Copy of the statistical register	**Discontinued**
2.	Report of Silent Accounts revived	**Discontinued**
3.	Annual Interest Summary	**Discontinued**

12. Requisition of Vouchers for Inquiry

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

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

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

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

v. Record of the vouchers given be maintained in a separate register and case pursued by the C.O. to obtain back the voucher/document.

vi. When the voucher/document is received back, it is kept in its proper place by thein charge SBCO. The requisition slip and the attested copy will be removed and kept in a separate file. The bundle will be again resealed.

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

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

13. Safe custody of Keys

i. The duplicate keys of steel almirahs, etc. supplied to S.B.C.O. will be kept bythe A.O.ICO (SB) in his/her personal custody.

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

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

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

14. Custody and Preservation of Records

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

ii. The old records should be weeded out periodically in a systematic manner to ensure that only the records which are necessary to be preserved are kept in the branch. For the destruction of the time barred records, the Supervisor SBCO will seek the prior approval of the Divisional Superintendent / Gazetted Postmaster, as the case may be, in writing. Vouchers, spoilt pass books, undeliverable pass books and unused cheque foils and cheque

books should be destroyed by shredding. The other records which are not to be preserved permanently should be torn and transferred to the Postmaster for sale as waste paper under the normal procedure. The particulars of the records destroyed will be noted in a register of records destroyed in Form ACG-91.

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

Sl. No.	Record	Preservation Period
(i)	Vouchers with Consolidation	5 years
(ii)	Statistical Register	3 Years
(iii)	Interest Grand Summary	3 Years
(iv)	Objection Register	2 Years after settlement of all objections
(v)	Interest / Balance Adjustment Register	Permanent
(vi)	Voucher List	2 Years
(vii)	Periodical Statements	18 Months
(viii)	Inspection Reports	18 months after all the items have been admitted
(ix)	Undeliverable Passbook	1 Year
(x)	Spoilt Passbooks	Up to Next Inspection
(xi)	Unused Cheque Foils	Up to Next Inspection
(xii)	Register of Records Destroyed	Permanent

15. Monthly Progress Reports

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

Statement showing the position of work in the SBCO of _____HO at the end of _____ 20____

Name of Office	Checking of HO & SO vouchers / transactions (date up to which completed)	Checking of the prescribed office accounts transactions (date up to which completed)	Settlement of objections			
			Opening Balance	Raised during the period	Settled during the period	Closing balance
1	2	3	4	5	6	7

Break up of closing balance in column (7)			Remarks
More than 6 months old	More than 3 months old	3 months or less old	
8	9	10	14

Appendix XVII – Handling of Cases for Relaxation in Rules

The Central Government (Department of Economic Affairs, Ministry of Finance) has the power to relax the rules, if any of the provisions of Government Savings Promotion General Rules 2018 and various Schemes rules 2019 causes undue hardship to the depositor, it may be by order, for reasons to be recorded in writing, relax the requirements of that provision in a manner not inconsistent with the provisions of the Act or the rules made thereunder.

Post Office Officials should take utmost care in operation of Small Savings Schemes and ensure that all the rules are strictly followed, as prescribed.

1. Regularization of irregular opened/issued accounts/certificates.

(i). If any account is opened in contravention of rules and if the Head of the Circle desires regularization of such irregular accounts, the Circle shall take up the case with Directorate for onward submission to Ministry of Finance for regularization of such accounts opened / certificate issued, in relaxation of rules.

(ii). Such proposal should be sent by the Circle only after completion of disciplinary action and awarding of penalty to the officials responsible along with particulars of recovery of agent commission if the investment was made through agent. The proposal should contain the brief history of the case along with the details of rules violated. The proposal should accompany the request of the Depositor(s), copy of the Account Opening Forms and copy of any other documents like orders of court if any.

(iii). The proposal should be sent only after recommendations of Circle IFA and Head of the Circle. The details should be submitted in the following format which should be signed by the Head of the Circle.

FORMAT

Sl. No.	Name of Holder / depositor	Name of Scheme, date of issue / opening, amount and date of maturity	Gist of irregularity and date on which irregularity came to notice	Details of Disciplinary action taken against erring officials with nature of penalty imposed. If the official has been retired/expired, date retirement/expired should be mentioned.	Details of recovery of agent commission with amount and particulars of recovery	Re-commendation of Depart-ment of Posts
1	2	3	4	5	6	7

Note:-

- The regularization format should be separate from the forwarding letter.
- In case action against officials responsible could not be taken due to retirement/death/transfer, date of irregularity coming to notice and date of retirement/death/transfer must be mentioned.
- Nature of punishment awarded must be noted in the relevant column.

(iv). This format should be prepared in duplicate and in the last column of first copy of the format, recommendation of the circle should be mentioned keeping in view of the circumstances, financial position and request of the applicant. This column on the second copy should be left blank for the Directorate.

2. Premature Closure of Account

(i). If any request for premature closure of account before the lock up period prescribed, due to any reasons like medical treatment, expenses towards educational purpose etc, is received from any Depositor along with the documentary proof, the Circle may after proper verification of genuineness of the reasons mentioned by the Depositor, take up the case with Directorate, for premature closure of account in relaxation of rules by Ministry of Finance.

(ii). The Circle should

(a). Submit the application of the account holder / depositor with verification particulars of the account i.e. name of account holder, type of account, date of opening of the account, details of accounts office, address of the account holder, outstanding balance in the account and details of withdrawals if any made from the account earlier.

(b). Submit the documentary proof for the reasons stated by the applicant. In case of submission of the Medical certificates / prescription of self or dependents of the applicant, it should be submitted along with the estimated cost of treatment with sign and seal of the hospital / competent authority of the hospital informing particulars of illness and required treatment.

(iii). In case application is submitted for medical purpose and cost of treatment is less than the amount standing in the account, Circle must intimate whether the treatment can be done by withdrawal (if there is provision in respective scheme) from the account instead of closure.

(iv). The regularization cases should be sent along with application from the account holder / depositor and copy of the Account Opening Form in the format below.

(v). Recommendation of the Head of the Circle should be mentioned keeping in view the circumstances, financial position and request of the applicant. Relaxation cases should be

forwarded to Directorate after ensuring that the proposal is complete in all respect and case is duly recommended by the Head of the Circle.

FORMAT FOR PREMATURE CLOSURE / WITHDRAWAL RELAXING THE RULES

1.	Scheme / Account Number / Type of Account	
2.	Date of Opening of the Account	
3.	Accounts stands opened at	
4.	Balance amount in the Account (in Rs.)	
5.	Withdrawals if any already made (in Rs.)	
6.	Due Date on which the withdrawal or premature closure of account can be done	
7.	Name and address of the account holder / depositor	
8.	Reasons mentioned by the Applicant for withdrawal / premature closure	
9.	Documentary proofs attached for the reasons at Sl. (8)	

10. Certified that the details of the account, genuineness of the documentary proofs and reasons mentioned by the account holder / depositor have been verified.

11. Recommendation:

Signature of the Head of Circle

Appendix XVIII – Interest rates w.e.f. 01.04.1981

1. Scheme: Post Office Savings Account

Period From	Period To	Interest Rate (%)	Maximum Deposit in Rs.	
			Single Account	Joint Account
01/04/1981	01/12/1987	5.50	25,000	50,000
02/12/1987	31/12/1998	5.50	50,000	1,00,000
01/01/1999	27/02/2000	4.50	50,000	1,00,000
28/02/2000	28/02/2001	4.50	1,00,000	2,00,000
01/03/2001	30/09/2011	3.50	1,00,000	2,00,000
01/10/2011	30/11/2011	3.50	No Limit	No Limit
01/12/2011	30/09/2025	4.00	No Limit	No Limit

2. Scheme: Recurring Deposit Account

From	To	Interest Rate (%)	Maturity Value in Rs. for Dn. of Rs. 10/-
01/04/1981	31/03/1982	9.90	778.10
01/04/1982	28/02/1983	10.30	786.80
01/03/1983	31/03/1987	11.30	807.60
01/04/1987	31/03/1991	11.00	800.30
01/04/1991	30/09/1991	11.50	811.15
01/10/1991	01/09/1993	13.50	856.40
02/09/1993	31/12/1998	12.50	833.40
01/01/1999	31/12/1999	11.50	811.15
01/01/2000	14/01/2000	11.50	811.15
15/01/2000	31/01/2000	10.50	789.60
01/02/2000	28/02/2001	10.50	789.60
01/03/2001	28/02/2002	9.00	758.53
01/03/2002	28/02/2003	8.50	748.49
01/03/2003	01/08/2004	7.50	728.90
02/08/2004	30/11/2011	7.50	728.90
01/12/2011	31/03/2012	8.00	738.62
01/04/2012	31/03/2013	8.40	746.53
01/04/2013	31/03/2014	8.30	744.53
01/04/2014	17/11/2014	8.40	746.53
18/11/2014	20/01/2015	8.40	746.53
21/01/2015	31/03/2015	8.40	746.53
01/04/2015	31/03/2016	8.40	746.53
01/04/2016	30/09/2016	7.40	726.97
01/10/2016	31/03/2017	7.30	725.05

01/04/2017	30/06/2017	7.20	723.14
01/07/2017	31/12/2017	7.10	721.23
01/01/2018	30/09/2018	6.90	717.43
01/10/2018	31/12/2018	7.30	725.05
01/01/2019	31/03/2019	7.30	725.05
01/04/2019	30/06/2019	7.30	725.05
01/07/2019	30/09/2019	7.20	723.14
01/10/2019	31/12/2019	7.20	723.14
01/01/2020	31/03/2020	7.20	723.14
01/04/2020	31/03/2023	5.80	6969.67 (for Rs. 100/- Dn)
01/04/2023	30/06/2023	6.20	7043.27
01/07/2023	30/09/2023	6.50	7099.08
01/10/2023	30/09/2025	6.70	7136.58

3. Scheme: Time Deposit

From	To	Interest Rate (%)			
		1Yr TD	2 Yr TD	3 Yr Td	5 Yr TD
02/03/1981	31/03/1982	8.50	9.50	10.50	10.50
01/04/1982	28/02/1983	9.00	9.75	10.50	10.50
01/03/1983	09/05/1985	9.00	9.75	10.50	11.50
10/05/1985	31/03/1987	9.50	10.00	10.50	11.50
01/04/1987	31/03/1991	9.50	10.00	10.50	11.00
01/04/1991	30/09/1991	9.50	10.00	11.00	11.50
01/10/1991	15/12/1991	10.00	11.00	13.00	13.50
16/12/1991	01/09/1993	12.00	12.00	13.00	13.50
02/09/1993	31/12/1999	10.50	11.00	12.00	12.50
01/01/1999	14/01/2000	9.00	10.00	11.00	11.50
15/01/2000	28/02/2001	8.00	9.00	10.00	10.50
01/03/2001	28/02/2002	7.50	8.00	9.00	9.00
01/03/2002	28/02/2003	7.25	7.50	8.25	8.50
01/03/2003	30/11/2011	6.25	6.50	7.25	7.50
01/12/2011	31/03/2012	7.70	7.80	8.00	8.30
01/04/2012	31/03/2013	8.20	8.30	8.40	8.50
01/04/2013	31/03/2014	8.20	8.20	8.30	8.40
01/04/2014	31/03/2016	8.40	8.40	8.40	8.50
01/04/2016	30/09/2016	7.10	7.20	7.40	7.90
01/10/2016	31/03/2017	7.00	7.10	7.30	7.80
01/04/2017	30/06/2017	6.90	7.00	7.20	7.70
01/07/2017	31/12/2017	6.80	6.90	7.10	7.60
01/01/2018	30/09/2018	6.60	6.70	6.90	7.40

01/10/2018	31/12/2018	6.90	7.00	7.20	7.80
01/01/2019	31/03/2019	7.00	7.00	7.00	7.80
01/04/2019	30/06/2019	7.00	7.00	7.00	7.80
01/07/2019	30/09/2019	6.90	6.90	6.90	7.70
01/10/2019	31/12/2019	6.90	6.90	6.90	7.70
01/01/2020	31/03/2020	6.90	6.90	6.90	7.70
01/04/2020	30/09/2022	5.50	5.50	5.50	6.70
01/10/2022	31/12/2022	5.50	5.70	5.80	6.70
01/01/2023	31/03/2023	6.60	6.80	6.90	7.00
01/04/2023	30/06/2023	6.80	6.90	7.00	7.50
01/07/2023	31/12/2023	6.90	7.00	7.00	7.50
01/01/2024	30/09/2025	6.90	7.00	7.10	7.50

4. Scheme: Monthly Income Account

From	To	Interest Rate (%)	Maximum Investment Limit per individual (Rs.)
15/08/1987	20/07/1988	12.00	1,00,000
21/07/1988	23/04/1992	12.00	2,00,000
24/04/1992	01/09/1993	14.00	2,00,000
02/09/1993	31/12/1998	13.00	2,00,000
01/01/1999	14/01/2000	12.00	2,00,000
15/01/2000	31/01/2000	11.00	2,00,000
01/02/2000	28/02/2001	11.00	3,00,000
01/03/2001	28/02/2002	9.50	3,00,000
01/03/2002	28/02/2003	9.00	3,00,000
01/03/2003	01/08/2004	8.00	3,00,000
02/08/2004	31/07/2007	8.00	3,00,000
01/08/2007	30/11/2011	8.00	4,50,000
01/12/2011	31/03/2012	8.20	4,50,000
01/04/2012	31/03/2013	8.50	4,50,000
01/04/2013	31/03/2014	8.40	4,50,000
01/04/2014	17/11/2014	8.40	4,50,000
18/11/2014	20/01/2015	8.40	4,50,000
21/01/2015	31/03/2015	8.40	4,50,000
01/04/2015	31/03/2016	8.40	4,50,000
01/04/2016	30/09/2016	7.80	4,50,000
01/10/2016	31/03/2017	7.70	4,50,000
01/04/2017	30/06/2017	7.60	4,50,000
01/07/2017	31/12/2017	7.50	4,50,000
01/01/2018	30/09/2018	7.30	4,50,000
01/10/2018	31/12/2018	7.70	4,50,000
01/01/2019	31/03/2019	7.70	4,50,000

01/04/2019	30/06/2019	7.70	4,50,000
01/07/2019	30/09/2019	7.60	4,50,000
01/10/2019	31/12/2019	7.60	4,50,000
01/01/2020	31/03/2020	7.60	4,50,000
01/04/2020	30/09/2022	6.60	4,50,000
01/10/2022	31/12/2022	6.70	4,50,000
01/01/2023	31/03/2023	7.10	4,50,000
01/04/2023	30/09/2025	7.40	9,00,000

5. Scheme: Senior Citizens Savings Scheme

From	To	Interest Rate (%)	Maximum Investment Limit in Rs.
02/08/2004	30/11/2011	9.00	15,00,000
01/12/2011	31/03/2012	9.00	15,00,000
01/04/2012	31/03/2013	9.30	15,00,000
01/04/2013	31/03/2014	9.20	15,00,000
01/04/2014	17/11/2014	9.20	15,00,000
18/11/2014	20/01/2015	9.20	15,00,000
21/01/2015	31/03/2015	9.20	15,00,000
01/04/2015	31/03/2016	9.30	15,00,000
01/04/2016	30/09/2016	8.60	15,00,000
01/10/2016	31/03/2017	8.50	15,00,000
01/04/2017	30/06/2017	8.40	15,00,000
01/07/2017	31/12/2017	8.30	15,00,000
01/01/2018	30/09/2018	8.30	15,00,000
01/10/2018	31/12/2018	8.70	15,00,000
01/01/2019	31/03/2019	8.70	15,00,000
01/04/2019	30/06/2019	8.70	15,00,000
01/07/2019	30/09/2019	8.60	15,00,000
01/10/2019	31/12/2019	8.60	15,00,000
01/01/2020	31/03/2020	8.60	15,00,000
01/04/2020	30/09/2022	7.40	15,00,000
01/10/2022	31/12/2022	7.60	15,00,000
01/01/2023	31/03/2023	8.00	15,00,000
01/04/2023	30/09/2025	8.20	30,00,000

6. Scheme: Public Provident Fund

Period	Rate of Interest	Maximum Limit of Deposit per Fin. Year in Rs.
01.04.1968 to 31.03.1969	4.8%	15,000
01.04.1969 to 31.03.1970	4.8%	15,000

01.04.1970 to 31.03.1971	5.0%	15,000
01.04.1971 to 31.03.1972	5.0%	15,000
01.04.1972 to 31.03.1973	5.0%	20,000
01.04.1973 to 31.03.1974	5.3%	20,000
01.04.1974 to 31.07.1974	5.8%	20,000
01.08.1974 to 31.03.1975	7.0%	20,000
01.04.1975 to 31.03.1976	7.0%	20,000
01.04.1976 to 31.03.1977	7.0%	20,000
01.04.1977 to 31.03.1978	7.5%	20,000
01.04.1978 to 31.03.1979	7.5%	30,000
01.04.1979 to 31.03.1980	7.5%	30,000
01.04.1980 to 31.03.1981	8.0%	30,000
01.04.1981 to 31.03.1982	8.5%	30,000
01.04.1982 to 31.03.1983	8.5%	40,000
01.04.1983 to 31.03.1984	9.0%	40,000
01.04.1984 to 31.03.1985	9.5%	40,000
01.04.1985 to 31.03.1986	10.0%	40,000
01.04.1986 to 31.03.1988	12.0%	60,000
01.04.1988 to 31.03.1999	12.0%	60,000
01.04.1999 to 14.01.2000	12.0%	60,000
15.01.2000 to 28.02.2001	11.0%	60,000
01.03.2001 to 28.02.2002	9.50%	60,000
01.03.2002 to 31.03.2002	9.0%	60,000
01.04.2002 to 28.02.2003	9.0%	70,000
01.03.2003 to 31.03.2011	8.0%	70,000
01.04.2011 to 30.11.2011	8.0%	1,00,000
01.12.2011 to 31.03.2012	8.6%	1,00,000
01.04.2012 to 31.03.2013	8.8%	1,00,000
01.04.2013 to 31.03.2014	8.7%	1,00,000
01.04.2014 to 31.03.2016	8.7%	1,50,000
01.04.2016 to 30.09.2016	8.1%	1,50,000
01.10.2016 to 31.03.2017	8.0%	1,50,000
01.04.2017 to 30.06.2017	7.9%	1,50,000
01.07.2017 to 30.09.2017	7.8%	1,50,000
01.01.2018 to 30.09.2018	7.6%	1,50,000
01.10.2018 to 30.06.2019	8.0%	1,50,000
01.07.2019 to 31.03.2020	7.9%	1,50,000
01.04.2020 to 30.09.2025	7.1%	1,50,000

7. Scheme: Sukanya Samriddhi Account

From	To	Interest Rate (%)	Maximum Deposit per Fin. Year (Rs.)
21/01/2015	31/03/2015	9.10	1,50,000
01/04/2015	31/03/2016	9.20	1,50,000

01/04/2016	30/09/2016	8.60	1,50,000
01/10/2016	31/03/2017	8.50	1,50,000
01/04/2017	30/06/2017	8.40	1,50,000
01/07/2017	31/12/2017	8.30	1,50,000
01/01/2018	30/09/2018	8.10	1,50,000
01/10/2018	31/12/2018	8.50	1,50,000
01/01/2019	31/03/2019	8.50	1,50,000
01/04/2019	30/06/2019	8.50	1,50,000
01/07/2019	30/09/2019	8.40	1,50,000
01/10/2019	31/12/2019	8.40	1,50,000
01/01/2020	31/03/2020	8.40	1,50,000
01/04/2020	31/03/2023	7.60	1,50,000
01/04/2023	31/12/2023	8.00	1,50,000
01/01/2024	30/09/2025	8.20	1,50,000

8. Scheme: National Savings Scheme – 1987 (NSS-87) (Discontinued)

From	To	Interest Rate (%)
01/04/1987	28/02/2002	11.00
01/03/2003	30/09/2024	7.50
01/10/2024		No Interest

9. Scheme: National Savings Scheme – 1992 (NSS-92) (Discontinued)

From	To	Interest Rate (%)
16/12/1992	14/01/2000	11.00
15/01/2000	28/02/2001	10.50
01/03/2001	28/02/2002	9.00
01/03/2002	28/02/2003	8.50
01/03/2003	30/09/2024	7.50
01/10/2024		No Interest

10. Scheme: Kisan Vikas Patra

From	To	Maturity Period	Remarks
02/02/1993	31/12/1998	5 Year 6 Months	
01/01/1999	14/01/2000	6 Years	
15/01/2000	28/02/2001	6 Years 6 Months	
01/03/2001	28/02/2002	7 Years 3 Months	
01/03/2002	28/02/2003	7 Years 8 Months	
01/03/2011	30/11/2011	8 Years 7 Months	Discontinued
23/09/2014	31/03/2016	8 Years 4 Months	Re-introduced
01/04/2016	30/09/2016	9 Years 2 Months	

01/10/2016	31/03/2017	9 Years 4 Months	
01/04/2017	30/06/2017	9 Years 5 Months	
01/07/2017	31/12/2017	9 Years 7 Months	
01/01/2018	30/09/2018	9 Years 10 Months	
01/10/2018	31/12/2018	9 Years 4 Months	
01/01/2019	30/06/2019	9 Years 4 Months	
01/07/2019	30/09/2019	9 Years 5 Months	
01/10/2019	31/03/2020	9 Years 5 Months	
01/04/2020	30/09/2022	10 Years 4 Months	
01/10/2022	31/12/2022	10 Years 3 Months	7.00
01/01/2023	31/03/2023	10 Years	7.20
01/04/2023	30/09/2025	9 Years 7 Months	7.50

11. Scheme: National Savings Certificate VIII – Issue

From	To	Maturity Period in Years	Interest Rate (%)	Maturity Value for Rs. 100/- in Rs.
08/05/1989	31/12/1998	6	12.0	201.50
01/01/1999	14/01/2000	6	11.5	195.60
15/01/2000	28/02/2001	6	11.0	190.12
01/03/2001	28/02/2002	6	9.5	174.52
01/03/2002	28/02/2003	6	9.0	169.59
01/03/2003	30/11/2011	6	8.0	160.10
01/12/2011	31/03/2012	6	8.4	150.90
01/04/2012	31/03/2013	5	8.6	152.35
01/04/2013	31/03/2016	5	8.5	151.62
01/04/2016	30/09/2016	5	8.1	147.61
01/10/2016	31/03/2017	5	8.0	146.93
01/04/2017	30/06/2017	5	7.9	146.25
01/07/2017	31/12/2017	5	7.8	145.58
01/01/2018	30/09/2018	5	7.6	144.23
01/10/2018	31/12/2018	5	8.0	146.93
01/01/2019	30/06/2019	5	8.0	146.93
01/07/2019	30/09/2019	5	7.9	146.25
01/10/2019	31/03/2020	5	7.9	146.25
01/04/2020	31/12/2022	5	6.8	1389.40 (For Rs 1000)
01/01/2023	31/03/2023	5	7.0	1402.55
01/04/2023	30/09/2025	5	7.7	1449.03

12. Scheme: National Savings Certificate IX – Issue

From	To	Interest Rate (%)
01/12/2011	31/03/2012	8.7
01/04/2012	31/03/2013	8.9
01/04/2013	31/03/2014	8.8
01/04/2014	17/11/2014	8.8
18/11/2014	20/01/2015	8.8
21/01/2015	31/03/2015	8.8
01/04/2015	31/03/2016 Discontinued	8.8

13. Scheme: Mahila Samman Savings Certificate, 2023

From	To	Interest Rate (%)	Maximum Investment Limit in Rs.
01.04.2023	31.03.2025	7.5	2,00,000 (In an account or in all accounts under this scheme held by an account holder)

Appendix XIX – Preservation of Records

1. The following preservation periods have been prescribed for Savings Bank records.

Sl. No.	Title of records	Period of Preservation	Remarks
1	SS Book at SO	5 Years after all the accounts featuring in the book have been closed or transferred	Not to be maintained at CBS Post Offices
2	Register of undeliverable pass books	2 Years after all pass books entered in the register have been transferred to SBCO	
3	Special Error Book	3 years	
4	(SB-26) Preliminary Receipts	3 years	
5	Monthly Statistical Registers	3 years	Not to be maintained in CBS Post Offices
6	Guard Books containing depositors Applications for duplicate passbooks / Register for duplicate passbooks	6 years	
7	List of withdrawals of Rs 10000 or more at branch office and single-handed sub offices with verification reports	1 years	Not applicable in CBS Single handed Offices
8	Stock Register of Pass books	18 months	
9	Authority recognizing the guardian of a minor depositor	Till the account is closed	
10	Register of nomination	5 Years after all accounts entered therein closed or updated in Finacle	
11	Guard book of SB-55 / Form-5	5 Years after all accounts entered therein closed or updated in Finacle	
12	Index to PR (MS-15)	2 years	
13	SB Slip (SB-27)	18 months	
14	Register showing number of pass books received for entry of interest from BOs	2 years	
15	Register of deceased claim cases including files and record	3 Years after all the claims have been settled	
16	Register containing photographs and other particulars of depositors	5 Year after the accounts in the register have been closed or transferred	Not to be maintained in Post Offices

17	Register of collection of cheques	5 years after the clearance of all cheques in the register	
18	Stock Registers of SB Cheque Books	2 years	
19	Register of returned cheques	2 years	
20	SB-45 Register	2 years	
21	Guard book containing applications from blind or visually challenged or other category of depositors for operating account through literate persons	5 years after all the accounts in the book have been closed or transferred	
22	Guard book containing applications for issue of fresh pass books in lieu of spoilt ones	3 years	
23	Guard Book containing applications for change of name of depositor	5 Years after the accounts are closed	
24	Guard Book containing court attachment orders of SB deposits	5 Years after the accounts are closed	
25	Guard Book containing list of collection of cheques on outstation branches / local branches / cheques received from outstation for collection	2 Years	
26	SB-28 Receipt Books for Passbooks	2 years	
27	List of Documents (SB-104)	2 years	
28	Guard Book containing applications for revival of silent accounts	5 years	
29	Register of commission paid to agents and TDS deducted	3 years	
30	Schedule of commission paid to agents / TDS deducted	3 years	
31	Monthly schedules under PRSS	Same period as for SO RD Journal / Long Books / LOT	PRSS Scheme discontinued
32	Guard file containing applications for transfer of accounts and certificate from one CBS PO to another	3 years	At the time of closure, transfer applications along with the SB-3/SB-AOF are to be sent to SBCO along with the voucher.

33	KYC Forms at CPC	One year after scanning and uploading in Finacle	Scanned images in local system will be preserved for three years after uploading in Finacle
34	Registers maintained for Transfer of Accounts / Certificates / Revival of Accounts	5 Years	
35	Register maintained for payment of unclaimed accounts under SCWF Rules 2016 in HOs	Permanent	
36	Nominal Roll	Permanent	
37	All Long Book and List of Transaction either available in hard copy or in soft copy	5 Years	
38	All Ledger card or account details in hard or soft copy, Account Opening Forms with CDD/KYC documents and SS Book	5 Years	
39	All Long Book and List of Transaction either available in hard copy or in soft copy	5 Years	

2. The following preservation periods have been prescribed for Savings Certificates related records.

Sl. No.	Title of record	Period of preservation
1	Application for nomination (NC-51) or cancellation or variation of nomination (NC-53) of Savings Certificates.	5 years plus the prescribed period of maturity or extended maturity (if the certificates are allowed to be retained beyond maturity) from the date of discharge of the certificate.
2	Register of nominations (NC-52) of Savings Certificates.	-do-
3	Yearly list of unsold saving Certificates	The list should be destroyed after obtaining from the Postal Accounts Office, certificates of settlement of all the discrepant items relating to that year or after 2 years whichever is later.
4	Yearly list of unclaimed saving Certificates	3 years
5	Preliminary receipts NC-4(a) issued for Savings Certificates	3 years
6	Provisional receipts (NC-11) issued for Savings Certificates	3 years
7	Identity slips (counter foils) of Savings Certificates.	18 months after the discharge of the certificates.
8	Voucher list NC-31 (a) of Savings	18 months provided no objections are

	Certificate	pending settlement regarding non receipt of any return in the Postal Accounts Office.
9	Special Error Book relating to Savings Certificates	3 Years
10	Monthly statistical register	1 Years
11	Bonds of indemnity obtained in connection with the issue of duplicate certificates under rule 20 of the P.O. Savings Certificate Rules, 1990	(i) 5-year N.S.Cs.-23 years from the date of issue (ii) 7-year N.S.Cs.-18 years from the date of issue (iii) 12-year N.S.Cs.-23 years from the date of issue. (iv) 10-year N.P.Cs.-21 years from the date of issue. (v) 12-year N.P.S.Cs.-23 years from the date of issue. (vi) 6 years NSCs- 18 Years from the date of issue. (vii) Kisan Vikas Patras-18 Years from the date of issue.
12	Journals of certificates issued and discharged.	18 months
13	Monthly Summaries of certificates issued and discharged	18 months
14	Stock register of certificates	10 years after a new register is opened and the Postmaster has initialled the carried forward entries.
15	Invoices of certificates	3 Years
16	Applications for purchase or transfer of certificates in lieu of which duplicate certificates have been issued or have not been issued.	For a period of 10 years after period of maturity or extended maturity if the certificates are allowed to be retained beyond maturity from the date of discharge of certificates.
17	Register of commission paid to agents during the year	3 Years
18	Register of commission paid to agents for investments by cheques	3 Years
19	List of commission paid to agents	2 Years
20	Schedule of commission paid to Authorised Agents	3 Years
21	Partially used up Authorised Agents Receipt Books	3 Years
22	Nomination Roll kept in S.B. and Savings Certificate Branches	Permanent
23	Monthly statement of stock position of certificates sent by the sub offices to Head Office.	3 Years
24	Unclaimed savings certificates kept in the custody of Postal Accounts Office.	30 years from the date of maturity

25	Claims to postal certificates of deceased holders. (All relevant material including files, registers, records).	Three years after payment is made except where payment is made on indemnity bond in that case the papers together with the bond should be preserved for six years after the month in which payment is made.
26	All Purchase application form along with KYC/CDD Documents	5 Years after discharge of certificates

3. The preservation period of various records kept in the Saving Bank Control Organization (SBCO) will be as under.

Sl. No.	Title of record	Period of preservation
1	Vouchers with Consolidation	5 years
2	Statistical Register	3 Years
3	Interest Grand Summary	3 Years
4	Objection Register	2 Years after settlement of all objections
5	Interest / Balance Adjustment Register	Permanent
6	Voucher List	2 Years
7	Periodical Statements	18 Months
8	Inspection Reports	18 months after all the items have been admitted
9	Undeliverable Passbooks	1 Year
10	Spoilt Passbooks	Up to Next Inspection
11	Unused Cheque Foils	Up to Next Inspection
12	Register of Records Destroyed	Permanent

Appendix XX - Availability of various CBS reports on MIS portal

Various CBS related reports are available on MIS portal at link https://mis.cept.gov.in under CBS Tab.

Details of various reports available at MIS Portal are given below. All operative, account and administrative offices including post offices, SBCO, Sub Divisional Office, Divisional Office, Regional Office, PAO and Circle Office shall generate these POSB reports from the MIS portal instead of generating the same from Finacle.

1. e-KYC Report:

i This report will be available on a daily basis (T-1)
ii Report can be generated based on the input given from Circle/Region/ Division level Report
iii Office wise Created CIF/Acct opened/Deposit/Withdrawal data shown based on the input given on start/end date.
iv Data available from 06/01/2025.

2. DBT Report:

i This report will be available on daily basis (T-2)
ii Report can be generated based on the input given from Circle/Region/ Division/Sub Division level Report
iii Count and Amount of Success/Rejected figures for Account Based Credit (ACH) and Aadhaar Based Credit (APB) data are shown based on the input given on start/end date.
iv This report can be obtained up to BO level

3. Aadhaar Seeding Deseeding Report:

i This report will be available on daily basis (T-2)
ii Report can be generated based on the input given from Circle/Region/ Division/ Sub Division level Report
iii For the period and as on data are shown based on the input given on start/end date
iv BO details are available from 01/05/2022

4. ATM Card Count Report:

i This report will be available on daily basis (T-1)
ii Report can be generated based on the input given from Circle/Region/ Division level Report
iii Card Issued during the period, Total Card Issued, Card in Stock and Pending Activation Count data are shown based on the input given on start/end date.

5. ATM Transaction Report:

i This report will be available on daily basis (T-1)
ii Report can be generated based on the input given from Circle/Region/ Division level Report
iii ATM Transaction and Nil Transaction ATM details can be selected
iv ATM Transaction has DOP ATM Cards/Other ATM Cards and Summary data are shown based on the input given on start/end date.
v Nil Transaction ATM has ATM Office Name, SOL ID, ATM ID data are shown based on the input given on start/end date.

6. Channel Transaction Report:

i Generation of report will be consumed on daily basis
ii This report will be available on daily basis (T-2)
iii Report can be generated based on the input given from Circle/Region/ Division level Report
iv IPPB Channel and Internet/Mobile Banking Transactions can be selected
v IPPB Channel and Internet/Mobile Banking has the product group of PPFGP, RD, SBBAS, SBSGP, SPNGP, SSA data are shown based on the input given on start/end date.

7. Internet/Mobile Banking Registration Report:

i This report will be available on daily basis (T-2)
ii Report can be generated based on the input given from Circle/Region/ Division level Report
iii This report can be generated for the Period and As on date - Count of Registered customers for Internet and Mobile Banking are shown based on the input given on start/end date.

8. Nil Transaction Office Report:

i This report will be available on daily basis (T-2)
ii List of POs (HO/SO/BO) with NIL transactions can be generated
iii Report can be generated based on the input given from Circle/Region/ Division level Report
iv HO/SO and BO Office count data are shown based on the input given on start/end date.

9. Product Wise A/C Report:

i Generation of report will be consumed on daily basis
ii This report will be available on daily basis (T-2)

iii Report can be generated based on the input given from Circle/Region/ Division/Sub Division level Report

iv Net Addition of Account and Certificates, Account Opened and Closed Details can be selected

v Net Addition of Account has A/c Opened, A/c Closed and Total (Difference between closed and opened) and Net Addition of Certificates (Issued & Discharged) and Total (Difference between Discharged and Issued) data shown based on the input given on start/end date.

vi Account Opened Details has product group of SCSS, RD, SBSGP, TD, PPFGP, MIS, NSC8, KVN, SSA data shown based on the input given on start/end date.

vii Account Closed Details has product group of KVN, KVP, MIS, NSC8, NSC9, NSS87, NSS92, PPFGP, RD, SANPG, SBBAS, SBSGP, SCSS, SDIGP, SPNGP, SSA, TD data shown based on the input given on start/end date.

10. PAN Validation Report:

i This report will be available on a daily basis (T-1)

ii Report can be generated based on the input given from Circle/Region/ Division/Subdivision level Report.

iii For the period and as on date, data is shown based on the input given on start/end date.

iv Data available from 01/04/2023

11. MSSC Report:

i This report will be available on daily basis (T-1)

ii Report can be generated based on the input given from Circle/Region/ Division/ Subdivision level Report

ii For the period and total account opened data shown based on the input given on start/end date

iii Data available from 01/04/2023.

12. CIF Updation Report

i This report will be available on a daily basis (T-1)

ii Report can be generated based on the input given from Circle/Region/ Division level Report

iii SOL ID wise Active CIF and updated/linked data shown based on the input given on month & year.

iv Data available from April 2023

13. ZFSI Error Report

i This report will be available on a daily basis (T-3)

ii Report can be generated based on the input given from Circle/Region/ Division level Report

iii Office wise Error count/unsettled data shown based on the input given on start/end date.

iv Data available from 01/04/2023

v **Data will not be available after implementation of APT 2.0**

14. BO Account not opened at AO report

i This report will be available on a daily basis.

ii Report can be generated based on the input given from Circle/Region/ Division/Subdivision level Report.

iii As on date details shown based on the input given on date.

iv Data available from 01/04/2023

15. Transaction Summary Report:

i This report will be available on daily basis (T-2)

ii Report can be generated based on the input given from Circle/Region/ Division/Sub Division level Report

iii RICT (Account Open, Deposit, Withdrawal) and Counter Transaction Summary (Total Transaction, Deposit Amount, Withdrawal Amount) data shown based on the input given on start/end date.

iv This report can be obtained up to BO level

16. APY/PMSBY/PMJJY Report:

i This report will be available on Monthly basis

ii This report will provide count of APY/PMSBY/PMJJBY accounts as on end of the month

iii Report can be generated based on the input given from Circle/Region/ Division/Sub Division level Report

iv Month/Year to be selected

17. Silent Account Report:

i This report will be available on Monthly basis

ii Report can be generated based on the input given from Circle/Region/ Division/Sub Division level Report

iii As on data of Silent Account has the scheme code of SBBAS, SBCHQ, SBDIS, SBGEN, SBPWC, SBSAN, SBSWC are shown by selecting the month/year

iv This report can be obtained up to BO level

18. Live Accounts/Savings Certificates Report:

i This report will be available on Monthly basis
ii Report can be generated based on the input given from Circle/Region/ Division/Sub Division level Report
iii Count of POSB Live Accounts has the product group of MIS, NSS87, NSS92, PPF, RD, SANPG, SBBAS, SBSGP, SCSS, SDIGP, SPNGP, SSA, TD and Total of POSB Live Accounts are shown by selecting the month/year
iv Count of PPF/RD Loan Accounts are shown by selecting the month/year
v As on end of month Savings Certificates has the product group of KVN, KVP, NSC8, NSC9 and Total of Certificates are shown by selecting the month/year
vi This report can be obtained up to BO level.

19. Live Accounts/Savings Certificates Reports for Women and Children:

i This report will be available on a monthly basis.
ii Report can be generated based on the input given from Circle/Region/ Division/ Subdivision level Report
iii Scheme wise number of accounts held by Women and Children are shown based on the input given on month & year.
iv Data available from April 2023.

20. Silent Account Revival Report

i This report will be available on a daily basis (T-1)
ii Report can be generated based on the input given from Circle/Region/ Division/Subdivision level Report.
iii SOL ID wise revival count shown based on the input given on start/end date.
iv Data available from 01/04/2023

21. SCWF Account Closed Report

i This report will be available on a daily basis (T-2)
ii Report can be generated based on the input given from Circle/Region/ Division level Report
iii SOL ID wise Closed accounts data shown based on the input given on start/end date.
iv Data available from 01/04/2023.

Appendix XXI - Handling of Accounts/Certificates marked as 'freeze' under reason code "INOP - Inoperative more than 3 years"

1. The following accounts, under various National Savings Schemes, which have already been matured but not closed within 3 years have been marked as frozen with freeze reason code **"INOP - Inoperative more than 3 years.** To start with the freezing of such account, cut-off date was taken as 30.09.2019.

2. The details of schemes are as under:

(i). MIS/SCSS/TD/KVP/NSC/RD (matured but not extended)

(ii). PPF (matured but not extended)

3. As and when account holder approaches the post office concerned for closure of account identified under "INOP: - Inoperative more than 3 years", the concerned post office shall follow the below mentioned procedure: -

(i) If any account holder whose account/certificate is found to be Frozen with freeze code **"INOP: - Inoperative more than 3 years",** attends any Post Office with Certificate or Passbook for closure, the account/certificate holder shall be requested to submit the following documents: -

a) Passbook/Certificate

b) KYC Documents (Mobile number, PAN card and Aadhaar or address proof as per rule 6 of Government Savings Promotion General Rules-2018)

c) Account Closure Form (SB-7A): - Account holder shall also be requested to submit account closure form, passbook and details of PO Savings Account number or Bank account details along with a cancel cheque/copy of passbook for credit of maturity value into his/her savings account. Depositor(s) signature shall be obtained on acquittance portion of account closure form, so that account holder(s) are not required to visit post office again and maturity value gets credited in his/her PO Savings Account or Bank Account.

(ii) The SPM/Counter PA shall first check & confirm the details of depositor and tally signature with Finacle/SS Book/SB-3/AOF and ensure genuineness of the account holder with relevant records.

(iii) If the account stands in Sub Office/Branch Post Office, the SPM concerned shall forward the passbook, account closure form, KYC document of account holder to Head Post office concerned for unfreezing and closure of account/certificate. Before forwarding the case to HO, in case of MIS/TDS/SCSS, SPM **shall check whether any outstanding / unpaid interest is**

pending in Interest Sundry Account of that scheme, and if available, the same may be paid before forwarding the closure request to the HO.

Procedure at Head Post Office

Note: - For account standing in Head Post Office, similar documents shall be obtained from the account holder and follow the procedure prescribed below.

(iv) After receipt of a case for unfreezing and closure at Head Post Office, designated PA and APM (SB) shall verify the account details of documents received with Finacle. After verification of the genuineness of the case, two Supervisors of HO shall unfreeze the account/certificate concerned.

(v) After unfreezing of the account/certificate, Counter PA of Head Post Office, shall proceed for closure of account/certificate. The maturity value shall be credited either in PO Savings Account or Bank Account of the Account holder (Through ECS outward credit).

(vi) After closure of account by counter PA, APM (SB) shall verify closure of account.

(vii) In Head Post Office, a separate register will be maintained **for 'REGISTER FOR CLOSURE of accounts identified as INOP-Inoperative for more than 3 years.** The register shall be maintained in Head Post Office in following proforma: -

Date of receipt of case from Sub Office.	Account No./ Certificate Registration number	Name of Account /Certificate Holder	Name of SOL where Account /Certificate Stands	Date of Opening	Date of maturity	Scheme
1	2	3	4	4	5	6
Date of Closure	Principal Amount paid	Interest Amount paid	Maturity credit details (POSB Account No or Bank Account No with MICR code)	Signature of Counter PA	Signature of Supervisor	Signature of Postmaster.
7	8	9	10	11	12	13

(viii) After entering closure details in the above register, APM (SB) shall put up a register to Head Postmaster for seen.

(ix) Thereafter, Passbook, Account closure form, KYC document and cancelled cheque/copy of the passbook shall be forwarded to SBCO concerned along with other vouchers.

(x) SBCO PA and supervisor while checking vouchers of closed accounts which were

identified as **INOP-Inoperative for** more than 3 years, will check account details with Account Closure Form and copies of KYC documents of Account holder are attached with the voucher. If any shortcoming is noticed, objection should be recorded as per laid down procedure.

(xi) All Visiting / Inspecting Officers, while visiting/inspecting Head Post Offices, should invariably check the prescribed register "REGISTER FOR CLOSURE OF accounts identified as INOP-Inoperative for more than 3 years" and see that procedure prescribed above is followed scrupulously.

(xii) CEPT shall share fortnightly report with circle CPC (CBS) on details of accounts unfrozen with "INOP-Inoperative for more than 3 years" reason code.

(xiii) Circles shall get the report verified within a week with reference to the "REGISTER FOR CLOSURE OF account identified as INOP-inoperative for more than 3 years, maintained at the Head Post Office and take appropriate measures in case any discrepancy noticed.

Appendix XXII - Procedure for handling / payment of accounts / certificates non-migrated to Finacle CBS

The following Standard Operating Procedure has been prescribed vide SB Order No. 18/2023 dated 13.09.2023 and its addendum, for handling of maturity including post maturity and closure including premature closure payment of non- migrated POSB accounts / Savings Certificates of the schemes mentioned in the table in para (2)(i) below.

2. Changes done in Finacle CBS

(i). Two Office accounts have been created (One for payment of Principal Amount and another one for payment of Interest Amount) for all POSB schemes mentioned below. Details of office accounts are listed below.

Sl. No.	Scheme	Account Name	GL Head	Office Account ID
1	PO Savings Account	NON MIGRATED SB PRINCIPAL	30001	SOLID+MXSBP
		INTEREST ON NON MIGRATED SB ACCOUNT	37001	SOL ID+MXSBI
2	Recurring Deposit	NONMIGRATEDRD PRINCIPAL	30010	SOL ID+MXRDP
		INTEREST ON NON MIGRATED RD ACCOUNT	37009	SOL ID+MXRDI
3	Monthly Income Account	NON MIGRATED MIS PRINCIPAL	30016	SOL ID+MXMIP
		INTEREST ON NON MIGRATED MIS ACCOUNT	37015	SOL ID+MXMII
4	Senior Citizen Saving Scheme	NON MIGRATED SCSS PRINCIPAL	30020	SOL ID+MXSCP
		INTEREST ON NON MIGRATED SCSS ACCOUNT	37017	SOL ID+MXSCI
5	Public Provident Fund	NON MIGRATED PPF PRINCIPAL	33001	SOL ID+MXPPP
		INTEREST ON NON MIGRATED PPF ACCOUNT	37026	SOL ID+MXPPI
6	Sukanya Samruddhi Account	NON MIGRATED SSA PRINCIPAL	30042	SOL ID+MXSSP
		INTEREST ON NON MIGRATES SSA ACCOUNT	37077	SOL ID+MXSSI
7	Time Deposit Account 1 Year	NON MIGRATED TD 1 PRINCIPAL	30011	SOL ID+MXT1P
		INTEREST ON NON MIGRATED TD 1 YEAR ACCOUNT	37010	SOL ID+MXT1I
8	Time Deposit Account 2 Year	NON MIGRATED TD 2 PRINCIPAL	30012	SOL ID+MXT2P
		INTEREST ON NON MIGRATED TD 2 YEAR ACCOUNT	37011	SOL ID+MXT2I
9	Time Deposit Account 3 Year	NON MIGRATED TD 3 PRINCIPAL	30013	SOL ID+MXT3P
		INTEREST ON NON MIGRATED TD 3 YEAR ACCOUNT	37012	SOL ID+MXT3I
10	Time Deposit Account 5 Year	NON MIGRATED TD 5 PRINCIPAL	30014	SOL ID+MXT5P
		INTEREST ON NON MIGRATED TD 5 YEAR ACCOUNT	37013	SOL ID+MXT5I
11	Kisan Vikas Patra (Issued up to 22.09.2014)	NON MIGRATED KVP (PRE-2014) PRINCIPAL	32002	SOL ID+MXKVP
		INTEREST ON NON MIGRATED KVP (PRE-2014)	71002	SOL ID+MXKVI
12	Kisan Vikas Patra (Issued from 23.09.2014 to 30.06.2016)	NON MIGRATED KVP (PRE-2016) PRINCIPAL	32027	SOL ID+MXKNP
		INTEREST ON NON MIGRATED KVP (PRE-2016)	71004	SOL ID+MXKNI

13	Kisan Vikas Patra (Issued after 30.06.2016)	NON MIGRATED KVP16 PRINCIPAL	32027	SOL ID+MXKPP
		INTEREST ON NON MIGRATED KVP16	71004	SOL ID+MXKPI
14	National Savings Certificate VIII (Issued before 01.07.2016)	NON MIGRATED NSC8 (PRE-2016) PRINCIPAL	32001	SOL ID+MXNSP
		INTEREST ON NON MIGRATED NSC8 (PRE-2016)	71001	SOL ID+MXNSI
15	National Savings Certificate VIII (Issued after 30.06.2016)	NON MIGRATED NSC16 PRINCIPAL	32001	SOL ID+MXNPP
		INTEREST ON NON MIGRATED NSC16	71001	SOL ID+MXNPI
16	National Savings Certificate IX Issue	NON MIGRATED NSC9 ISSUE PRINCIPAL	32003	SOL ID+MXNXP
		INTEREST ON NON MIGRATED NSC9	71003	SOL ID+MXNXI
17	NSS-87	NON MIGRATED NSS-87 PRINCIPAL	30021	SOL ID+MXN8P
		INTEREST ON NON MIGRATED NSS-87 ACCOUNT	70021	SOL ID+MXN8I
18	NSS-92	NON MIGRATED NSS-92 PRINCIPAL	30022	SOL ID+MXN9P
		INTEREST ON NON MIGRATED NSS-92 ACCOUNT	70020	SOL ID+MXN9I
19	5 Years CTD	NON MIG - 5 YEARS CTD	30038	SOLID+MX141
		NON MIG - INTEREST ON 5 YEARS CTD	37074	SOLID+MX436
20	10 Years CTD	NON MIG - 10 YEARS CTD	30039	SOLID+MX142
		NON MIG - INTEREST ON 10 YEARS CTD	37049	SOLID+MX411
21	15 Years CTD	NON MIG - 15 YEARS CTD	30040	SOLID+MX143
		NON MIG - INTEREST ON 15 YEARS CTD	37050	SOLID+MX412
22	FD 5 years	NON MIG - FD 5 YEARS	30041	SOLID+MX139
		NON MIG - INTEREST ON FD 5 YEARS	37051	SOLID+MX413
23	Mahila Samridhi Yojna (MSY)	NON MCG - Mahila Samridhi Yojna (MSY)	32004	SOLID+MX138
24	Compulsory Deposit Scheme 1963	NON MIG - COMPULSORY DEPOSIT SCHEME 1963	32005	SOLID+MX140
		NON MIG - INTEREST ON COMPULSORY DEPOSIT SCHEME 1963	37057	SOLID+MX419
25	Indira Vikas Patras	NON MIG - INDIRA VIKAS PATRA	32006	SOLID+MX144
		NON MIG - INTEREST ON INDIRA VIKAS PATRA	37058	SOLID+MX420
26	National Development Bonds	NON MIG - NATIONAL DEVELOPMENT BONDS	32007	SOLID+MX145
		NON MIG - INTEREST ON NATIONAL DEVELOPMENT BONDS	37059	SOLID+MX421
27	10 Years SSC	NON MIG - 10 YEARS SSC	32008	SOLID+MX146
		NON MIG - INTEREST ON 10 YEARS SSC	37052	SOLID+MX414
28	National Defence certificate 12 Years	NON MIG - NATIONAL DEFENCE CERTIFICATE	32009	SOLID+MX147
		NON MIG - INTEREST ON NATIONAL DEFENCE CERTIFICATE	37053	SOLID+MX415
29	10 Yrs Defence Deposit Certificate	NON MIG - 10 YEARS DEFENCE DEPOSIT CERTIFICATE	32010	SOLID+MX148
		NON MIG - INTEREST ON 10 YEARS DEFENCE DEPOSIT CERTIFICATE	37054	SOLID+MX416
30	National Saving Annuity Certificate	NON MIG - NATIONAL SAVING ANNUITY CERTIFICATE	32011	SOLID+MX149
		NON MIG - INTEREST ON NATIONAL SAVINGS	37055	SOLID+MX417

31	12 Yr National Plan Saving Certificate	NON MIG - 12 YR NATIONAL PLAN SAVING CERTIFICATE	32012	SOLID+MX150
		NON MIG - INTEREST ON 12 YR NATIONAL PLAN SAVING CERTIFICATE	37060	SOLID+MX422
32	10 Year National Plan Saving Certificate	NON MIG - 10 YEAR NATIONAL PLAN SAVING CERTIFICATE	32013	SOLID+MX151
		NON MIG - INTEREST ON 10 YEAR NATIONAL PLAN SAVING CERTIFICATE	37061	SOLID+MX423
33	12 Years National Saving Certificate	NON MIG - 12 YEARS NATIONAL SAVING CERTIFICATE	32014	SOLID+MX152
		NON MIG - INTEREST ON 12 YEARS NATIONAL SAVING CERTIFICATE	37062	SOLID+MX424
34	7 Years National Saving Certificate	NON MIG - 7 YEARS NAT SAVING CERTIFICATE	32015	SOLID+MX153
		NON MIG - INTEREST ON 7 YEARS NAT SAVING CERTIFICATE	37063	SOLID+MX425
35	5 Year National Savings Certificate	NON MIG - 5 YEAR NATIONAL SAVINGS CERTIFICATE	32016	SOLID+MX154
		NON MIG - INTEREST ON 5 YEAR NATIONAL SAVINGS CERTIFICATE	37064	SOLID+MX426
36	NSC 1st Issue	NON MIG - NSC 1ST ISSUE	32017	SOLID+MX155
		NON MIG - INTEREST ON NSC 1ST ISSUE	37065	SOLID+MX427
37	NSC II-Issue	NON MIG - NSC II ISSUE	32018	SOLID+MX156
		NON MIG - INTEREST ON NSC II ISSUE	37066	SOLID+MX428
38	NSC III-Issue	NON MIG - NSC III ISSUE	32019	SOLID+MX157
		NON MIG - INTEREST ON NSC III ISSUE	37067	SOLID+MX429
39	NSC IV-Issue	NON MIG - NSC IV ISSUE	32020	SOLID+MX158
		NON MIG — INTEREST ON NSC IV ISSUE	37068	SOLID+MX430
40	NSC V-Issue	NON MIG - NSC V ISSUE	32021	SOLID+MX159
		NON MCG - INTEREST ON NSC V ISSUE	37069	SOLID+MX431
41	NSC VI-Issue	NON MIG - NSC VI ISSUE	32022	SOLID+MX160
		NON MIG - INTEREST ON NSC VI ISSUE	37070	SOLID+MX432
42	NSC VII-Issue	NON MIG - NSC VII ISSUE	32023	SOLID+MX161
		NON MIG - INTEREST ON NSC VII ISSUE	37071	SOLID+MX433
43	10 Years NSC First issue	NON MIG - 10 YEARS NSC 1ST ISSUE	32024	SOLID+MX162
		NON MIG - INTEREST ON 10 YEAR NSC 1ST ISSUE	37072	SOLID+MX434
44	5 Year PO Cash Certificates	NON MIG - 5 YEAR PO CASH CERTIFICATES	32025	SOLID+MX163
		NON MIG - INTEREST ON 5 YEAR PO CASH CERTIFICATES	37073	SOLID+MX435

(ii). The above office accounts are created only in Head Post Offices (HO) SOLs and they are accessible by the official having the Supervisor role at HO.

(iii). Transactions done in these office accounts except KVP & NSC (VIII Issue & IX Issue) issued up to 30.06.2016, will be reflected in Long Book Detailed report and Long Book Consolidation report.

(iv). Transactions carried out in respect of certificates issued before 01.07.2016, will be reflected in the Discharge Journal of KVP and NSC.

Note: At present, there are 810 SOLs (Service Outlets) which are HOs as on date and if any HO is down-graded to SO, Divisional Office concerned should ensure that the above listed office accounts are disabled to prevent only such further transactions. Request for disabling the accounts may be sent to CEPT.

3. Operating Procedure

(i). The accounts / certificates which remained non-migrated to Finacle are to be closed only at Head Post Offices.

(ii). The transactions are to be done by 2 supervisors at HO concerned for accounts belonging to HO and the sub post offices in account with the HO.

(iii). When any account / certificate holder attends the post office for closure / maturity payment of his account / certificate and if the account / certificate is not found or is found as 'Closed / Deleted' in Finacle CBS, all the documents namely Account Closure Form / Claim Form, Passbook / Certificates (s) and other documents as prescribed in various procedures in POSB CBS Manual should be accepted from the Depositor(s) / Claimant(s).

(iv). A receipt in SB-28 or NC-11 shall be issued to the Depositor / Claimant for the passbook or certificates issued before 01.07.2016 respectively. The post office concerned shall follow the following procedure besides following all the procedures prescribed in POSB CBS Manual in respect of closure of account / encashment of certificate / settlement of claims.

(A). Procedure at HO where the account / certificate stands

(1). (a). The Designated PA should check and verify that the account / certificate is not closed or transferred out from the office records namely Account Opening Form (AOF) / SB-3 or Application for purchase of Savings Certificates, Manual Ledger or Ledger maintained in Sanchay Post, Specimen Signature (SS) Book and Long book(s) and ascertain that this account is live.

Note:- Designated PA/SPM concerned shall obtain fresh KYC documents from the account holder(s) and verify with the original. These KYC documents shall be attached with the case history sheet. If the KYC documents of the depositor(s)/claimant(s) are already available with the post office, CIF ID of the depositor(s)/claimant(s) may be noted on the case history sheet and there should be no need to obtain fresh KYC documents if there is no change in the KYC details.

(b). In case of certificates (KVP/NSC) issued before 01.07.2016, Designated PA should check and verify that the certificate is not in the negative list or discharged or transferred out from the office records namely Application for purchase of Certificates, Register of Duplicate Certificate, discharge journals or the information available in CC BRIDGE application at HO.

(c). The Designated PA after verification of records, shall prepare the case history sheet on closure of non-migrated account / certificate in the format prescribed (proforma is attached) and will pass the remarks along with the amount payable under his / her signature. Then, Designated PA will transfer the case along with the passbook / certificate, office record which has been referred and case history sheet to the Asst. Postmaster (APM) or Deputy Postmaster (DPM) with his / her remarks / report.

(2). (a). After verification by Designated PA, APM/DPM shall verify the records to ensure the genuineness of the remarks of the Designated PA. APM/DPM shall then make his/her report / recommendation in the case history sheet.

(b). APM/DPM shall forward the case with necessary report / recommendation, in the case history sheet as follows: -

In case of Accounts / Certificates issued after 30.06.2016	In case of Certificates issued before 01.07.2016
Send the case to the Supervisor / In-Charge SBCO for checking the genuineness of the live status of the account / certificate.	Send the case to Head of the Class-I HO in case of Class — I HO or to the Head Postmaster for forwarding the case to Divisional Head, in case of other than Class — I HO.

(3). Supervisor /In-Charge SBCO should thoroughly check the records in SBCO and HO and verify the details of the account/certificates and the amount payable along with the interest. Then, he/she should send the case for sanction of payment, as follows.

In case of Gazetted HO	Other than Gazetted HO
Send to Gazetted Postmaster	Send to the Divisional Head

(4). In case of Gazetted HO, the Chief Postmaster / Dy. Chief Postmaster / Senior Postmaster / Asst. Director will recommend the case after thorough examination and no need to issue separate sanction order for payment.

(5). (a). Divisional Head in turn shall examine the cases received from Supervisor /In-Charge SBCO and shall make recommendation in the case history sheet. If the case is recommended, Divisional Head shall issue sanction order for payment of the account / certificate.

(b). In case of certificates (KVP/NSC) issued before 01.07.2016, Divisional Head / Head of Class-I HO shall examine the cases received from Head Postmaster / APM / DPM and consult

the register of transfer of certificates to ensure that the certificate(s) is not transferred out or paid in the office other than office of issue. If the **original application for purchase of certificates is not available in the** office **of** issue, **NO-DISCHARGE** Certificate **may** be **obtained from Postal Account** Office. After confirming the live status of the certificates and amount payable, the either Divisional Head/ Head of Class-I HO (Director/Chief Postmaster) only shall issue sanction order for payment. All Gazetted Postmasters are not allowed to issue sanction in case of certificates (KVP/NSC) issued before 01.07.2016.

(6). On receipt of the sanction order for payment from Divisional Head or Recommendation of Gazetted Postmaster, the payment should be processed in Finacle. **All payments should be made either through Account Payee Cheque or through credit in Post Office Savings Account (POSA) of account holder(s)/claimant. In case POSA stands at other post office (SOL), then the payment above Rs. 50,000/-, shall be made only by Account Payee cheque. No cash payment should be made**.

(7). **Process in Finacle**

(a). APM/DPM will initiate the payment in Finacle by using **HTM** menu by using office account of respective scheme as below: -

Debit	Credit
(i). Withdrawal from Principal Amount office account of respective scheme (Listed in Para(2)(i)) (ii). Withdrawal from Interest Amount office account of respective scheme (Listed in Para(2)(i))	PO Savings Account of Account holder or Postmaster's cheque account (SOL ID+0340)

(b). The following fields should be entered in **HTM** menu.

(i). *In case of Certificates issued before 01.07.2016*

Field(s)	Detail to be entered
Ref.No	Date of Issue of NSC/KVP certificate
Remarks 1	Registration Number of certificate
Transaction particulars	Certificate Number & Division office sanction order number
Postmaster cheque in favour of	Name of account holder (both for SB credit and credit in SOLID+0340)

Note: If above fields are not entered, Certificatenumber, date of issue, registration number details will not reflect in Discharge Journal.

(ii). *In case of Accounts and Certificates issued after 30.06 2016*

Field(s)	Detail to be entered
Transaction particulars	Account Number & Division office sanction order number

Note: If transaction particulars are not entered, same will not reflect in Long Book.

(c). APM/DPM shall note down the transaction particulars on account closure form and handover to another APM/DPM who has the Supervisory role in Finacle or the Postmaster for verification.

(8). After verification by another APM/DPM/Postmaster, the APM/DPM will note down the maturity amount in the case history sheet and pass the warrant of payment in account / certificate.

(9). The Designated PA will maintain a register in the following format and make entries. Designated PA shall put up the register to APM/DPM also.

REGISTER OF PAYMENTS OF NON-MIGRATED ACCOUNTS / CERTIFICATES

Sl. No.	Date of Receipt of the case	Name of the Post Office where account/certificate stands	Scheme	Account Number/ Registration Number/ Certificate Number	Name of the Depositor(s)	Amount of Deposit in Rs	Total amount of Payment in Rs,	Sanction Order Detail	Date of payment	Cheque/ POSA Account Detail	Initials of the Designated PA	Initials of the APM/ DPM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)

(10). After effecting payment, necessary remarks in office records mentioned in the previous paragraphs should be passed by the Designated PA and counter-signed by the APM/DPM.

(11). Account Closure Form and Discharged Certificates should be disposed as prescribed in relevant rules in POSB CBS Manual

(12). All the case history sheets along with the copy of the sanction order for payment should be maintained in a separate guard file.

(13). The Designated PA or APM or DPM shall hand over the cheque to the depositor(s)/claimant(s) in case of payment through cheque and the acknowledgment in token of having received the cheque by the depositor(s)/claimant(s), shall be obtained at the bottom of the case history sheet.

(B). Procedure at Sub Post Office where the account / certificate stands

(1). Designated PA should follow the procedure mentioned in para 3(iii)(A) above. Designated PA shall transfer the case to the Sub Postmaster (SPM).

(2). After verification by Designated PA, SPM should also verify the records to ensure the genuineness of the remarks of the Designated PA. SPM will then make his report / recommendation in the case history sheet. Then, SPM shall forward the case to the Head Postmaster of Account HO.

(3). At, HO the procedure prescribed in para 3 (A) above shall be followed.

(4). After processing the payment in Finacle at HO, if the payment is through cheque, APM/DPM will arrange for issue of cheque and forward the cheque to the SPM. Further, APM/DPM shall forward a copy of the case history sheet to the SO concerned.

(5). On receipt of case history sheet, necessary remarks in office records mentioned in the previous paragraphs should be passed by the Designated PA and counter-signed by the SPM.
(6). All the case history sheets along with the copy of the sanction order for payment should be maintained in a separate guard file.

(7). The Designated PA or SPM shall hand over the cheque to the depositor(s)/claimant(s) in case of payment through cheque and the acknowledgment in token of having received the cheque by the depositor(s)/claimant(s), shall be obtained at the bottom of the case history sheet.

(C). Procedure at Post Office other than the office where the account / certificate stands

1. On receipt of all the documents, Postmaster shall forward the case along with all documents to the post office where account / certificate stands by Service Insured Post on the day of its receipt.

2. Postmaster where the account / certificate stands shall then follow the procedure as mentioned in para (A) or (B) above.

3. If the payment is preferred by cheque, Postmaster where the account / certificate stands shall forward the cheque to the office where the request for closure of account / certificate has been submitted by the Depositor / Claimant. Further, Postmaster shall forward a copy of the case history sheet also.

4. Postmaster at the office where the request has been received will hand over the cheque and make necessary entries in the register of payment of non-migrated accounts / certificates.

5. The Designated PA or APM or DPM or SPM shall hand over the cheque to the depositor(s)/claimant(s) in case of payment through cheque and the acknowledgment in token of having received the cheque by the depositor(s)/claimant(s), shall be obtained at the bottom of the case history sheet.

(D). Procedure at Branch Post Office

(1). The Branch Postmaster (BPM) shall follow the procedure prescribed in Rule 70 of POSB CBS Manual. Accordingly, BPM shall forward the account closure request to Account Office and Account Office in turn shall follow the procedure prescribed in the above paragraphs, if the account / certificate is not found in Finacle CBS.

4. Other Instructions

1. (a). In case of closure of MIS and SCSS accounts, if any deduction (due to premature closure of account) arises, the deduction amount should be credited in the following office accounts.

MIS Deduction	SOLID+0185
SCSS Deduction	SOLID+0188

(b). In case of closure of NSS-87 or SCSS accounts, if any deduction towards TDS arises, in such cases, the following office accounts should be credited.

TDS on NSS-87	SOLID+0041
TDS on SCSS	SOLID+0293

(c). Since the above office accounts are system-only accounts, a request may be sent to CEPT through email for allowing credit in the office account concerned through CPC, before processing in Finacle.

Note: The transactions stated in sub para (1) above will not appear in Long Book and TDS reports.

2. Non-migrated accounts/certificates or certificates / accounts marked as 'Closed / Deleted should be closed by following the above procedure strictly. **No manual voucher posting should be done directly in APT 2.0 Treasury / Accounting Module in respect of POSB Transactions. No manual corrections/modifications are to be made in the Long Book/Discharge journal except in case of exceptional scenarios with approval of Divisional Head.**

3. Payments should be settled **within 10-15 days in the** cases where the request for closure is accepted at the office where the account / certificate stands and **within maximum of 30 days** in case request is accepted in offices other than where the account / Certificate stands.

4. The above said procedure may be followed in the cases, where payment to the Depositor(s) / Claimant(s) arises due to wrong balance migration in CBS and due to the variation in the maturity amount due to wrong date of opening of account, wrong date of transaction etc in CBS. In this connection, **it is emphasized that while closing the account in Finacle, if the system shows excess payment due to the error in migrated data, payment should not be made through credit to other bank accounts.**

5. The office account No. SOLID+0340 is debit frozen account, a request may be sent to Central EOD Team / CEPT through email (eod.cbscept@indiapost.gov.in & cbs-cept@indiapost.gov.in) for allowing debit in the office account concerned through CPC, before processing in Finacle.

6. Role of SBCO & PA handling Cash Certificate Returns at HO

(a). SBCO of concerned HO shall verify the manual payment voucher entries available in long book detailed report with sanction order of Divisional Head / Orders of Head of Gazetted HO.

(b). PA handling Cash Certificate Returns at HO shall verify the details of the certificates discharged with the details in discharge journal and the sanction order of Divisional Head.

7. Role of Inspecting / Visiting Officers

(a). All the officers during the visits should ensure that the Post Offices follows the above prescribed procedure for closure of non-migrated accounts / certificates. During visits / inspections, it should be ensured that the payments are settled within time prescribed.

(b). During the annual inspection, the Inspecting Officers should check four cases and report observations in the Inspection Report.

5. Illustration for making entries in HTM

(a). For example, a KVP certificate of Dn ₹ 10,000/- (Serial No. 3CDxxxx77) issued on 03.12.2014 in the name of Jansibhen is closed on 31.07.2023 at Rajkot HO (SOL ID— 36000100) and the payment is preferred on transfer to Post Office Savings Account Number (1d6099XXXX), as per the above procedure which was sanctioned vide Sanction Memo No. SB-10/52/2023-Non-Mig dated 28.07.2023, the entries shall be as follows.

Principal Payment… ₹ 10000
Interest Payment….. ₹ 10000 + 1259 (PMI) = ₹ 10259/-

Debit	Credit
(i). A/C ID - 36000100MXKNP – ₹ 10,000/- (ii).A/C ID - 36000100MXKNI - ₹ 10,259/-	A/C ID — 166099XXXX – ₹ 20,259/-

Field(s)	Detail to be entered
Ref.No	03.12.2014 (Maximum 20 Characters)
Remarks 1	1566 (Maximum 30 Characters)
Transaction particulars	3CDxxxx77 (SB-10/52/2023-Non Mig dated 28.07.23) (Maximum 50 Characters)
Postmaster cheque in favour of	Jansibhen

(b) For example, one MIS account with the deposit of ₹ 30,000/- (Account No. 12534) opened in the name of Rajesh is matured on 30.07.2016 and closed on 31.07.2023 at Madurai HO (SOL ID — 62500100) and the payment is preferred by cheque, as per the above procedure which was sanctioned vide Sanction Memo No. CBS-17/15/2023-Non-Migration dated 31.07.2023, the entries shall be as follows:-

Principal Payment ₹ 30000
Interest Payment ₹ 8400 (PMI)

Debit	Credit
(i). A/C ID - 62500l00MXMIP – ₹ 30,000/- (ii).A/C ID - 62500100MXMII – ₹ 8,400/-	A/C ID — 62500100340 – ₹ 38,400/-

Field(s)	Detail to be entered
Transaction particulars	12534 & CBS-17/15/2023-Non-Mig dated 31.07.2023

* Assume that all the monthly interest payments have already been paid to the depositor.

(c). When Account is migrated in wrong scheme

Assume that one NSS-87 account bearing Number 987xxxxx10 opened on 02.03.1989 having a balance of Z 3,25,420/- as on 31.03.2023 is received for closure in the counter at Chennai GPO (SOL ID 60000100) and Counter Assistant found that the account was wrongly migrated as NSS-92 account in Finacle. In such case, the following transactions are to be performed.

(i). NSS-87 Account will be closed by following the procedure prescribed in SB Order No. 18/2023.

(ii). In addition, on the day of closure of NSS-87 account, the NSS-92 account (same account number) which is a wrongly migrated account has to be closed in Finacle and **the maturity amount may be credited in SOLID+0340 and no** cheque payment shall be made.

NSS-92 Closure Details:

Principal Amount payable	— ₹ 3,25,420/-
Current Year Interest	— ₹ 22,373/-
Maturity Amount	— ₹ 3,47,793

(iii). In addition, the following transaction entries are to be made in Finacle using HTM menu, for contra accounting.

Debit	Credit
Postmaster's Cheque account SOL ID+0340 - ₹ 3,47,793/-	60000100MXN9P — ₹ 3,25,420/- 60000100MXN9I — ₹ 22,373/-

Field	Details to be entered
Transaction Particulars	NSS-87 A/C 987xxxxx10 - Wrongly Migrated as NSS-92 (Maximum 50 Characters)

(d). When date of opening of the account is wrongly migrated and resulting in excess payment to the Depositor

Assume that a KVP with Denomination ₹ 15,000/- (Serial No. 4EFxxxx86) issued on 04.12.2015, in the name of Smt. Lavanya attends Lodi Road HO (SOL ID -11000300) for maturity closure on 04.04.2024. While checking in Finacle it was found that the date of issue of KVP was wrongly migrated as 04.08.2015 instead of 04.12.2015. The actual payment to be made to

customer is ₹ 30,000/-, but in Finacle maturity amount is shown as ₹ 30,400/-. Hence, there will be an excess payment of ₹ 400/-.

(i). KVP account shall be closed normally and maturity payment shall be credited into Post Office Savings Account or made through Postmaster's Cheque as follows:

(a) If the payment opted to be made through credit into Post Office Savings Account (POSA): the following transaction entries are to be made in Finacle using HTM menu, for contra accounting.

Debit	Credit
Customer's Savings Account - ₹ 400/-	11000300MXKNI — ₹ 400/-

Field (s)	Details to be entered
Remarks 1	Excess Payment (Maximum 30 Characters)
Transaction Particulars	KVP 4EFxxxx86 dt. 04.12.2015—Date wrongly migrated (Maximum 50 Characters)

(b) If the payment opted to be made through Postmaster's Cheque: the following transaction entries are to be made in Finacle using HTM menu, for contra accounting.

Debit	Credit
110003000340 - ₹ 400/-	11000300MXKNI — ₹ 400/-

Field (s)	Details to be entered
Remarks 1	Excess Payment (Maximum 30 Characters)
Transaction Particulars	KVP 4EFxxxx86 dt. 04.12.2015—Date wrongly Migrated (Maximum 50 Characters)

Note: No cash payment should be made and there is no facility for credit in other bank savings account When the payment is made through cheque, the cheque should be issued for actual maturity amount i.e. ₹ 30,000/-

(e). When date of opening of the account is migrated wrongly, resulting short payment to the Depositor

Assume that a KVP with Denomination ₹ 50,000/- (Serial No. 7FGxxxx76) issued on 04.12.2015, in the name of Smt. Mamta Chatterji attends Kolkata GPO (SOL ID- 70000100) for maturity closure on 04.04.2024. **While checking in Finacle it was found that the date of issue of KVP was wrongly migrated as** 04.12.2016 instead of 04.12.2015. The actual payment to be

made to customer is ₹ 1,00,000/-, but in Finacle maturity amount is shown as ₹ 83,550/-. Hence, there will be a short payment of ₹ 16,450/-.

(i). KVP account shall be closed normally and maturity payment shall be credited either to Savings Account or payment shall be made through Cheque.

(ii). In addition, the following transaction entries are to be made in Finacle using HTM menu, for contra accounting.

Debit	Credit
70000100MXKNI — ₹ 16,450/-	Customer's Savings Account or 700001000340 - ₹ 16,450/- (as the case may be)

Field (s)	Details to be entered
Remarks 1	Short Payment /Maximum 30 Characters)
Transaction Particulars	KVP 7FGxxxx76 dt. 04.12.2015—Date wrongly migrated (Maximum 50 Characters)

Case history sheet on closure of Non-migrated account / certificate

Date: _____

1.	Name of the Post office where the accounts stand	:	
2.	Scheme	:	
3.	Account Number/ Registration Number Including Certificate(s)	:	
4.	Name of the Depositor(s)	:	
5.	Date of Opening/Issue	:	
6.	Date of Maturity	:	
7.	Amount of Deposit/ Balance as per passbook/ Certificate(s)	:	
8.	Reason	:	Non Migrated/'Closed/Deleted'/Other
9.	Report of Designated PA Along with amount (in ₹) Payable	:	(Signature of Designated PA)
10.	Report/Recommendation Of Asst. Postmaster/Deputy Postmaster/ Sub Postmaster	:	(Signature of APM/DPM/SPM)
11.	Recommendation of SBCO/ Head Postmaster (Head Postmaster in case of Certificate issued before 01.07.2016)	:	(Supervisor/In-charge/Head Postmaster)
12.	Recommendation of Divisional Head/Gazetted Postmaster	:	(Divisional Head/ Gazetted PM)
13.	Payment particulars viz. Finacle Transaction ID/ Amount/ Date with the Payment details (Cheque Number/POSA Account details	:	(Signature of APM/DPM)

Appendix XXIII – Printing and Supply of AAR Books, ASLAAS-5 Cards and POSB Cheque Books

Introduction

Prior to 01.04.2022, the following Savings Bank related forms / stationery were printed and supplied by National Savings Institute (NSI), New Delhi.

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

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

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

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

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

II. GENERAL PROCEDURE

1. Printing and supply will be done twice in a Financial Year. All the indenting units /offices shall place the indents, Half yearly, for the requirement for the period from 1st April to 30th September and for the period from 1st Oct to 31st March.

2. AAR Books and ASLAAS-5 Cards will be printed locally by the Postal Stores Depots (PSD) identified by the Circle listed in the Annexure -A of this chapter, as per the requirement received from Head Post Offices and District Small Savings Offices respectively.

3. India Security Press (ISP), Nashik will continue to print the POSB CTS Cheque books. PSD, Nashik will be the nodal PSD for placing indent for supply of POSB Chequebooks.

4. The indents from Divisional Offices and District Small Savings Offices should reach the PSD concerned as follows.

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

5. The printing, supply, indenting shall be done by the identified PSD in each Circle and as such the PSDs identified are given in Annexure — A. If indent is not received from DSSO, the concerned PSD should confirm the same from DSSO concerned.

6. Copies of the indents / print orders related to these items should be marked to the Circle concerned for monitoring and Circles shall ensure that there is no shortage in the post offices.

III. ROLE OF DISTRICT SMALL SAVINGS OFFICES

1. The Directorate of Small Savings / District Small Savings Officers (DSSO) or the Authorities prescribed by the Directorate of Small Savings in the State concerned shall place the indents for supply of ASLAAS-5 cards to the Superintendent, Postal Stores Depot (PSD) concerned as per the list given in Annexure – B of this Chapter.

2. On receipt of the printed ASLAAS-5 cards from PSDs concerned, DSSOs will issue the cards to the MPKBY Agents under their jurisdiction.

IV. ROLE OF SUB POST OFFICES / HEAD POST OFFICES

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

Indent for supply of AAR Books and POSB Cheque books

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

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

Date: _____

Sub Postmaster

To

The _____

_____HPO

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

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

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

Indent for supply of AAR Books and POSB Cheque Books

Name of the Head Post Office _____

Indent for the Half-Year From _____ To _____

Sl. No.	Item	Stock on Hand			Requirement for the Half-Year		
		In HO	In SOs	Total	HO	SO	Total

1.	AAR Book — Rs. 1,000/- Denomination						
2.	AAR Book — Rs. 5,000/- Denomination						
3.	AAR Book — Rs. 10,000/- Denomination						
4.	AAR Book — For Crossed Cheques						
5.	POSB Cheque Books MICR Code _____						
	Total						

Date: _____

Head Postmaster

To
The Sr. Superintendent / Superintendent
_____Division

V. ROLE OF DIVISIONAL OFFICE

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

Indent for supply of AAR Books

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

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

3.	AAR Book – Rs. 10,000/- Denomination	HO			
		HO			
4.	AAR Book – For Crossed Cheques	HO			
		HO			
	Total				

Date: _____

Senior Superintendent/ Superintendent
_____ Division

To
The Superintendent
_____ PSD

Indent for supply of POSB Cheque Books containing 10 leaves

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

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

Date: _____

Senior Superintendent/ Superintendent
_____ Division

To
The Superintendent
_____ PSD

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

VI. ROLE OF POSTAL STORE DEPOTS

(i) AAR Books and ASLAAS-5 Cards

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

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

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

(ii). POSB Cheque books

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

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

Indent for supply of POSB Cheque books containing 10 Leaves

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

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

Date: _____

Superintendent
PSD, _____

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

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

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

VII. ROLE OF PSD NASHIK

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

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

Indent for supply of POSB Cheque books containing 10 Leaves

To
The Deputy Controller of StampsCentral Stamp Depot,
India Security Press, Nashik Road 422101.

Indent No. _____ Financial Year_____
Date_____

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

Enclosure: _____

Superintendent
PSD, Nashik

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

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

VIII. ROLE OF ISP, NASHIK

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

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

IX. PROCEDURE FOR PAYMENT

1. All the PSDs, immediately on receipt of supply of POSB Cheques from ISP, Nashik should send the acknowledgement.

2. PSDs on receipt of the POSB Cheque books, should ensure that the payment for the supply is made to ISP, Nashik within 15 days from the date of receipt of the supply of cheque books.

3. All the payments for the POSB Cheque books supplied after 31.03.2022 including those supplied after 31.03.2022 against the indents placed by NSI, New Delhi shall be made by the PSDs concerned.

4. The Superintendent, PSD, Nashik shall be the nodal officer to co-ordinate with ISP, Nashik and other PSDs across the Country for all the matters related to ISP.

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

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

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

X. EXPENDITURE

1. Department is authorized to spend amount with in the upper limit in a year as fixed by Department of Economic Affairs from time to time, beyond which specific permission from Ministry of Finance is required.

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

(i) Head of Accounts

Th expenditure incurred for printing of ASLAAS cards-5, AAR books and POSB CTS Cheque books shall be charged in the Head of Accounts / APT 2.0 Account Codes as follows.

S. No.	Head of Account	Description	APT 2.0 Account Code	Remarks
1	800803104010016	Cost of printing AAR books	8008005016	
2	800803104010016	Cost of printing ASLAAS-5 cards	8008005216	
3	800803104030016	Cost of printing POSB cheque	8008005116	
4	867000107010000	Drawings From Bank	8670000100	

3. Accounting Procedure

(i). Payment of cost of printing towards AAR Books

Debit		Credit		Remarks
APT 2.0 AC – HOA	**Description**	**APT 2.0 AC – HOA**	**Description**	
8008005016 800803104010016	Cost of printing AAR books	8670000100 867000107010000	Drawing From Bank clearing	
		9421000300 2100102110000	Dedn. I. Tax from Contractors under sec-194-c	TDS as applicable
		8661003300 866100101640100	TDS on GST	

(ii). Payment of cost of printing towards ASLAAS-5 cards

Debit		Credit		Remarks
APT 2.0 AC – HOA	**Description**	**APT 2.0 AC – HOA**	**Description**	
8008005216 800803104010016	Cost of printing ASLAAS-5 Cards	8670000100 867000107010000	Drawing From Bank	
		9421000300 2100102110000	Dedn. I. Tax from contractors under sec-194-c	TDS as applicable
		8661003300 866100101640100	TDS on GST	

(iii). Payment of cost of printing towards POSB cheque books

Debit		Credit		Remarks
APT 2.0 AC – HOA	**Description**	**APT 2.0 AC – HOA**	**Description**	
8008005116 800803104030016	Cost of printing POSB cheque	8670000100 867000107010000	Drawing From Bank	
		9421000300 2100102110000	Dedn.I. Tax from Contractors Under sec-194-c	TDS as applicable
		8661003300 866100101640100	TDS on GST	

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

4. ROLES

(a). Role of Payment Offices:

i) Ensure that booking is done separately for each type of item printed, in the respective Account Codes
(ii) Booking is to be done within the limit allotted for the circle
(iii) File IT/GST TDS Returns
(iv) Maintain proper reports and registers,
(v) Roles as defined in the SB Order No. 06/2022

(b) Role of Circle PAOs:

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

(c) Roles of FS Division:

(i) Allotment and monitoring of Circle wise expenditure as per the expected average demand.
(ii) Ensure that the budget limit set by the Budget Division of Department of Economic Affairs is not exceeded, through a monthly / periodical expenditure statement from each Circle to FS Division.

(iii) Periodically, liaise with the Budget Division of Department of Economic Affairs informed on the utilization and for additional demand, if any.

XI. List of PSDs identified for printing of AAR Books / ASLAAS-5 Cards and for placing indents for POSB Cheque books

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

14	Maharashtra	PSD Nashik	Upnagar, Nashik-422006.	0253-2414675 0253-2415315	psdnashik.mh@indiapost.gov.in, psdnashik@gmail.com
15	North Eastern	PSD Silchar	Arunachal, Masipur, Tarapur Pt I, Silchar - 788025	0384- 2278403	psdsilchar@gmail.com
16	Odisha	PSD Bhubaneswar	PSD, Bhubaneswar - 751007	0674-2570656	psdbhubaneswar.od@indiapost.gov.in
17	Punjab	PSD Ludhiana	Vill. Sunet, F Block, BRS Nagar, Ludhiana-141012	0161-2457352	psdludhiana.pb@indiapost.gov.in
18	Rajasthan	PSD Jaipur	Baria House, Jaipur - 302006	0141-2223079	psdjaipur.rj@indiapost.gov.in, spsdjp@gmail.com
19	Tamilnadu	PSD Chennai	126, Kutchery Road, Mylapore, Chennai - 600004	044-24672412	psdchennai.tn@indiapost.gov.in sppsdchennai@gmail.com
20	Telangana	PSD Hyderabad	Padmarao Nagar Colony, Hyderabad – 500020	040 23463898	sppsdhyd25@gmail.com
21	Uttar Pradesh	PSD Lucknow	Postal Stores Depot, Lucknow	0522-2628743	psdlucknow.up@indiapost.gov.in
22	Uttarakhand	PSD Saharanpur	Postal Training Centre Campus, Saharanpur-247002	0132-2648063	SupdtPSDSRE@gmail.com
23	West Bengal	PSD Kolkata	33, B.B.D. Bag (East), Kolkata - 700001	033-22429060 033-22301134 033-22304584	psdkolkata.wb@indiapost.gov.in, sppsdkolkata@yahoo.co.in

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

XII. List of Directorate of Small Savings and PSDs identified for supply of ASLAAS-5 cards

Sl. No.	State / UT	Address	PSD to whom indent is to be placed
1	Andhra Pradesh	The Director, Director ate of Insurance Department, Door No. 7-104, C-Block, 5th Floor, Anjaneya Towers, Ibrahimpatnam, Krishna District, Pin-521456 Andhra Pradesh Phone: 0866-2884006	PSD, Vijayawada
2	Andaman and Nicobar Islands, Port Blair	The Director, Information, Publicity and Tourism, Andaman and Nicobar Islands, Port Blair-744101	PSD, Kolkata
3	Arunachal Pradesh	The Director of Small Savings, Govt. of Arunachal Pradesh, D-Sector, Naharlagun-791110, Arunachal Pradesh	PSD, Silchar

		Email: smallsavingsarunachal@gmail.com	
4	Assam	The Director of Small Savings, Govt. of Assam, KarBhawan Complex, 5th Floor, Ganeshguri, Guwahati-781006. Assam Email-smallsavingsassam@gmail.com	PSD, Guwahati
5	Bihar	The Additional Secretary, National Savings, Finance Department, Govt. of Bihar, Patna-800001	PSD, Patna
6	Chandigarh	The Dy. Commissioner, Union Territory Chandigarh-160009	PSD, Ludhiana
7	Chhattisgarh	Directorate of Small Savings, First Floor, Block-1, 4th Floor, Indravati Bhavan, Naya Raipur, Chattisgarh-492002 Telephone: 0771-2428406	PSD, Raipur
8	Daman	The Collector, Collectorate of Daman, Dholar, Moti Daman, Daman-396220	PSD, Ahmedabad
9	Diu	The Collector, Office of the Collector, Fort Road, Diu(U.T)-362520	PSD, Ahmedabad
10	Goa	The Director, Directorate of Small Savings & Lotteries, Serra Building, Near All India Radio, Altinho, Panaji, Goa-403001 Telephone: 0832-2423864	PSD, Nashik
11	Gujarat	The Dy. Director, Small Savings, Bachat Bhawan, Relief Road, Ahmedabad-380001 Mobile: 9014990610/7567008965	PSD, Ahmedabad
12	Haryana	The Director, Directorate of Small Savings, Govt. of Haryana, 30 Bays Bldg, Sector17-C, Chandigarh (Haryana)	PSD, Ambala
13	Himachal Pradesh	The Director, Small Savings, Himachal Pradesh Secretariat, Yojana Bhawan, Shimla-171002 (H.P)	PSD, Shimla
14	Jammu & Kashmir	The Financial Commissioner, Finance Deptt., Civil Secretariat (Jammu), 1/44, Jammu (U.T)-180001 Phone: 0191-2546715, 2520864 Email: finance-jk@nic.in	PSD, Jammu
15	Jammu & Kashmir	**Winter** The Financial Commissioner, Finance Deptt., Civil Secretariat 1/44, Jammu (U.T)-180001 Phone: 0191-2546715, 2520864 Email: finance-jk@nic.in	PSD, Jammu

		Summer The Financial Commissioner, Finance Deptt., 5th Floor, Room No-507, Civil Secretariat, Srinagar (U.T)-190009 Phone: 0194-2506052	
16	Jharkhand	The Director, National Savings, Finance Department, Ranchi, Jharkhand-834004	PSD, Ranchi
17	Karnataka	The Director, Department of Treasury, Directorate of Pension, Small Savings and Asset liability monitoring, Podium Block, Vishveshwaraiah Centre, Ambedkar Veedhi, Bangalore -560001 Karnataka Phone: 08022862785, 08022861623	PSD, Hubbali
18	Kerala	The Director of National Savings, Golden Jublee Corporation Building IInd Floor, (Opp: SMV School), M.G.Road, Trivandrum-695001 Phone: 04712473116, 04712478731	PSD, Thrissur
19	Lakshadweep	The Sub Divisional Officer, Sub Divisional Office, Lakshadweep Administration, Amini-682552.	PSD, Thrissur
20	Leh-Ladakh	The Commissioner/Secretary, Finance, Leh-Ladakh, U.T. Administration, Civil Secretariat, Leh Ladakh-194101 (U.T) Phone: 0198-2257561 Email: commrsecy-ladakh@gov.in	PSD, Jammu
21	Madhya Pradesh	The Directorate of Institutional Finance, Government of Madhya Pradesh, C-Wing, 1st Floor, Vindhyachal Bhawan, Bhopal-462003 Telephone: 91-755-2551199, 2552003	PSD, Bhopal
22	Maharashtra	The Commissioner, 8th Floor, New Administrative Building, Madam Cama Road, Mantralaya, Mumbai-400032 Telephone: 022-2048029	PSD, Nashik
23	Manipur	The Director of Small Savings, Govt. of Manipur, New Secretariat Building, Imphal-795001, Manipur, Email- rojenkar@gmail.com	PSD, Silchar
24	Meghalaya	The Director of Small Savings, Govt. of Meghalaya, Nohkrek Building, Lower Lachumiere, Shillong-793001, Meghalaya Mob: 9863067505, Email: anitakharpor@gmail.com	PSD, Silchar

25	Mizoram	The Director of Small Savings, Institutional Finance and State Lottery, Govt. of Mizoram, Tuikhutlang, Aizawal-796001, Mizoram Phone: 0389-232291 Email: ifsl_mizoram123@yahoo.in	PSD, Silchar
26	Nagaland	The Officer on Special Duty Revenue and Director of Small Savings, Govt. of Nagaland, Nagaland Secretariat, Finance Department, Kohima-797001, Nagaland Phone-0377-2270065	PSD, Silchar
27	New Delhi	The Directorate of Small Savings & Lotteries, 5th Floor, N Block, Vikas Bhawan, New Delhi-110002 Phone: 011-23379779 Email: ssfin.delhi@nic.in	PSD, Delhi
28	Odisha	The Director, Small Savings & Secretary Finance, Govt. of Odisha, Secretariat Building, Bhubaneswar-751001	PSD, Bhubaneswar
29	Puducherry	The Director, Planning & Research Deptt., Govt. of Pondicherry, 505, Kamaraj Salai, Saram, Puducherry-605013. Phone: 0413-2248071	PSD, Chennai
30	Punjab	The Directorate of Small Savings, Govt. of Punjab, Vittiya Yojana Bhawan, 5th floor, Sector-33-A, Chandigarh-160033	PSD, Ludhiana
31	Rajasthan	The Director, Directorate of Treasury Accounts, A-Block, Vitta Bhawan, Jyoti Nagar, Janpath, Jaipur-302005 Mobile: 9057585363	PSD, Jaipur
32	Sikkim	The Director of State Lotteries cum Director of Small Savings, Govt. of Sikkim, Finance Department, Deorali, Gangtok-737102, Sikkim Email: directorskmlotto@gmail.com	PSD, Kolkata
33	Tamilnadu	The Director, Directorate of Small Savings, LLA Buildings, No.735, Anna Salai, Chennai-600002 Phone: 044-28518737	PSD, Chennai
34	Telangana	The Director, Directorate of Insurance Department, Govt. of Telangana, 3rd Floor, APGLI Building, Tilak Road, Abids, Hyderabad-500001 Telangana Phone: 040-24754301	PSD, Hyderabad
35	Tripura	The Director of Small Savings, Group Insurance & Institutional Finance, P.N. Complex, Gorkha	PSD, Silchar

		Basti, PO: Kunjaban-799006, Agartala, Tripura Phone-0381-2325833, 0381-2325801 Email: dif_agt@yahoo.in	
36	Uttar Pradesh	The Dy. Director (Publicity), National Savings Directorate, Vikasdeep, 2nd Floor, 22-Station Road, Lucknow (UP), Mobile: 8853609090	PSD, Lucknow
37	Uttarakhand	The Joint Director, National Savings Directorate, Tax Bldg, 2nd Floor, Ring Road, P.O Nehrugram, Dehradun-248005. Mobile: 9411581908	PSD, Saharanpur
38	West Bengal	The Director, Finance Department, Small Savings, Govt of West Bengal Jessop Building, 63, N.S Road, Kolkata-700001 Phone: 033-22625895 Email: directorsmallsavingswb@gmail.com	PSD, Kolkata

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

XIII. Specifications of Items to be printed locally by PSDs

1. AAR Books

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

2. ASLAAS-5 Cards

Sl. No.	Item	Specification
1.	Size	30 cm X 22 cm (Finished Size)
2.	Pages	1 Leaf (2 Pages)

3.	Paper for Text	150 GSM White Cartridge paper (GSM of paper duly certified / verified from the Paper Laboratory Testing Centre)
4.	Printing	Black and White with alphanumeric numbering at three places in each card. Alphanumeric pattern will change after each block of 1 - 999999 Lakh

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

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

5. Each AAR book shall have a book serial number having 11 alpha numeric text and it shall be a combination of Prefix allotted to Circle / PSD, Alpha Serial and numerical serial in 5 digits format starting from 00001 to 50000. Prefix and alpha serial will be the same as that of AA receipts. Examples:

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

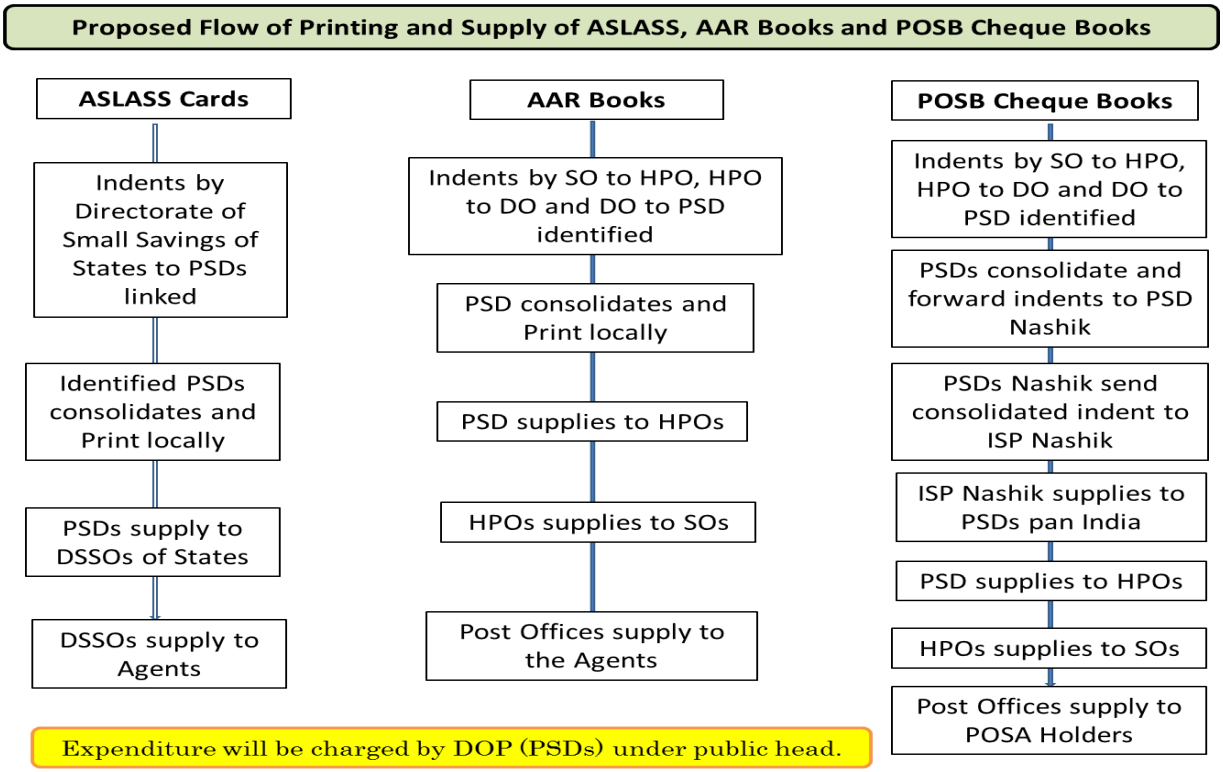
(ii). ASLAAS-5 Cards of Gujarat Circle will have serial — GJASAA 000001. Once after the serial GJASAA 999999 is printed, next block will start serial GJASAB 000001.

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

Sl. No.	Circle	PSD	Prefix for AAR Books	Prefix for ASLAAS-5 Cards
1	Andhra Pradesh	Vijayawada	APAR	APAS
2	Assam	Guwahati	ASAR	ASAS
3	Bihar	Patna	BRAR	BRAS

4	Chhattisgarh	Raipur	CGAR	CGAS
5	Delhi	Delhi	DLAR	DLAS
6	Gujarat	Ahmedabad	GJAR	GJAS
7	Haryana	Ambala	HRAR	HRAS
8	Himachal Pradesh	Shimla	HPAR	HPAS
9	Jammu & Kashmir	Jammu	JKAR	JKAS
10	Jharkhand	Ranchi	JHAR	JHAS
11	Karnataka	Hubbali	KAAR	KAAS
12	Kerela	Thrissur	KLAR	KLAS
13	Madhya Pradesh	Bhopal	MPAR	MPAS
14	Maharashtra	Nashik	MHAR	MHAS
15	North East	Silchar	NEAR	NEAS
16	Odisha	Bhubaneshwar	ODAR	ODAS
17	Punjab	Ludhiana	PBAR	PBAS
18	Rajasthan	Jaipur	RJAR	RJAS
19	Tamilnadu	Chennai	TNAR	TNAS
20	Telangana	Hyderabad	TLAR	TLAS
21	Uttar Pradesh	Lucknow	UPAR	UPAS
22	Uttarakhand	Saharanpur	UKAR	UKAS
23	West Bengal	Kolkata	WBAR	WBAS

XV. Flow of Printing and Supply of ASLASS, AAR Books and POSB Cheque Books



APPENDIX XXIV - SOP for deduction of TDS under Sec 194N in Finacle

(I). Introduction

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

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

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

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

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

2. The functionality for deduction of TDS under Section 194N of IT Act 1961 is available in Finacle w.e.f. 04.08.2022.

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

4. In such cases, Post Offices should process withdrawal transaction only after updating the TDS percentage of the account holder in Finacle. Post offices should follow the following procedure to capture the applicable percentage of TDS to be deducted under Section 194N and TDS deduction.

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

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

2. The Counter PA at the post office should

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

www.incometax.gov.in/iec/foportal

(ii). Click on "TDS On Cash Withdrawal" option which will be available under Quick Links option

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

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

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

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

(vii). The Counter PA has to note down the same on the top of the Withdrawal form in red ink as "TDS Deducted on Cash WD txns @ 2% above 1C or TDS Deducted on Cash WD txns @ 2% above 20L and @ 5% above 1C"

(III). Procedure to update TDS Percentage in Finacle

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

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

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

4. PAN Number of the account holder will appear. Counter PA should check whether the

PAN Number linked to CIF is same as displayed in the PAN NUMBER field.

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

a) TDS Deducted on Cash WD txns @ 2% above 1C

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

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

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

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

(IV). Other Important points

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

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

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

4. TDS - LIEN MARKING

(i). During transaction which involves 194N TDS deduction, lien equivalent to TDS amount

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

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

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

5. 194N TDS deduction on DREAM / ATM Withdrawals:

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

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

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

(V). Reports

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

(a). Section 194N TDS Deduction Detail report

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

(b). Section 194N TDS Deduction Summary

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

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

On the basis of the orders of competent authority, HIARM menu in Finacle is executed by SBCO for making adjustment in the balances in the accounts of SBA Type viz. POSA/PPF/SSA and NSS-87/92. The entries made in HIARM will get updated in the ledger of the accounts concerned only on execution of HACINT menu or at the time of closure of the account. Besides, in case of closure of PPF Loan account, the loan interest is calculated using HACINT menu. At present, after making entries in HIARM menu, HACINT menu is executed at CEPT, Chennai. This activity has been de-centralised to Circle CPCs from 03.06.2022 and the procedure to be followed by CPCs are detailed below.

Roles at Head Post Office Level

(A). Execution of HIARM menu by SBCO

1) Incorrect entry in HIARM is one of the reasons for non-credit of Consolidated Annual Interest in SB/PPF/SSA/NSS Accounts during the previous financial years. Any Interest Adjustment Rectification (IAR) entry made in HIARM will appear in audit entry against respective SB/PPF/SSA/NSS account in HAFI menu. Hence, while making IAR entry in HIARM menu, it should be ensured that correct account number is updated.

2) In case of any wrong entry made in HIARM, SBCO official concerned can delete such entry by ticking Del Flag and giving Submit.

3) Transaction Date and Transaction ID will get updated in the accounts only during End of Year (EOY) or on execution of HACINT menu in Finacle.

4) There should be no verification pending for modification in SB/PPF/SSA/NSS Accounts, otherwise Annual Interest credit won't happen for which, IAR should not be made. Hence, it should be ensured through HAFI menu before executing of execution of HIARM menu.

5) Amount entered in HIARM should not be a negative number. If the amount entered in HIARM is in minus figure, it will not get effect.

6) HIARM entry is auto-verified. It can also be modified any time before interest batch (HACINT) is executed. All the fields are modifiable.

Roles at CBS-CPC Level

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

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

1) There is no need to run HACINT menu separately in the following cases.

a. Whenever HIARM is suggested for TDA type of accounts for adjustment of interest paid in claim closure cases where a MIS or SCSS Account is already matured.

b. If SB/PPF/SSA/NSS account concerned is proposed to be closed, as entry updated in HIARM will get effect automatically at the time of closure. Post Offices should ensure that 'Apply current year interest' checkbox is selected in account closure menu; else HIARM entry or changes in HINTTM will not get applied during closure.

2) Cross-checking HIARM entries with the approval memo: Before execution of HACINT menu, the Supervisor /In-Charge, CPC concerned should cross check the entries in HIARM menu with the scanned copy of the orders of Divisional Head or Director GPO or Gazetted Postmaster, received from Postmaster of HO concerned.

Process of checking HIARM entry

i. Invoke HIARM-Inquiry option.
ii. Check if the amount mentioned in the memo is entered correctly or not
iii. Run indicator should always be "C"
iv. Debit/Credit Interest should be C if the IAR amount is to be credited to the account; Debit/Credit Interest should be D if the IAR amount is to be debited from the account
v. Applicable Date should be 31st March of last financial year, 31/03/xxxx (Eg. 31/03/2022). Any adjustment (balance & interest) should be calculated till last financial year 31/03/xxxx (Eg.31/03/2021); else posting of interest using HACINT will not provide the expected result.
vi. Amount in HIARM should be a positive number.

3) Checking interest posting status of the account: Before execution of HACINT menu, the Supervisor/In-Charge, CPC concerned, should check the interest posting status in the account concerned by invoking HAITINQ menu as follows.

i). **Invoke HAITINQ**
ii). Interest Calculated up to Date and Last Interest Accrual Date (highlighted in the

below screen) should be lesser than or equal to the applicable date entered in HIARM menu.

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

i). Invoke HCCS and go to the account SOLID
ii). Invoke HACINT and enter the following

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

iii). Check **HPR** for success report/failure report. In 'Interest summary details', against 'Interest Adjustment' field, IAR amount will be shown. If amount is to be debited, amount will be displayed with minus sign. As HACINT is executed for IAR amount application, all other fields except 'Interest Adjustment' field will have zero values.

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

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

i). Invoke HCCS and go to the account SOLID
ii). Invoke HACINT and enter the following.

1. 'Set ID' will be the same as Account SOLID
2. Enter a value in 'Report To' field (For e.g.: PM)
3. Enter 'From A/c ID'.; 'To A/c ID.' will be auto-populated
4. 'To Date' should be entered as 1st April only (Eg:01-04-2022)

5. ‘Transaction Value Date' should be the same as ‘To Date’
6. **Post transaction flag should be selected as ‘Yes’**
7. Frequency Based Interest Run should be selected as 'No'
8. Debit/Credit Interest should be selected as ‘Both'
9. Remaining fields should be left with default values and no changes are to be made
10. Click on Submit

iii). Check HPR for success report/failure report and then check by invoking HACLI to view transaction.

iv). If interest entry is not created, check the report in HPR to find out which field was entered incorrectly, instead of the prescribed values.

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

i). Use HCCS and go to the account SOLID

ii). Invoke HACINT

1. ‘Set ID' will be the same as Account SOL ID
2. Enter a value in 'Report To' field (For eg: PM)
3. Enter PPF Loan A/c in ‘From A/c ID'.; ‘To A/c ID.' will be auto-populated
4. **‘To Date'should be entered as Current BOD Date(Today's Date)**
5. ‘Transaction Value Date’ should be the same as ‘To Date’
6. Post transaction flag should be selected as ‘Yes’
7. Frequency Based Interest Run should be selected as 'No'
8. **Debit/Credit Interest should be selected as 'Debit Interest only'**
9. Remaining fields should be left with default values and no changes are to be made
10. Click on Validate to ensure s**cheme type is displayed correctly for the account as ODA;** this will help in cross-checking that loan account id is entered and not the PPF account itself.
11. Click on Submit

iii). Check HPR for success report/failure report and then check HACLI to view transaction.

iv). If interest entry is not created, check the report in HPR to find out which field was entered incorrectly, instead of the prescribed values.

7) Other important points: The Supervisor / In-Charge, CBS-CPC should ensure the following points on performing the task of HACINT execution.

i). If From A/c. ID or To A/c. ID is left blank, then interest posting will happen for all accounts in the SOL for the range of accounts starting from Account entered in From A/c ID or ending with To A/c ID.

ii). To Date and Transaction Value Date is Current BOD (Begin of Day) by default; if this is not changed to 1st April, interest will be calculated up to previous month end (Eg: If done in Sep-21, interest will be calculated up to Aug-21) and posted along with IAR entry. This will result in excess payment of interest during end of the financial year, as the IBB will get increased to the effect of interest amount getting posted on current date.

iii). Reversal option is not available for any incorrect posting done using HACINT menu. Hence, due attention should be paid for each account & each step in the process.

iv). Without checking ledger balance in HACLI menu, HACINT should not be initiated once again. In case of any failure, report generated in HPR must be checked by CPC.

v). **HACINT related activities should be carried out before 1500 Hrs i.e. before the commencement of EOD process in post offices**.

APPENDIX XXVI – Standard Operating Procedure for online PAN Validation

Introduction

To ensure the correctness and validity of the PAN number entered at the time of creation and modification of CIFs of the Customers / Depositors, is validated based on the responses received from Protean System w.e.f. 25.01.2022.

1. **Procedure for validation of PAN in Finacle Core System**

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

i. The Counter PA shall ask the Customer to submit either PAN Card detail or the Form – 60.

ii. The Counter PA shall create the CIF using CCRC menu in Finacle. On the CIF Creation screen, after entering name of the Customer, the Counter PA should select the Tax status as "PAN Card Available", if the Customer provided PAN Details.

iii. Immediately after selecting the Tax status, an alert message prompting the Counter PA to capture the PAN card will be thrown by the System.

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

v. The Counter PA should accept the alert message by clicking OK and then he/she should Click on "Validate" Button. On doing so, the following data / information entered in CIF will be sent to Protean System for validation:

- PAN Number
- Name (Concatenation of First name, Middle name and Last name)
- Date of Birth

vi. The Finacle system will connect with Protean System (NSDL system). After Validation at NSDL, Finacle System will show the details as follows.

Response Item	Responses
PAN status from NSDL	Existing and Valid, Fake, Deactivated, Deleted, Record Not Found, etc.

Name	Y / N (Matched or Not Matched
Date of Birth	Y / N (Matched or Not Matched
Aadhaar to PAN linking status	Y / R / NA — (Operative / Inoperative PAN / Non-individual PANs)

vii. The Counter PA / Postmaster / Supervisor should perform the following actions in accordance with the responses of the PAN verification as under:

SI. No.	Response	Action to be performed by Counter PA / Postmaster/Supervisor
1.	If the PAN status is 'E' – Existing and Valid	PAN may be accepted.
2.	If the PAN Status is 'E' and Name status is 'N – Not Matched'	PAN shall not be accepted as valid PAN.
3.	If the PAN Status is 'E' and if the DOB status is 'N – Not Matched'	PAN shall not be accepted as valid PAN.
4.	If the PAN Status is 'E' and if the Aadhaar – PAN status is 'NA – Non-individual PANs	PAN shall not be accepted as only individual can open the account under National Smal Savings Schemes.

viii. PAN number entered in the PAN Card No. field which has been validated from NSDL will be auto populated in the document details, if the selected document code is PANCD. Hence, the Counter PA shall not be required to enter the PAN number once again in the document details.

ix. If the entered PAN number is already linked to any other CIF, the System will not allow to enter the same PAN number during CIF creation and a message "PAN is already linked with CIF ID xxxxxxxxxx" will be displayed as follows. In such cases the PAN Number already available in the other CIF should be validated and take action as stated in the para (vii) above. If the PAN is not acceptable, the wrong PAN Number shall be removed and it should be intimated to the CPC through email by the Postmaster, for further action to enter the correct PAN in the CIF.

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

x. The Counter PA will not be able to proceed further with CIF creation if the PAN CARD status is INVALID.

xi. If the PAN status is Existing and Valid, the Counter PA shall enter the remaining

information required for creation of CIF in CCRC menu and create the CIF as it is being done already.

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

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

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

Note 4: If the PAN is Inoperative with respect to Aadhaar – PAN Linking Status, the counter PA should set the TDS Table code value to apply higher rate of TDS.

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

(B). <u>At the time of Modification of CIF</u>

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

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

(C). <u>At the time of Account Opening or Account Modification</u>

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

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

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

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

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

(D). <u>At the time of Cash Transactions</u>

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

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

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

2. <u>Inquiry of PAN Validation Status</u>

The Post Office officials can inquire the validation status of the PAN linked with a CIF using the Mobile Number or Aadhaar Number of the Customer using CCIFINQ menu in Finacle.

3. <u>PAN Validation Status in Internet Banking</u>

DOP e-Banking users can view the status of the PAN linked with their CIF. In EB Application, a link "View Your PAN Status in DOP" under "My Profile" Tab is provided for the Customers to check the validation status of their PAN. If the PAN is not validated, such customer will be prompted to get the PAN validated by visiting the home branch as below.

4. PAN Validation Status in M-Banking

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

5. Reports Available for ePAN Validation

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

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

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

Appendix XXVII – Standard Operating & Accounting Procedure for NEFT/RTGS in PO Accounts

1. Introduction

(i). NEFT- National Electronic Fund Transfer is RBI operated interbank payment system. Under this scheme individuals can electronically transfer funds from any bank branch or channels to any other individual having an account with any other bank branch in the country participating in the scheme. NEFT transactions are automated through Straight Through Processing (STP) modes by banks. NEFT transactions are 24*7*365 payment system. Transactions are settled between banks in every half an hour batch by RBI. DOP participating in this scheme through sponsor bank IPPB. DOP CBS is integrated with IPPB MQ server for NEFT message transmission.

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

(iii). IFSC (Indian Financial System Code) is an eleven-character alphanumeric code that is used to identify the particular branch of a participating bank and is used in remittances namely NEFT & RTGS.

(iv). For POSB customers there will be only one IFSC for all branches/POs. IFSC for POSB customer is **IPOS0000DOP.**

(v). UTR number refers to Unique Transaction Reference number allotted to each NEFT and RTGS transactions. 16-digit alpha numeric UTR is allotted to NEFT transaction and for RTGS, 22-digit alpha numeric UTR is assigned. In POSB, UTR numbers of outward transactions are generated as follows.

Type of transactions	UTR starts with for NEFT	UTR starts and ends with for RTGS
Initiated at Counters	DOPH	IPOSR5<yyyy…>0
Initiated in Internet Banking	DOPE	IPOSR5<yyyy…>1
Initiated in Mobile Banking	DOPM	IPOSR5<yyyy…>2
Automated N06 (Outward NEFT Transaction) for inward return rejected transactions	DOPZ	

(vi). NEFT/RTGS facility has been implemented in POSB w.e.f. 31.05.2022. NEFT/RTGS services are available across all the CBS post office counters. In addition, customers who are already registered users of DOP Internet Banking and Mobile Banking services can also initiate outward NEFT & RTGS transactions through those channels.

2. Charges and Limits

(a). NEFT

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

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

- However, no charges are levied for outward NEFT transactions initiated through e-Banking & m-Banking channels.

- Minimum & Maximum amount per transaction for NEFT Remittance **across the counter** is Rs.1/- and Rs.15,00,000/- respectively.

- The limit per transaction is Rs 2,00,000/- for outward NEFT **through eBanking & mBanking channels**. The maximum number of transactions permitted per day is five. Daily Transaction limit for outward NEFT initiated through eBanking & m-Banking services is Rs.10,00,000/-.

- There is a time variable transaction capping for eBanking & mBanking to mitigate fraud risk. Hence maximum transaction limit for outward NEFT initiated through eBanking/m-Banking from 8 PM to 8 AM is Rs.2,00,000/-.

(b). RTGS

Service charges for customer initiated RTGS outward transactions across all channels are:

For transactions up to ₹ 5 Lakh	₹ 24.50 + Applicable GST
For transactions above ₹ 5 lakhs and not exceeding the maximum limit	₹ 49.50 + Applicable GST

- Minimum & Maximum amount per transaction for RTGS Remittance **across the counter** is Rs.2,00,000/- and Rs.15,00,000/- respectively.

- Minimum and Maximum amount per transaction for RTGS Remittance through eBanking & mBanking channels is Rs.2,00,000/- and 5,00,000/- respectively. Daily Transaction limit for outward RTGS initiated through eBanking & mBanking services is Rs.10,00,000/-.

- Maximum number of transactions permitted per day are five through e-Banking and mBanking channels.

- There is a time variable transaction capping for eBanking & mBanking to mitigate fraud risk. Hence maximum transaction limit for outward RTGS initiated through eBanking/m-Banking from 8 PM to 8 AM is Rs.2,00,000/-.

Note: **The charges and limits are subjected to revision.**

3. NEFT / RTGS process & operations flow in Post Offices

<u>Outward NEFT / RTGS</u>

- Customer having an active post office savings account can only avail this facility for remittance to other bank accounts.

- The counter PA should collect NEFT / RTGS mandate form along with SB -7/POSB cheque from the customer and scrutinize the mandate form and SB-7/POSB Cheque as prescribed in the procedure prescribed for withdrawal from savings account.

The Counter PA after logging on to Finacle with User Name and Password, select the solution as NEFT/RTGS.

b) Invoke **HPORDM** menu

c) Select 'Add' function and Payment Product as 'Customer Transfer'

d) Enter the following mandatory fields:

i. Debit Account (PO Savings Account of the customer)
ii. Instrument type will be WDSLP (Withdrawal Slip) or CHQ.
iii. Remittance Amount
iv. Name of the beneficiary under Beneficiary Customer Section
v. A/c ID of the beneficiary under Beneficiary Customer Section

vi. Address Line 1 of the beneficiary under Beneficiary Customer Section

vii. IFSC code of the beneficiary bank under Account with Institution Section. After entering IFSC code, bank code and branch code will automatically get populated

e) Method of Payment to be entered as '**NEFT' or 'RTGS**' as the case may be and click on Fetch.

f) Click on Submit and record the payment order ID on NEFT/RTGS mandate form.

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

g) After payment order ID is generated, supervisor should verify the same from HPORDM menu using Verify function.

h) Once the transaction is verified by the supervisor, a UTR number (Example DOPH221100005618) will be generated. Supervisor will note down the UTR number in both the NEFT / RTGS mandate form and SB-7 form or POSB cheque.

4. Reversals in case of failed transactions

Reversals of the transaction are done as follows.

- In case of Outward Return transaction (N07i (NEFT) or pacs.004 (RTGS)), only the transaction amount will get reversed in customer's POSB account excluding the service charges.

- In case of failure at IPPB CBS/SFMS (FCAPI, FBAPI), the transaction amount along with the service charges will get reversed into customer's POSB account.

- In case of rejection at RBI end (N03 (NEFT) or pacs.002 (RTGS)), the transaction amount along with the service charges will get reversed into customer's POSB account.

5. Inquiry of outward NEFT / RTGS initiated transaction

a. Post Office user can Inquire/check the status of the outward NEFT & RTGS transaction using **HSMI** menu. For all outward NEFT & RTGS transactions, the message number N06 and R41 are to be used for NEFT and RTGS respectively.

b. User shall enter the following fields in HSMI screen:

- Pay Sys ID – NEFT or RTGS

- Message no. - N06 or R41
- Set ID - SOL ID
- In/Out Indicator - Out
- From Execution Date & To Execution Date is transaction date

Note 1: User can check the status of outward transactions using UTR number or Payment Order ID (PORD) through HSMI menu.

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

d. User can click on the View Message for the error status and find the failure reason for the transaction. Following are some of the failure reasons.

- FBAPI – Failure at IPPB (because of technical reasons)
- FCAPI – Failure at IPPB (because of technical reasons)
- N03 – Rejection at RBI end
- N07i – Outward Return transaction (return by other bank because of incorrect account details or any other business declines)

6. Inquiry of Inward NEFT / RTGS transaction

a. When a customer comes to enquire about the NEFT / RTGS Inward credit to his POSB account, the post office user can enquire the same as follows.

Post office user to

- Select 'Inquire' function in HSMI menu in Finacle NEFT-RTGS module
- Enter the UTR Number
- Click on 'Go' (System will display some details related to the UTR number entered)
- Note down the 12-digit Payment Order ID available in the 'Routed Ref. No. field'
- For checking the status details of the transaction, Post Office user to enter 12-digit Payment Order ID (PORD) in Routed Ref. No, paysys ID – NEFT or RTGS and Set ID – SOL ID. After clicking on 'Go', the following details will be displayed.

1.	For successful NEFT transactions	Two rows with Message No. N02 (Original Inward) and N10 (Corresponding Credit Confirmation) for successful credit in the customer's POSA account will be in display.

2.	For unsuccessful NEFT transactions	Two rows with Message No. N02 (Original Inward) and N07 (Corresponding inward return) for successful credit in the customer's POSA account will be in display.
3.	For successful RTGS transactions	Two rows with Message No. R41 (Original Inward) and CAMT.059 as SENT (Corresponding Credit Confirmation) for successful credit in the customer's POSA account will be in display.
4.	For unsuccessful RTGS transactions	Two rows with Message No. R41 (Original Inward) and R42 (Corresponding inward return) for successful credit in the customer's POSA account will be in display

7. Other Activities at Post Offices

a. Post Office users can view the outward NEFT / RTGS initiated transaction in long book, GL Detailed report and GL Summary report which are available in HFINRPT.

b. At the end of the day, PO users should forward the NEFT/RTGS mandate form along with SB-7 form or POSB cheque to SBCO.

c. For reference, user can also view the NEFT / RTGS Detailed Report under outward transaction type for channel BRN using HFINRPT menu. However, the report can be generated for internet and mobile banking channels using relevant channels option.

d. Respective SOL should ensure freezing/unfreezing of accounts based on the request received from Nodal Office/CEPT/Circle CBS CPC/Other Competent authority.

e. NEFT / RTGS related lien marked on the accounts by the Nodal office should not be removed by the SOLs.

f. Complaints/disputes received if any, should be immediately forwarded to Nodal Office through email or CRM.

8. Transfer of funds from Bank Accounts to PPF and SSA accounts

- Customers willing to transfer the funds from their bank account to PPF or SSA account should ensure the following before initiating the transaction through Internet Banking / Mobile Banking.

(i) PPF/SSA account should not have any pending previous years defaulted subscriptions. If the account has pending previous year subscription, the pending default is to be deposited through any nearest CBS post office.

(ii) If PPF account has matured, the account may be extended either at the post office or through internet banking, within one year from the date of maturity.

(iii) Fund transfer in PPF/SSA should be in multiples of Rs. 50/-

(iv) Fund transfer in PPF/SSA should be maximum of Rs. 1.50 lakh in a financial year.

(v) In case any NEFT Transaction fails due to technical reasons, the amount will be reversed in the bank account concerned.

Note: Customers willing to transfer from funds from Bank Account to Post Office Savings Account, PPF and SSA, should enter the Post Office Account Number and IFSC Code - **IPOS0000DOP.**

9. Role of Nodal Operations Team

CPRC, Chennai is functioning as Nodal Office w.e.f. 12.03.2025, for operations related to NEFT/RTGS transactions. The following are to be monitored/performed by the Nodal Operations Team.

1. Processing of manual outward fund transfer (N06) using HPORDM menu in case of failure of automated N06 for inward return rejection.

2. Processing of return of automated N06 for inward return rejection using HPORDM menu should be done in coordination with IPPB and beneficiary bank.

3. Processing of manual interbank fund transfer (pacs.009) for any failure in RTGS inward return.

4. Daily Monitoring of reconciliation of NEFT/RTGS transactions by coordinating with IPPB Team and further upload of TTUMs based on reconciliation output provided by IPPB.

5. Marking of lien (HALM) for the required amount based on the request from IPPB CPC or remitter bank through IPPB CPC for wrongful credit to POSB. SOLs may be informed accordingly not to remove the lien.

6. Nodal Office to inform the concerned Circle SPOCs to get the account frozen by the concerned HO, in case of any suspicious fraudulent credit to the account.

7. Processing of NEFT/RTGS Inward and Outward transaction messages in DOP CBS to be monitored in coordination with concerned technical teams of IPPB/CEPT for any technical issues.

8. Transactions created from CPRC, Chennai are to be monitored using long book and NEFT/RTGS detailed reports by SBCO of Delhi GPO on daily basis.

9. Management and resolution of complaints related to NEFT/RTGS transactions originated from different channels, received through modes like CRM Portal, Customer Care, India Post customer web portal and Post Offices.

10. Coordinating with IPPB CPC/CEPT/CBS Vendor for addition, modification and deletion of IFSC.

11. Coordinating with beneficiary/remitter bank through IPPB CPC for any customer transaction related disputes.

12. Reversal of transaction amount based on reconciliation and recommendation by IPPB CPC.

13. Managing banking ombudsman and fraudulent cases by coordinating with IPPB CPC.

14. Any payments to comply with ombudsman advisories are to be made after obtaining approval/sanction from the competent authority.

Note: Separate work class with both maker and checker are required in CBS for accessing menus like HPORDM, HSMI, HACLINQ, HALM, HCRT, HBRTM and HCCS. CEPT will revisit and provide menus on need basis. User role assignment and creation are to be handled as per existing procedure followed for user creation and SOL role change though circle CBS CPC / CBS EOD Team.

10. Role of Nodal Accounting Team

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

1. Posting of NEFT/RTGS Inward and Outward Settlement transaction entries in DoP CBS as per the prescribed Standard Accounting Procedure

2. Monitoring and replenishment of funds in IPPB Settlement Account as per the prescribed procedure.

3. Reconciliation of settlement entries in pool accounts.

4. Submission of GST Returns, GST Invoice and claiming Input Tax Credit for NEFT/RTGS related transactions.

5. Coordinating with Nodal Operations Team for any NEFT/RTGS operation related and technical issues.

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

11. Grievance Mechanism

Customers can use any of the following methods to register complaints regarding their NEFT / RTGS transactions.

a. Through India Post customer care number **1800 2666 868**.

b. Through complaints section in India Post website https://www.indiapost.gov.in/VAS/Pages/ComplaintRegistration.aspx under financial services category, Savings bank service and select the type as NEFT/RTGS.

c. Through CRM in any post office branch.

d. Post office end user should register the complaints under financial services- Savings Bank category in CRM option

e. UTR number is mandatory for registering complaints for all NEFT / RTGS transaction related grievance.

f. Post Offices and circles can contact Nodal Office, Chennai for any operational support and critical issues. (email id - **neftrtgscprc.tn@indiapost.gov.in**)

NEFT AND RTGS MANDATE FORM

Application Form for Funds transfer through

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

Name of the Post Office		Date	

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

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

Terms and Conditions

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

Signature of the Authorised Signatory	1st Signatory	2nd Signatory

For Post Office Use Only

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

Customer Acknowledgement (to be filled by Post Office)

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

Date : Signature and Date Stamp:

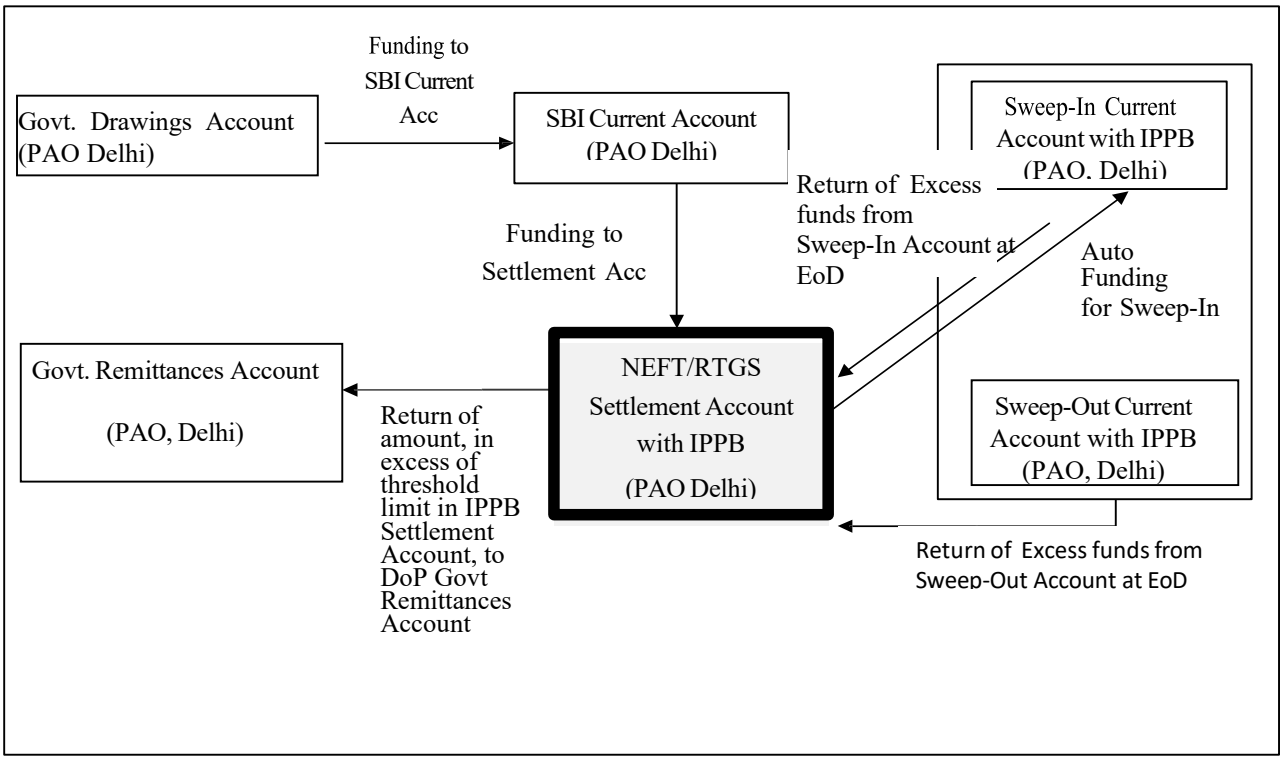
12. Standard Accounting Procedure of NEFT/RTGS

i). Fund Flow Management

PAO Delhi being the Nodal Office for NEFT/RTGS Transactions, a Settlement Account with IPPB is opened to keep adequate funds on a daily basis and to replenish it as and when it reaches the pre-defined threshold limit, as communicated from time to time. IPPB Settlement Account will be funded from Government Account of PAO, Delhi through a Current Account opened for the purpose with SBI.

As NEFT/RTGS is a 24 x 7 x 365 facility, sufficient funds to enable the transactions are required to be made available in IPPB Settlement Account. PAO, Delhi will facilitate funding through the SBI Current Account which can be operated at any time. Apart from the transaction value for NEFT/RTGS transactions, expenditure and revenue will also be accounted on a daily basis which impacts the Balance in IPPB Settlement account. Hence, the net balance at the end of the day in the Settlement Account will have an overall impact of transactions from all the above sources

Fund Flow Chart



ii). FUND FLOW BETWEEN DoP & IPPB through SBI Current Account

a) **Initial transfer to IPPB Account through SBI Current Account-** On transferring the funds to IPPB for supporting NEFT/RTGS transactions in CBS/APT, the accounting entries will be,

Application	Debit Account	Credit Account	Remarks	Posting
CBS	11005499NRSBI Balance with SBI Current Account	11005499DRGBK Drawing from Bank	PAO, Delhi SOL ID (11005499)	Manual posting in Finacle
	11005499NRIPB Balance with IPPB-NEFT/RTGS	11005499NRSBI Balance with SBI Current Account	PAO, Delhi SOL ID (11005499)	
APT	8553002900 855301101420000 Balance with SBI Current Account-NEFT/RTGS-Payments	8670000100 867000107010000 Drawings from Bank_ Cheque	To be reflected in the Accounts of CPRC Office ID-80820001	System posting through integration
	8553002700 855301101410000 Balance with IPPB-NEFT/RTGS-Payments	8553003000 855301101420000 Balance with SBI Current Account-NEFT/RTGS-Cleared	To be reflected in the Accounts of CPRC Office ID-80820001	

b) When subsequent funding is made to SBI Current Account

Application	Debit	Credit	Remarks	Posting
CBS	11005499NRSBI Balance with SBI Current	11005499DRGBK Drawing from Bank	PAO, Delhi SOL ID (11005499)	Manual posting in Finacle
APT	8553002900 855301101420000 Balance with SBI Current Account-NEFT/RTGS-Payments	8670000100 867000107010000 Drawings from Bank_ Cheque	To be reflected in the Accounts of CPRC Office ID-80820001	System posting through integration

c) When subsequent funding is made to IPPB Current Account from SBI Current Account

Application	Debit	Credit	Remarks	Posting
CBS	11005499NRIPB	11005499NRSBI	PAO, Delhi SOL	Manual posting in

	Balance with IPPB-NEFT/RTGS	Balance with SBI Current Account	ID (11005499)	Finacle
APT	8553002700 855301101410000 Balance with IPPB-NEFT/RTGS-Payments	8553003000 855301101420000 Balance with SBI Current Account-NEFT/RTGS-Cleared	To be reflected in the Accounts of CPRC Office ID-80820001	System posting through integration

d) When amount exceeds Rs 550 Cr transferred from IPPB to PAO Delhi Remittances Account

Application	Debit	Credit	Remarks	Posting
CBS	11005499RMTBK Remittance to Bank	11005499NRIPB Balance with IPPB-NEFT/RTGS	PAO, Delhi SOL ID (11005499)	Manual posting in Finacle
APT	8677000200 867700102010000 Remittance to Bank _Cleared Cheque	8553002800 855301101410000 Balance with IPPB-NEFT/RTGS-Cleared	To be reflected in the Accounts of CPRC Office ID-80820001	System posting through integration

iii). TRANSACTION PROCESS - NEFT Transaction Accounting Process

a) NEFT Outward Process

POSB Customer NEFT request through e-Banking / M-Banking / PO Counter for debiting POSB Account and transfer to Other Banks.

Application	Debit	Credit	Remarks	Posting
CBS	POSB A/c (PO SOL ID)	11005499NFTOP NEFT outward payable pool Account	Transaction Amount to be transferred to other Bank	System posting in Finacle
	POSB A/c (PO SOL ID)	SOL ID+0034 NEFT/RTGS Charges from customer (PO SOL ID)	NEFT Charges from Customer, if applicable	

	POSB A/c (PO SOL ID)	GST on NEFT/RTGS Charges from customer (PO SOL ID)	GST on NEFT Charges from Customer, if NEFT charges are applicable	
APT	8001000200 800100101010000 Post Office Savings Bank Account -Payments	8661006300 866100140360000 NEFT outward payable pool account	To be reflected in the Accounts of CPRC Office ID-80820001	System posting through Integration
	8001000200 800100101010000 Post Office Savings Bank Account -Payments	1201006000 120100200250000 NEFT/RTGS Charges from customer	To be reflected in the Accounts of CPRC Office ID-80820001	
	8001000200 800100101010000 Post Office Savings Bank Account -Payments	86610010161**** GST ON FINANCIAL SERVICES GST Liability	To be reflected in the Accounts of CPRC Office ID-80820001	

b) NEFT Outward failure

i) Due to Business decline (NEFT charges and GST not refundable, if collected from the customer)

Application	Debit	Credit	Remarks	Posting
CBS	11005499NFTOP NEFT outward payable pool Account	POSB A/c (PO SOL ID)	PAO, Delhi SOL ID (11005499)	System posting in Finacle
APT	8661006400 866100140360000 NEFT outward payable pool account-DFC	8001000100 800100101010000 Post Office Savings Bank Account - Receipts	To be reflected in the Accounts of CPRC Office ID-80820001	System posting through Integration

ii) Due to Technical Decline (NEFT charges and GST refundable, if collected from the customer)

Application	Debit	Credit	Remarks	Posting
CBS	11005499NFTOP NEFT outward payable pool Account	POSB A/c (PO SOL ID)	PAO, Delhi SOL ID(11005499)	System posting in

	SOL ID+0034 NEFT/RTGS Charges from customer (PO SOL ID)	POSB A/c (PO SOL ID)		Finacle
	GST on NEFT/RTGS Charges from customer (PO SOL ID)	POSB A/c (PO SOL ID)		
APT	8661006400 866100140360000 NEFT outward payable pool account-DFC	8001000100 800100101010000 Post Office Savings Bank Account -Receipts	To be reflected in the Accounts of CPRC Office ID - 80820001	System posting through Integration
	1201014100 120100200250000 Reversal of NEFT/RTGS Charges from customer	8001000100 800100101010000 Post Office Savings Bank Account -Receipts		
	86610010161**** GST ON FINANCIAL SERVICES GST Liability	8001000100 800100101010000 Post Office Savings Bank Account -Receipts		

c) NEFT Inward Process

Application	Debit	Credit	Remarks	Posting
CBS	11005499NFTIP NEFT Inward receivable pool Account	POSB A/c (PO SOL ID)	PAO, Delhi SOL ID (11005499)	System posting in Finacle
APT	8661006500 866100140360000 NEFT inward receivable pool account	8001000100 800100101010000 Post Office Savings Bank Account -Receipts	To be reflected in the Accounts of CPRC Office ID-80820001	System posting through Integration

d) NEFT Inward Return

If the amount is not credited to the POSB Account, the following entries are to be posted.

Application	Debit	Credit	Remarks	Posting
CBS	11005499NFTIP NEFT Inward receivable pool Account	11005499NFTIR NEFT Inward Return receivable pool account	PAO Delhi SOL ID (11005499)	System posting in Finacle

APT	8661006500 866100140360000 NEFT inward receivable pool account	8661006700 866100140360000 NEFT inward return pool account-DFC	To be reflected in the Accounts of CPRC Office ID-80820001	System posting through Integration

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

(i) **Reconciliation** – Clearing suspense accumulated under Outward / Inward Pool Accounts with the IPPB Settlement Account on a daily basis.

(ii) **Settlement –** Updating the "Balances with IPPB" Head of Account after reconciliation

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

Application	Debit	Credit	Remarks	Posting
CBS	11005499NFTOP NEFT outward payable pool Account	11005499NFTIP NEFT Inward receivable pool Account	Clearing Suspense with Settlement Account	Manual posting in Finacle
	11005499NFTIR NEFT Inward Return receivable pool account	11005499NRIPS NEFT/RTGS settlement Account		
	11005499NRIPS NEFT/RTGS settlement Account	11005499NRIPB Balance with IPPB-NEFT/RTGS	Adjustment of Settled amount with IPPB Balance	
APT	8661006400 866100140360000 NEFT outward payable pool account-DFC	8661006600 866100140360000 NEFT inward receivable pool account-DFD	To be reflected in the Accounts of CPRC Office ID-80820001	System Posting through Integration
	8661006800 866100140360000 NEFT inward return pool account-DFC	8553003200 855301101430000 NEFT/RTGS IPPB settlement Account-Cleared		
	8553003100 855301101430000 NEFT/RTGS IPPB settlement Account-Payments	8553002800 855301101410000 Balance with IPPB-NEFT/RTGS-Cleared	Adjustment of Settled amount with IPPB Balance	

b) When inward is more than outward (Including inward return)

Application	Debit	Credit	Remarks	Posting
CBS	11005499NFTOP NEFT outward payable pool Account	11005499NFTIP NEFT Inward receivable pool Account	**Clearing Suspense with Settlement Account**	Manual posting in Finacle
	11005499NFTIR NEFT Inward Return receivable pool account			
	11005499NRIPS **NEFT/RTGS settlement Account**			
	11005499NRIPB Balance with IPPB-NEFT/RTGS	11005499NRIPS **NEFT/RTGS settlement Account**	**Adjustment of Settled amount with IPPB Balance**	
APT	8661006400 866100140360000 NEFT outward payable pool account-DFC	8661006600 866100140360000 NEFT inward receivable pool account-DFD	To be reflected in the Accounts of CPRC Office ID-80820001	System Posting through Integration
	8661006800 866100140360000 NEFT inward return pool account-DFC			
	8553003100 **855301101430000** NEFT/RTGS IPPB settlement Account-Payments			
	8553002700 855301101410000 Balance with IPPB-NEFT/RTGS-Payments	8553003200 **855301101430000 NEFT/RTGS IPPB settlement Account-Cleared**	**Adjustment of Settled amount with IPPB Balance**	

iv). TRANSACTION PROCESS - RTGS Transaction Accounting Process

a) RTGS Outward Process

POSB Customer RTGS request through e-Banking / M-Banking / PO Counter for debiting POSB Account and transfer to Other Banks.

Application	Debit	Credit	Remarks	Posting
CBS	POSB A/c (PO SOL ID)	11005499RTGOP RTGS outward payable pool Account	Transaction Amount to be transferred to other Bank	System posting in Finacle
	POSB A/c (PO SOL ID)	SOL ID+0034 NEFT/RTGS Charges from customer (PO SOL ID)	RTGS Charges from Customer, if applicable	
	POSB A/c (PO SOL ID)	GST on NEFT/RTGS Charges from customer (PO SOL ID)	GST on RTGS Charges from Customer, if RTGS charges are applicable	
APT	8001000200 800100101010000 Post Office Savings Bank Account - Payments	8661006900 866100140360000 RTGS outward payable pool account	To be reflected in the Accounts of CPRC Office ID-80820001	System posting through Integration
	8001000200 800100101010000 Post Office Savings Bank Account - Payments	1201006000 120100200250000 NEFT/RTGS Charges from customer		
	8001000200 800100101010000 Post Office Savings Bank Account - Payments	86610010161**** GST ON FINANCIAL SERVICES GST Liability		

b) RTGS Outward failure

i) Due to Business decline (NEFT charges and GST not refundable, if collected from the customer)

Application	Debit	Credit	Remarks	Posting
CBS	11005499RTGOP RTGS outward payable pool Account	POSB A/c (PO SOL ID)	PAO, Delhi SOL ID (11005499)	System posting in Finacle
APT	8661007000 866100140360000 RTGS outward payable pool account-DFC	8001000100 800100101010000 Post Office Savings Bank Account -Receipts	To be reflected in the Accounts of CPRC Office ID-80820001	System posting through Integration

ii) Due to Technical Decline (RTGS charges and GST refundable, if collected from the customer)

Application	Debit	Credit	Remarks	Posting
CBS	11005499RTGOP RTGS outward payable pool Account	POSB A/c (PO SOL ID)	PAO, Delhi SOL ID(11005499)	System posting in Finacle
	SOL ID+0034 NEFT/RTGS Charges from customer (PO SOL ID)	POSB A/c (PO SOL ID)		
	86610010161**** GST ON FINANCIAL SERVICES GST Liability	POSB A/c (PO SOL ID)		
APT	8661007000 866100140360000 RTGS outward payable pool account-DFC	8001000100 800100101010000 Post Office Savings Bank Account -Receipts	To be reflected in the Accounts of CPRC Office ID-80820001	System posting through Integration
	1201014100 120100200250000 NEFT/RTGS Charges from customer	8001000100 800100101010000 Post Office Savings Bank Account -Receipts		
	86610010161**** GST ON FINANCIAL SERVICES GST Liability	8001000100 800100101010000 Post Office Savings Bank Account -Receipts		

c) RTGS Inward Process

Application	Debit	Credit	Remarks	Posting
CBS	11005499RTGIP RTGS Inward receivable pool Account	POSB A/c (PO SOL ID)	PAO, Delhi SOL ID (11005499)	System posting in Finacle
APT	8661007100 866100140360000 RTGS inward receivable pool account	8001000100 800100101010000 Post Office Savings Bank Account - Receipts	To be reflected in the Accounts of CPRC Office ID-80820001	System posting through Integration

d) RTGS Inward Return

If the amount is not credited to the POSB Account, the following entries are to be posted.

Application	Debit	Credit	Remarks	Posting
CBS	11005499RTGIP RTGS Inward receivable pool Account	11005499RTGIR RTGS Inward Return receivable pool account	PAO Delhi SOL ID (11005499)	System posting in Finacle
APT	8661007100 866100140360000 RTGS inward receivable pool account	8661007300 866100140360000 RTGS inward return pool account	To be reflected in the Accounts of CPRC Office ID-80820001	System posting through Integration

e) RTGS Reconciliation & Settlement Process (By PAO, Delhi only)

(i) **Reconciliation** – Clearing suspense accumulated under Outward / Inward Pool Accounts with the IPPB Settlement Account on a daily basis.

(ii) **Settlement –** Updating the "Balances with IPPB" Head of Account after reconciliation

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

Application	Debit	Credit	Remarks	Posting
CBS	11005499RTGOP RTGS outward payable pool Account	11005499RTGIP RTGS Inward receivable pool Account	**Clearing Suspense with Settlement Account**	Manual posting in Finacle
	11005499RTGIR RTGS Inward Return receivable pool account	11005499NRIPS **NEFT/RTGS settlement Account**		
	11005499NRIPS **NEFT/RTGS settlement Account**	11005499NRIPB Balance with IPPB-NEFT/RTGS	**Adjustment of Settled amount with IPPB Balance**	
APT	8661007000 866100140360000 RTGS outward payable pool account-DFC	8661007200 866100140360000 RTGS inward receivable pool account-DFD	**Clearing Suspense with Settlement Account**	System Posting through Integration
	8661007400 866100140360000 RTGS inward return pool account-DFC	8553003200 **855301101430000 NEFT/RTGS IPPB settlement Account-Cleared**		
	8553003100 **855301101430000 NEFT/RTGS IPPB settlement Account-Payments**	8553002800 855301101410000 of DoP in IPPB-NEFT/RTGS	To be reflected in the Accounts of CPRC Office ID-80820001	

(b). When inward is more than outward (Including inward return)

Application	Debit	Credit	Remarks	Posting
CBS	11005499RTGOP RTGS outward payable pool Account	11005499RTGIP RTGS Inward receivable pool Account	**Clearing Suspense with Settlement Account**	Manual posting in Finacle
	11005499RTGIR RTGS Inward Return receivable pool account			

	11005499NRIPS **NEFT/RTGS settlement Account**			
	11005499NRIPB Balance with IPPB-NEFT/RTGS	11005499NRIPS **NEFT/RTGS settlement Account**	**Adjustment of Settled amount with IPPB Balance**	
APT	8661007000 866100140360000 RTGS outward payable pool account-DFC	8661007200 866100140360000 RTGS inward receivable pool account-DFD	**Clearing Suspense with Settlement Account**	System Posting through Integration
	8661007400 866100140360000 RTGS inward return pool account-DFC			
	8553003100 **855301101430000 NEFT/RTGS IPPB settlement Account-Payments**			
	8553002700 855301101410000 Balance with IPPB-NEFT/RTGS-Payments	8553003200 **855301101430000 NEFT/RTGS IPPB settlement Account-Cleared**	To be reflected in the Accounts of CPRC Office ID-80820001	

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

Application	Debit	Credit	Remarks	Posting
CBS	11005499NRTFI NEFT RTGS Fee to IPPB	11005499NRIPB Balance with IPPB-NEFT/RTGS	Charges and interchange fee paid to IPPB	Manual posting in Finacle
	11005499NRIPB Balance with IPPB-NEFT/RTGS	SOL ID+0034 NEFT/RTGS Transaction Fee Receivable from IPPB	Interchange fee received from IPPB	
APT	3201064728 **320103101030128 Small Savings Work-Professional Services**	8553002800 855301101410000 Balance with IPPB-NEFT/RTGS-Cleared	Charges and interchange fee paid to IPPB	System posting through

	8553002700 855301101410000 Balance with IPPB-NEFT/RTGS-Payments	1201006000 120100200250000 NEFT/RTGS Charges from customer	To be reflected in the Accounts of CPRC Office ID-80820001	Integration

g). Handling of Operational Risks

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

Application	Debit	Credit	Remarks	Posting
CBS	11005499NRORL NEFT/RTGS Operational Risk loss A/c	11005499DRGBK **Drawings From Bank**	PAO, Delhi SOL ID 11005499	Manual postings in finacle
	11005499NRWOL Write of loses in NEFT/RTGS Transactions	11005499NRORL NEFT/RTGS Operational Risk loss A/c		
APT	8661007500 866100140360000 Operational risk loss account	8670000100 867000107010000 Drawings from Bank_ Cheque	To be reflected in the Accounts of CPRC Office ID-80820001	System posting through Integration
	3201065164 320103101030164 Small Savings Work-Write off of losses	8661007600 866100140360000 Operational risk loss account-DFD		

h) EoD Mismatch Amount

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

Application	Debit	Credit	Remarks	Posting
CBS	11005499NFTOP NEFT outward payable pool Account	11005499NREOD NEFT/RTGS Parking Account	NEFT-On the day of mismatch	Manual posting in finacle
	11005499NREOD NEFT/RTGS Parking Account	11005499NFTOP NEFT outward payable pool Account	NEFT-On the day of matching	

	11005499RTGOP RTGS outward payable pool Account	11005499NREOD NEFT/RTGS Parking Account	RTGS-On the day of mismatch	
	11005499NREOD NEFT/RTGS Parking Account	11005499RTGOP RTGS outward payable pool Account	RTGS-On the day of matching	
APT	8661006400 866100140360000 NEFT outward payable pool account-DFC	8661007800 866100140360000 NEFT/RTGS Parking Account-DFD	NEFT-On the day of mismatch	System posting through Integration
	8661007700 866100140360000 NEFT/RTGS Parking Account	8661006300 866100140360000 NEFT outward payable pool account	NEFT-On the day of matching	
	8661007000 866100140360000 RTGS outward payable pool account-DFC	8661007800 866100140360000 NEFT/RTGS Parking Account-DFD	RTGS-On the day of mismatch	
	8661007700 866100140360000 NEFT/RTGS Parking Account	8661006900 866100140360000 RTGS outward payable pool account	RTGS-On the day of matching	

v). Roles and Responsibilities

1). Role of PAO Delhi

Funding of IPPB settlement account through SBI Current Account

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

(a) Maintains adequate balances in SBI Current account to replenish funds to IPPB Settlement Account as per requirement.

(b) Timely Liaison with IPPB for maintaining adequate balance in IPPB Settlement account

(c) Transfer funds to IPPB Settlement Account as per Directorate instructions and within the specified thresholds.

(d) Liaise with SBI for any issues with the operation of SBI Current Account through CMP

(ii). Accounting of Expenditure and Revenue Entries in CBS-Finacle under the SOLID of PAO Delhi

(a) Apart from the auto posted transactions in Finacle, manual entries as mentioned in the SAP are to be posted in Finacle on a daily basis

(b) Expenditure on Outward & Inward Transactions payable to IPPB are to be accounted in Finacle

(c) Expenditure on Outward Transactions payable to other banks through IPPB is to be accounted in Finacle

(d) Revenue from other Banks for Inward Transactions receivable through IPPB is to be accounted in Finacle

(e) EoD Mismatch Accounting in exceptional scenarios

(f) Reversals of transactions, if any, under exceptional circumstances upon confirmation from the relevant sources (IPPB/CBS-Finacle Reports etc.,)

(iii). Daily Accounting and Settlement of NEFT Transactions and other related entries

(a) A daily Accounting Sheet shall be maintained by PAO Delhi.

(b) The accounting sheet shall be prepared after verifying and reconciling the figures based on the reports and approved at appropriate level at PAO, Delhi

(c) The approved accounting entries are to be posted in Finacle to make final settlement

(d) Liaison with NEFT/RTGS Nodal Operations team at Chennai for any issues in accounting / reconciliation

(iv). GST

(a) Obtain monthly GST Invoices for the expenditure incurred by DoP payable to IPPB

(b) Obtain monthly GST Invoices for the expenditure incurred by DoP payable to Other Banks, through IPPB

(c) Monthly GST Invoices for the revenues received from other banks for Inward NEFT/RTGS through IPPB

(d) File all applicable GST returns for the collections / TDS made for NEFT

(v). Maintenance of Records

(a) Daily detailed reports from IPPB on Inward / Outward NEFT & Transactions

(b) Daily Batch-Wise Summary Report from IPPB on Inward / Outward NEFT Transactions for reconciling with CBS-Finacle report

(c) Daily detailed reports from CBS-Finacle on Inward / Outward NEFT Transactions

(d) Daily Batch-Wise Summary Report from CBS-Finacle on Inward / Outward NEFT Transactions for reconciling with IPPB report

(e) Daily Accounting Sheet prepared manually before posting in Finacle

(f) Daily Accounting Report prepared manually before posting in Finacle

(g) Daily Accounting Report generated from CBS-Finacle after posting the entries

(h) Daily Transaction Report of IPPB Current Account (Settlement Account) for reconciliation of balances

(i) Daily transaction report of SBI Current Account for reconciliation of balances

(j) Relevant Scrolls of Government Drawings / Remittances Account of PAO, Delhi for the day of transactions reflected in these Accounts

(k) Soft copies of large reports / data to be preserved date-wise grouped by month and Financial Year

2). Role of other PAOs for NEFT/RTGS Transactions

1. Verify that no entries are reflected in the respective account codes related to NEFT / RTGS under 8661 in their Circle, on a daily basis

2. Verify that no entries are reflected in the respective account codes related to NEFT under 8553 in their Circle, on a daily basis

3. If any entries are seen in the above account codes in their Circle, immediate action to be taken to get it rectified and intimate Nodal PAO, Delhi

3). Role of PA Wing

a). **CSI Section**: Revision of Accounting procedure, if any, as per requirement and communicate to stake holders

b). **Budget Section:** Budget Allotment to PAO Delhi as per requirement projected by FS Division for daily expenditure & Operational Risks.

4). Role of FS Division

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

Appendix XXVIII – Standard Operating Procedure to update the balance in POSB accounts where difference in balance relates to pre-CBS migration period

This SOP is specifically applicable only to **POSA**, **PPF**, and **SSA** accounts where the customer requests to continue the accounts. Discrepancies in other POSB scheme accounts as well as POSA, PPF and SSA, where customers want to close these accounts, are to be handled as per the procedures prescribed in below orders: -

I. SB Order No. 18/2023 dated 13.09.2023: addresses the handling and payment of accounts/certificates not migrated to Finacle CBS.
II. SB Order No. 18A/2023 dated 08.04.2024: addresses the handling and payment of accounts/certificates not migrated to Finacle CBS, specifically for discontinued schemes.
III. OM No. CBS-25/82/2022-FS-DOP dated 28.03.2024: outlines the revised procedure for submitting proposals for relaxation of the back value date parameter for post migration period transactions.

STANDARD OPERATING PROCEDURE

1.1 Scope: This procedure outlines the steps to rectify account balance discrepancies in POSB accounts viz. Post-Office Savings Account (POSA), Sukanya Samriddhi Account (SSA) and Public Provident Fund (PPF) arising due to:

a. non-migrated transactions from legacy application (Sanchay Post) to Finacle CBS; and
b. the request received from the customer to continue to operate the account.

1.2. Handling of Account: Such cases shall be handled only at the post office where the account existed during the pre-migration period, as the records would be available at that Post Office only**.**

1.2.1. All such accounts, in which balances differ, shall be processed with the approval of Gazetted Postmaster viz., Chief Postmaster, Senior Postmaster, Deputy Chief Postmaster, Deputy Director / Assistant Director of GPO/HO concerned for the cases related to GPO/HO; and Divisional Head in case of Sub Offices and Non-Gazetted HO.

1.2.2. Procedure in Sub Post Offices: On receipt of such cases, the Sub Post Office shall forward the same to its Head Post Office concerned for necessary v**erification and calculati**on of amount of Principal and Interest, to be done through SBCO. The Head Postmaster shall subsequently submit such cases to the Divisional Head for necessary approval.

1.2.3. To ensure accurate account balance rectification, Divisional Head or Gazetted Postmaster, as the case may be, shall issue a precise order, specifying clearly the exact principal and interest amounts to be adjusted in the account, after due verification of the genuineness of the transactions.

1.2.4. Subsequently, the Divisional Head / Gazetted Postmaster, as applicable, shall process the case for approval for relaxing the parameter for posting the non-migrated transaction(s) for the concerned account and send it to the Circle Office. The Circle office shall forward it to the Central Processing and Reconciliation Centre (CPRC) Chennai, with specific recommendations of Head of the Circle as prescribed in Directorate Lr. No. CBS-25/82/2022-FS-DOP dated 28.03.2024. (Copy attached for reference as **Annexure-II**).

1.2.5. On receipt of the proposal, Director CPRC Chennai, after examination, shall convey the approval for relaxing the parameter for posting the non-migrated transaction(s) to CEPT, with a copy to the Head of the Circle concerned.

1.2.6. After receipt of such approval in the concerned HO, **the account shall be transferred to the concerned HO**, **if the account stands in an office other than the HO**, and no transfer fees shall be collected as the transfer is on administrative ground.

1.2.7. The concerned HO shall subsequently intimate the user-IDs through which the transactions are proposed to be performed, to the CBS-EOD Team, through the Central Processing Centre (CPC) concerned. These identified user-IDs shall be provided with relevant Role-ID/ Work-Class, to create transaction using the office accounts by EOD Team.

1.2.8. On completion of above activity, the CEPT(CBS) team shall relax the parameter for posting of the non-migrated transaction(s) for the concerned account, on notified date with prior intimation to all concerned through office email.

1.3 Transaction Posting:

1.3.1 The designated PA and Supervisor of HO, who are authorized to perform such transaction(s), shall note down the **First Transaction Date [General Ledger Date]** of the account concerned in Finacle. [*First Transaction Date, which is the earliest value date allowed for an account* ***after migration of account in Finacle****, can be checked in HACLI menu].*

1.3.2 Thereafter, following action shall be taken by the HO for posting of the principal amount:

I. **For PO Savings Accounts (POSA)**

The designated PA shall post the transaction(s) in **POSA** using **CXFER** menu, for the difference in **Principal amount** with **value date as 01/04/YYYY, where YYYY is the financial year following the year of Migration of account in Finacle**. (For example, if an account is migrated on 10.05.2020, the transaction shall be posted with the value date 01.04.2021) The Office Account **SOLID+MXSBP** is to be used for Credit / Debit leg. The Supervisor, authorized for this activity, shall verify the transaction as per the extant procedure.

II. **For PPF and SSA Accounts:**

a. The designated PA shall check whether the **PPF** or **SSA** account is active or **a discontinued** account. In case the account is found to be discontinued, the customer should be asked to make the account active by paying the subscription amount for current year as well as defaulted subscriptions along with default fee.

b. The designated PA shall post the transaction(s) in the PPF or SSA account using **CPDTM or CPWTM (With report code REVRS (Reversal Transaction))** as the case may be, for the difference in **Principal** amount with **value date as 01/04/YYYY, where YYYY is the financial year following the year of Migration**. (For example, if an account is migrated on 20.12.2021, the transaction shall be posted with the value date 01.04.2022) The Office Account viz. **SOLID+MXPPP** for **PPF** account or **SOLID+MXSSP** for **SSA** account is to be used for Credit/Debit leg. The Supervisor, authorized for the activity, shall verify the transaction as per the extant procedure.

1.3.3. SBCO shall calculate and post the Interest difference through HIARM menu, for the period up to **31-03-YYYY**, **where YYYY is the financial year of migration**. SBCO shall update the said HIARM entries in Interest Adjustment Register maintained by it.

1.3.4. CBS-EOD Team shall monitor and co-ordinate with the CBS-CPC and HO concerned for successful completion of posting of the transactions. On completion of transaction, the parameter relaxation will be disabled by CEPT Team immediately.

1.4 Post-Transaction Activities:

1.4.1. Subsequently, CBS-CPC of the concerned Circle shall execute **HACINT** with end-date & value date as **31-03(31st March) of previous financial year**. For example, if the current financial year is 2024-25, then the end-date/value date should be 31-03-2024.

1.4.2. CBS-CPC of the concerned Circle shall share the report from HPR menu with SBCO as well as HO concerned. This report shows the interest calculation which happened prior to the balance restoration transaction and the recalculation entries.

1.4.3. The designated official in the SBCO, shall cross-check the calculation and amount of interest posted in the concerned account. the designated official in SBCO can also generate interest report for the account in **HAINTRPT** menu and use the detailed report for verifying the interest calculations. If any discrepancy is found (**excess or short interest),** a **HIARM** entry must be created accordingly for the difference in amount, with applicable date as 31-03 (31st March) of previous financial year.

1.4.4. While making any adjustment as explained in Point **1.4.3**, **HIARM** entry should be created only for adjusting the difference in interest amount payable. After adjustment of interest, the said **HIARM** entries shall be updated in the Interest Adjustment Register maintained by SBCO.

1.4.5. After completion of **HIARM** entry by HO, the CBS-CPC of the concerned Circle shall execute the **HACINT** with end-date & value date as 01-04**(1st April)** of current financial year

1.4.6. Timeline for Post-Transaction Activities: The post-transaction activities prescribed in the paragraphs above shall be completed on the day of posting or within the next two working days after the date of posting of such non-migrated transaction(s).

1.4.7. On completion of all the above activities, HO shall transfer the account to its original office from where it was transferred (if applicable).

2. All such transactions which have been posted in connection with the updating of balance due to non-migration of transactions, shall be entered in a register in the following format by the HO.

Register of BACK-VALUE DATED TRANSACTIONS

Sl. No.	Date of Receipt of the case	Name of the Post Office where account stands	Scheme	Account Number (New /Old)	Name of the Depositor(s)	Amount of Deposit adjusted in ₹	Amount of Withdrawal adjusted in ₹	Interest Amount Adjusted through HIARM in ₹	Order detail - for posting Back Value dated Transactions(including non-migrated transactions)	Date of posting the Transaction / Value Date of Transaction	Initials of the Designated PA	Initials of the APM/DPM	Initials of the In-Charge SBCO
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)

3. The concerned Head Postmaster shall generate "**Back Value Dated Transactions Report**" available in Finacle MIS Server fortnightly and check the report to ensure that only the approved transactions are carried out.

4. <u>Role of Inspecting / Visiting Officers</u>

4.1 All the officers during visits should check the **Back Value Dated Transactions Report** available in HO and satisfy themselves that the Post Office has followed the above prescribed procedure for settling the balance difference cases if any, due to non-migration of transaction(s) to Finacle CBS. During visits / inspections, it should be also checked that the cases have been settled within stipulated time.

4.2 During the annual inspection, the Inspecting Officers should check at-least four cases, and report observations in the Inspection Report.

5. Timelines for completion of the activity:

Stages / Activities*	**Activity to be completed Within**
Forwarding by SO to HO from the date of receipt of case	3 Working Days
Activities by HO (Verification of Balance, Calculation of Difference of amount in Principal and Interest, Forwarding the proposal to Division Office)	5 Working Days

Division office to approve, issue order for balance rectification and forward the proposal to RO/CO	5 Working Days. If inquiry is required, then within 15 working days
Recommendation & forwarding by • Regional Office • Circle Office	 5 Working Days 5 Working Days
Approval for Parameter Relaxation by CPRC, Chennai	7 Working Days
Completion of activity jointly by CBS-CEPT/Circle CBS-CPC/HO	4 working days

** Such case shall be settled within 45 working days from the date of receipt of request/complaint.*

6. Illustrations for posting the non-migrated transaction

Illustration-1

Assume that a **deposit** transaction dated 07.11.2015 amounting to ₹ 10,000/- in SSA account No. 1234567890 standing at Lal Bazar SO account with Srinagar GPO in Jammu & Kashmir Circle had not been migrated to Finacle. The parameter has been relaxed on 05.11.2024 for posting the non-migrated transaction.

Actions required:

(i). Transfer the account No. 1234567890 to Srinagar GPO. **Authorized HO users shall note down the First Transaction Date (General Ledger Date) - 04.02.2016.**

(ii). Post the transaction using the CPDTM Menu.

Transaction Date	Value Date	Amount	Debit	Credit
05.11.2024	01.04.2016	10,000/-	SOLID+MXSSP i.e. 19000100MXSSP	Depositor's SSA Account No. 1234567890

(iii). An HIARM entry shall be made for the interest difference payable up to 31.03.2016.

(iv). CPC shall execute the HACINT menu and share the report from HPR to HO/SBCO.

(v). SBCO shall check the interest posted in the account and if there is any difference between the interest credited in the account and the due interest (which needs to be calculated manually based on the actual transactions in the account) to be credited in the account, SBCO shall adjust the same through HIARM.

(vi). CPC shall execute the HACINT menu.

(vii). Transfer the account back to Lal Bazar SO.

Illustration-2

Assume that a **withdrawal** transaction dated 07.11.2013 amounting to ₹ 5,000/- in PO Savings account No. 2345678901 standing at Magadh University SO account with Gaya HO in Bihar Circle had not been migrated to Finacle. The parameter has been relaxed on 05.11.2024 for posting the transaction.

Actions required:

(i). Transfer the account No. 2345678901 to Gaya HO and authorized HO users to note down the **First Transaction Date** (General Ledger Date) – 23.11.2015

(ii). Post the transaction using the CXFER Menu.

Transaction Date	Value Date	Amount	Debit	Credit
05.11.2024	01.04.2016	5,000/-	Depositor's POSA Account No. 2345678901	SOLID+MXSBP i.e. 82300100MXSBP

(iii). An HIARM entry shall be made for the interest difference payable up to 31.03.2016.

(iv). CPC shall execute the HACINT menu and share the report from HPR to HO/SBCO.

(v). SBCO shall check the interest posted in the account and if there is any difference between the interest credited in the account and the due interest (which needs to be calculated manually based on the actual transactions in the account) to be credited in the account, SBCO shall adjust the same through HIARM.

(vi). CPC shall execute the HACINT menu.

(vii). Transfer the account back to Magadh University SO.

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Appendix XXIX – Specimen of Some important Forms and Registers

(A). Specimens of Post Office Utility Forms / Registers

(SB-26) - Preliminary S.B. Receipt

Book No. _____ Receipt No. _____

Date _____

I acknowledge the receipt from _____ of the sum of the rupees (in words) _____ being the amount of a first deposit in _____ (Type of Account)

Date stamp of Branch Office Branch Postmaster

(REVERSE SIDE)

Notice to Depositors

On receipt of a Savings Bank Passbook from the Account Office in which this first deposit will be acknowledged. It will be delivered to the depositor on his/her giving up this preliminary receipt signed by him in the place provided below in acknowledgement of having received the passbook.

The Savings Bank Passbook is expected to arrive from the Account Office on the (date) _____ on which date the depositor is requested to attend. If the passbook is not delivered on presentation of this receipt on the date mentioned in it a complaint should be made direct to the Postmaster of the Account Office.

Received a passbook of Account No. _____ in which the first deposit of Rs. _____ made by me is acknowledged.

Date _____ Signature of Depositor

(SB-28) - Receipt for Depositor's Passbook

Book No. _____ Receipt No. _____

(To be given to a depositor on every occasion when the passbook is taken from the depositor and retained)

Date _____

Received passbook of Account No. _____ of _____ _____ (Name of Depositor). The balance at depositor's credit this day, as entered in the passbook is Rupees (in words) _____ _____.

S.B. Assistant Postmaster

Date stamp of Post Office

Received back my passbook of Account No. _____ on _____.

Signature of Depositor

(REVERSE SIDE)

Notice to Depositors

Examine your passbook carefully when you receive it back and if there is any correct, erasure, omission or discrepancy in it, communicate with the Postmaster, the name of which is stamped on the cover of your passbook. If the Postmaster fails to reply within a reasonable time to your complaint or reference, write to the Sr. / Superintendent of Post Offices or Postmaster General, as the case may be.

The depositor is requested to attend this office on _____ (date) or until 3 weeks thereafter when the passbook will be returned to him on surrendering this receipt.

N.B. The depositor is warned that he/she must obtain his/her passbook from the post office by the surrender of this receipt within three months from the date of its issue, after which the depositor will be bound to accept the entries in the Post Office ledger as correct, if the passbook is not forthcoming.

In case of delay in getting back the passbook the depositor must report the matter to the Postmaster General.

SB Voucher List (SB-22)

S.B. Voucher List of _____ Head Office for the date _____ 20____

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

Date Stamp Postmaster

SB Slip (SB-27)

Details of Savings Bank documents and vouchers forwarded herewith by the Head Office to the _____ S.O. on _____.

Date Stamp of Sub Post Office

Date Stamp of Head Post Office

Signature of S.B. Asst. at HO

List of S.B. Documents (SB-104)

List of S.B. documents from _____ Sub Office to _____ HO, sent on _____

1. Number of Passbooks and their account numbers
2. Number of Applications for transfer and their account numbers
3. Number of Cheques, demand drafts etc sent for clearance with their account numbers
4. Number of Advices of Transfer with their account numbers
5. Account Numbers of MAPs and Certificates of Payment
6. Any other documents

Date Stamp Signature of Sub Postmaster

Memo of Admission of Payment (SB-43)

Sl.No.	Particulars	
1	Name of Head Post Office	
2	Name of Post Office at which account stands open	
3	Saving Bank Account No.	
4	Date of application of withdrawal	
5	Amount sought to be withdrawn	
6	Date of withdrawal	
7	Amount withdrawn	
8	Balance after withdrawal	
9	Amount of interest in case of closed account	
10	Signature of depositor or his/her agent admitting that he has received payment of the amount withdrawn plus Rs, ……. as interest in case of closed account	

Date Stamp of Office of Payment Postmaster of the office of payment

Date Stamp of HO Postmaster of HO

Advice of Payment (NC-10)

Advice of payment of _____ Certificates registered at _____

Head / Sub Post Office under _____ HO* and paid at _____

Head / Sub Post Office under _____ HO** on the _____20___.

Savings Certificate Number	Denomination	Date of Issue	Date of last transfer	Name of holder	Remarks

No. _____ Date _____

Date stamp of Office of Payment

Forwarded to the Postmaster _____

Postmaster
(Office of Payment)

* Strike out when registered at Head Office
** Strike out when paid at Head Office

(To be made on triplicate only)

Endorsement No. _____ Date _____

Forwarded to the Director / Dy. Director of Postal Accounts _____ with the certificate that the discharge shown on the reverse have been noted against the original issues on the _____ 20_____ (Date)

Date Stamp of Office of payment

Postmaster
(Office of Registration)

Register of acknowledgments for Passbooks delivered and of Passbooks returned as undeliverable by Branch Offices to Sub Offices (SB-44)

Date of Receipt of passbook from Head or Branch Office	Account Number	Name of the P.O. to which the passbook is sent	Date of despatch of passbook to the B.O.	Initials of Postmaster with date	Date of Receipt of Depositors' acknowledgement or passbook from the B.O.	Date of Despatch of passbook to the H.O.	Initials of Sub Postmaster with date	Remarks (Dates of reminder, if any issued to the B.O. etc)
1	2	3	4	5	6	7	8	9

Register of applications for withdrawals received for sanction from Branch Post Offices (SB-45)

Account Number	Name of the B.O.	Date of Receipt of application for withdrawal and passbook in the account office	Amount sought to be withdrawn	Date of return of the application for withdrawal and passbook to the B.O.	Initials (with date) of the Sub-Account Assistant for passed SB application for withdrawal and passbook made over to him	Date of the warrant of payment in the account office	Amount as noted in the warrant of payment	Date of payment	Initials (with date) of the SB Assistant, Sub Postmaster or Postmaster in token of having compared the entries in the warrant of payment	Remarks
1	2	3	4	5	6	7	8	9	10	11

Register of duplicate certificate Passbooks issued in lieu of lost, stolen, destroyed, mutilated or defaced certificates, which were issued after 01.07.2016.

Sl. No.	Date of application for issue of duplicate certificates	Name of the Investor (in full)	Sl. No. of the certificate(s) lost, stolen, destroyed, mutilated or Defaced (Passbook)	Denomination (Amount of balance of Passbook)	Office of Issue	Date of Issue
1	2	3	4	5	6	7
Particulars of the duplicate passbook issued in lieu of lost, stolen, destroyed, mutilated or defaced Certificates (Passbook)			Initials of Postmaster	Date of Destruction of mutilated/defaced certificate (Passbook)	Initials of the Inspecting Officer	Remarks
Sl. No.	Date of Issue					
8	9		10	11	12	13

Register of duplicate certificate Passbook issued in lieu of lost, stolen, destroyed, mutilated or defaced certificates, which were issued prior to 01.07.2016.

Sl. No.	Date of application for issue of duplicate certificates	Name of the Investor (in full)	Sl. No. of the certificate(s) lost, stolen, mutilated or	Denomination	Office of Issue	Date of Issue
1	2	3	4	5	6	7

Register to be maintained by Head Post Offices for Account Transfers.

Date	Sl. No.	Name of the office where the account stands	Name of the Depositor	Account Number and Scheme	Source SOL ID	Target SOL ID	Type of Request Transfer / Claim / Closure	Date on which Account transferred	Date of forwarding of documents to transferee office	Initials of PM	Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)

Register to be maintained by Sub Offices for Account Transfers

Date	Sl. No.	Name of the office where the account stands	Name of the Depositor	Account Number and Scheme	Source SOL ID	Target SOL ID	Type of Request Transfer / Claim / Closure	Date on which sent to HO	Date of transfer	Initials of SPM	Remarks
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)

Register for Closure of unclaimed accounts / certificates
(To be maintained at Head Post Offices)

Account No. / Certificate Registration number	Name of Account / Certificate Holder	Name of SOL, where Account / Certificate Stands	Date of Opening	Name of the Scheme	Date of Closure	Principal Amount paid	Interest amount paid	Payment Details: Cheque No./ Savings Account No. where credited	Signature of Counter PA	Signature of Supervisor	Remarks
1	2	3	4	5	6	7	8	9	10	11	12

'Register for Closure of accounts identified as INOP-Inoperative for more than 3 years
(To be maintained at Head Post Offices)

Date of receipt of case from Sub Office.	Account No./ Certificate Registration number	Name of Account /Certificate Holder	Name of SOL where Account /Certificate Stands	Date of Opening	Date of maturity	Scheme
1	2	3	4	4	5	6
Date of Closure	Principal Amount paid	Interest Amount paid	Maturity credit details (POSB Account No or Bank Account No with MICR code)	Signature of Counter PA	Signature of Supervisor	Signature of Postmaster.
7	8	9	10	11	12	13

Incentive Claim proforma for GDS BPMs

Name of BO _____ Year_____

Sl. No.	Month	Deposits by Cash and through withdrawal form in Rs.	Deposits by Cheque in Rs.	Total amount of Deposits in Rs.	Total amount of Withdrawals in Rs.	Net Deposits in Rs.
1	2	3	4	5	6	7
	Total					

Date…….....…… Signature of GDS BPM

To be filled by the Account Office

Net accretion during the year (in words & figures) _____

Total amount of incentive eligible (in words & figures) _____

Verified for payment for Rs. (in words and figures) _____

Date _____

Signature of the PA/Postmaster

Passed for payment for Rs. (in words & figures) _____

Date _____

Signature of Postmaster

To be filled by the GDS Branch Postmaster

Received the amount of Rs. (in words & figures) _____ _____ _____ specified above.

Date _____

Signature of GDS BPM

Register of Bills of GDS BPMs passed.

Sl. No.	Name of BPM	Name of the Branch Office	Month to which the bill relates	Amount of the bill	Date on which bill passed	Initials of SPM/PM	Date on which payment received by the BPM	Initials of SPM/PM
1	2	3	4	5	6	7	8	9

Cheque Return Memo (SB-105)

To _____

Cheque / Draft No. _____ for Rs. _____ is returned herewith for reasons(s) No. _____.

1. Refer to drawer
2. Effects not yet cleared, please present again.
3. Payment stopped by the drawer
4. Account Closed
5. Drawer's Signature incomplete/differs/required
6. Alteration in date/figures/words _____ requires Drawer's full signature
7. Payee's endorsement /signature incomplete/requires/irregular/illegible / requires bank's confirmation/guarantee
8. Alterations/deletions in endorsement require proper authentication
9. Cheque crossed "Account Payee". Superfluous endorsement requires cancellation and authentication.
10. A revenue stamp is required.
11. Amount in words and figures/differs/required.
12. The important cross entry is omitted/incorrect.
13. Cheque is mutilated/undated/post-dated/out of date/incomplete/irregularly drawn/double dated.
14. Crossed cheque must be presented through a bank.
15. Crossed to two or more banks.
16. Bank's Certificate to the effect "payee's account credited" required.
17. Not drawn on this office.
18. Not payable before last working day of the month/1st proximo.
19. Cheque is mutilated, requires bank confirmation.
20. Payee/Bearer identification required.
21. Over writing in _____ requires authentication by _____
22. _____

Date Stamp Postmaster

SB-46

DEPARTMENT OF POSTS, INDIA

Intimation to the Depositor of the balance at the credit of the account and his/her acknowledgment

No. _____ Date :_____

To

_____

_____

The balance at credit of your Savings Bank Account No. _____ standing open at _____ Post Office, as shown in the Post Office records is Rs. _____ (Rupees _____ _____ only) (in words) on _____ .

Kindly examine your Passbook and see if this is correct. In any case, the correct balance as shown in your Passbook may please be noted in the form below which should be signed, dated and then enclose in the attached addressed service cover to be posted by you at a very early date. The procedure is being followed for the detection of any mistake which might have occurred in the maintenance of your Savings Bank Account.

Superintendent / Asst. Superintendent / Inspector of Post Offices
Division / Sub Division _____

Note: No postage stamp is required on the cover.

REPLY FORM

Reference: - Superintendent / Asst. Superintendent / Inspector of Post Offices _____Division / Sub Division letter No. _____ _____dated _____

I hereby confirm that the balance at credit my Savings Bank Account No. _____ standing open at _____ Post Office, as shown in my Passbook is Rs. _____ (Rupees _____ _____ only) (in words) on _____.

Date _____ Signature of the Depositor

Verification of claim under the Scheme of Protected Savings

From
The Postmaster
_____

To
The Postmaster General
_____

No. _____dated at _____ the _____

Subject: Registration of Claim under the Protected Savings Scheme

Sir,

We have received a claim for the payment of the full maturity value of the Recurring Depositor Account standing open in the books of this office, as particularized below.

Particulars of the Account

(i)	Name of Depositor in full (in BLOCK letters)	_____
(ii)	Name of Depositor's father / husband	_____
(iii)	Last address of the Depositor	_____
(iv)	Date of death of Depositor	_____
(v)	Place of Death of Depositor	_____
(vi)	Declared age / date of birth of Depositor at the time of opening of Account	_____
(vii)	Date of opening Account	_____
(viii)	R,D. Account Number	_____
(ix)	Denomination Rs.	_____
(x)	Post Office	_____
(xi)	Head Post Office	_____
(xii)	Date of Claim	_____
(xiii)	Particulars of the Claimant(s)	

S.No.	Name and address of the claimant	Relationship with depositor
1.		
2.		

It is certified that

I have verified the particulars given above from the postal records and the admissible documents submitted by the claimant(s).

The Account had not become a discontinued account at the time of death of the Depositor.

The first twenty-four monthly deposits have been made without default and no withdrawal has been made from the Account during the first twenty-four months.

I have satisfied myself about the death of the Depositor and about the right of the claimant(s) to the full maturity value of Account.

This intimation is sent in duplicate for verification if any claim under the Scheme of Protected Savings has already been registered in the name of the above-mentioned deceased.

Yours faithfully

Postmaster

Office of the Postmaster General

No. _____dated at _____ the _____

Certified that no claim has been previously registered in this office in respect of the deceased Sh. / Smt. / Km. _____ holder of the Recurring Deposit Account particularized on the previous page, who died on _____ at _____.

The claim may be admitted if otherwise in order.

Registration Number _____ dated _____

OR

Certified that a claim has been previously registered in this office in respect of CTD/RD Account standing in the name of the deceased Shri / Smt / Km. _____ vide particulars furnished below.

CTD/RD Account No. _____ Denomination Rs. _____
Opened at Post Office _____ on _____
Name(s) of the Claimant(s) _____
Registration No. _____
(Delete whichever certificate is not applicable)

Seal of the Circle Office

Signature and name of the Officer
of the Circle Office

To
The Postmaster
_____

Half Margin Verification Memo

Memo for Verification

No. _____ at _____ dated _____

A withdrawal of rupees _____ _____ has been effected in Savings Account No. _____ of _____ _____ BO/SO in account with _____ on _____.

The name and address of the depositor are as below:

Name and address _____
of depositor _____

Kindly verify the genuineness of the withdrawal by contacting the depositor and intimate result within 10/30 days.

Postmaster

To
Asst. Superintendent / Inspector Posts / PRI
_____ HO/SO.

Reply

No. _____ at _____ dated _____

The result of verification of the withdrawal particularised in the margin has been found satisfactory / not satisfactory.

Investigation has been taken up.

Asst. Superintendent / Inspector Posts

_____

Public Relation Inspector

_____

To
The Postmaster / Sub Postmaster,
_____ HO/SO.

(B). Specimens of Registers to be maintained by SBCO

1.

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

Sl. No.	Date of test check	Particulars of voucher test checked	Nature of mistake detected	Initials of the Supervisor	Dated initials of the PA noting the irregularity
(1)	(2)	(3)	(4)	(5)	(6)

Register of Correction of Interest and Balances using HIARM Menu

Sl. No	Date	Name of the Office / SOLID	Scheme	Account Number	Name of depositor	Amount Debit	Amount Credit	Reasons for correction	Order Number	Tran ID	Signature of Supervisor SBCO	Signature of Postmaster	Remarks
1	2	3	4	5	6	7	8	9	10	11	12	13	14

Objection Register (SB-61)

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

Register of unused cheque foils

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

Register of undeliverable pass books to be maintained by the SBCO

Sl. No.	Account Number	Name of the Office	Balance	Initials of the Supervisor	Date of return of passbook	Initial of APM/DPM for receipt of the passbook	Remarks / Date of destruction with signature of AO
1	2	3	4	5	6	7	8

Certificate for Pass books destroyed

Date of Destruction :

Sl. No.	**Account**	**Name of office where the account stands**	**Name and address of the depositor**	**DLT**	**Balance**	**Year up to which interest added**

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

Date: _____ Accounts Officer

Register of Spoilt Passbooks

Sl. No.	Date	Account Number	Name of the office	Name of the depositor	Balance	Date of issue of fresh passbook	Case mark	Initials of Supervisor	Date of destruction by the AO	Signature of the AO
1	2	3	4	5	6	7	8	9	10	11

Registers of Vouchers not received

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

Statement showing the position of work in the SBCO of _____HO at the end of _____ 20___

Name of Office	Checking of HO & SO vouchers / transactions (date up to which completed)	Checking of the prescribed office accounts transactions (date up to which completed)	Settlement of objections			
			Opening Balance	Raised during the period	Settled during the period	Closing balance
1	2	3	4	5	6	7

Break up of closing balance in column (7)			Remarks
More than 6 months old	More than 3 months old	3 months or less old	
8	9	10	14

SB-AOF

POST OFFICE SAVINGS BANK
APPLICATION FOR OPENING OF ACCOUNT/PURCHASE OF CERTIFICATE
FOR USE OF POST OFFICE

Post Office		Tran-ID		SOL ID		Date of Maturity	
Account Number							
CIF-ID (1)							
CIF-ID (2)							
CIF-ID (3)							

Instructions:*i.Please tick (√) the appropriate box,ii)* Use CAPITAL LETTERS only while filling in the application form iii) Submit the self-attested copies of the Documents.

To
The Postmaster
……
……

Paste photograph of applicant/s

Paste photograph of applicant/s

Paste photograph of applicant/s

Madam/Sir,

I/We ……(Applicant/guardian) hereby apply for opening of an account under ……(Savings/RD/ 1,2,3,5 Years TD/MIS/SCSS/PPF/SSA/KVP/NSC VIII[th] Issue)scheme in your Post office in my/our name(s)/in the name of minor or person of unsound mind.

(i) Additional Facilities available (For Post Office Savings Account) **(a)** Cheque Book required:- ☐ , **(b)** IPPB A/C ☐
(c) Aadhaar Seeding ☐ ATM Card ☐ Internet Banking ☐ Mobile Banking ☐ (Prescribed form to be enclosed)
(d) Insurance/Pension products: - PMSBY ☐ PMJJBY ☐ APY ☐ (Prescribed form to be enclosed)

(ii) Account Holder Type: - ☐ Self ☐ Minor through Guardian ☐ Person of unsound mind through guardian.
(iii) Account Type: - ☐ Single ☐ Either or Survivor (Joint B) ☐ All or Survivor(s) (Joint A)

1. In case of account opened in the name Minor/ Person of unsound mind.

	Name of Minor/ Person of unsound mind	Date of Birth(DD/MM /YYYY) in words	Gender (M/F/O)	Name of Guardian, Relationship and status – Natural or Legal
1.				
2.	Details of proof of age of minor along with its date of Issue and Issuing Authority (In case of SSA A/c Birth Certificate is mandatory)			

2. I/We tender herewith Rs……/-(Rs……(In words) in cash/DD/Cheque No…… date…… as initial deposit. My/Our particulars are as under:-

Particulars	**1st Applicant**	**2nd Applicant**	**3rd Applicant**
Name of the Applicant/ Guardian			
Name of Husband/ Father/ Mother			
Gender (M/F/O)			
Date of Birth (DD/MM/YYYY) and In words (mandatory)			
Aadhaar Number			
PAN Number*			
CIF ID (existing A/Cs holders)			
Present Address:- House/Locality/Village & Post Office/City/District/ State/Pin Code			
Permanent Address: House/Locality/Village &Post Office/ City/ District/ State/Pin Code			
Telephone No./Mobile No.*			
E-mail ID			
ID Proof (Document No./Date of Issue/ Issuing Authority)			
Address Proof (Document No./Date of Issue/ Issuing Authority)			
For SCSS Account details of proof of age (Doc. No.,issue Date and Issuing Authority)			

(If Aadhaar Card/proof of enrolment of Aadhaar is not provided, any of the following documents can be accepted as valid documents for the purpose of identification and address proof) :- 1. Passport 2.Driving license 3. Voter's ID card 4. Job card issued by Mnregs signed by the State Government officer 5. Letter issued by the National Population Register containing details of name and address.

Note:- As per PMLA Act-2002, if balance/investment in all accounts are 10 Lakh & above, customer has to submit copy of document showing source of receipt of funds tendered for investment.

Specimen Signatures

1……1……1……
2……2……2……
3……3……3……
Name:-……Name:-……Name:-……

3. Declarations

General:-(1) I/We hereby undertake to abide by the scheme provisions and Government Savings Promotion Rules, 2018 applicable on the Scheme and amendments issued thereto from time to time.
(Details available at https://www.indiapost.gov.in/VAS/Pages/RTI/RTI-Manual-5.aspx)
(2) I/We further declare that I/We/Minor/person of unsound mind is/are Resident citizen of India and undertake to inform the account office of any change in My/our residency/citizenship status in future.
(3) I hereby agree that account will be operated by me till account holder attained age of 18 years and thereafter, account holder will operate the account. (In case of SSA and Minor Account opened through Guardian).
(4) In case services of SAS/MPKBY Agent are taken: -
Name of Agent …… Authority No……..Date of validity……
(5) Standing Instruction (i.e. MIS to SB, SB to RD etc.) if any……
TD :- Extension/Renewal of account required after maturity :- ☐

☐**SSA :-** I hereby declare that no other account has been opened under Sukanya Samriddhi Account in the name of the depositor in any of the Post office/Bank in the country.

☐**PPF :-(1)** I hereby declare that no other account has been opened under Public Provident Fund Account in the name of the myself/minor in any of the Post office/Bank in the country.
(2) I further declare that I will abide by the ceiling of maximum deposit in the accounts opened in my name and in the name of minors as per provision of the scheme and any deposit in excess of the ceiling will be treated as in contravention to the Scheme provisions.

☐**MIS/SCSS :-** I/We hereby declare details of my/Our existing accounts* as on today under "National Savings Monthly Income Account/ Senior Citizen Savings Scheme" in any of the Post Office/Bank in the country.

Sl.No.	Name of Scheme (MIS or SCSS)	Date of opening of account	Amount deposited	Customer Identification Number (CIF No.)	Account Number	Name of Post Office/Bank
1						
2						

*If number of accounts is more, details of all accounts should be filled and attached as annexure duly signed.
Please tick (√) the appropriate box

Date:- **Signature or thumb impression of Applicant(s)/Guardian**

4. Nomination

I/We……..hereby nominate the person(s) mentioned below to whom to the exclusion of all other persons in the event of my death the amount standing to my credit in ……..(Name of Scheme) at the time of my death would be payable.

S.No.	Name(s) of the nominee(s) and relationship	Full address (s)	Aadhaar number of nominee (optional)	Date of birth of nominee in case of minor nominee	Share of entitlement	Nature of entitlement Trustee or owner
1						
2						
3						
4						

As the nominee(s) at Serial No.(s)……specified above is/are minor(s), I/We appoint Shri/Smt/Kumari……S/o,D/o,W/o……
Address……to
receive the sum due under the said account in the event of my/Our death during the minority of the nominee(s).
(In case, applicant(s) is/are illiterate)
1. Signature of witness……
Name & Address……..
2. Signature of witness……
Name & Address……..

Place:
Date: **Signature or thumb impression of Applicant(s)/Guardian**

FOR USE OF POST OFFICE

I have carefully examined this application and Identification as well as address proof documents submitted. Opening of account is approved.	
Account has been opened in the name of……..with Rs……on…….. (Date) under ……..scheme vide A/c No. …… dated ……..	
Nomination registration details:-	
Date Stamp Signature of GDS Branch Post Master Name Stamp of EDBO	Date Stamp Signature of Sub/Asst./Head Post Master Designation stamp

SB-KYC

POST OFFICE SAVINGS BANK

NEW/CHANGE KYC (Know Your Customer) Form

(to be sent to respective CPC)

	Signature	**Recent Photograph**
Applicant(1) Name:- CIF ID No. Account /Registration No.	(1) (2)	
Applicant(2) Name:- CIF ID No. Account /Registration No.	(1) (2)	
Applicant(3) Name:- CIF ID No. Account /Registration No.	(1) (2)	

Please fill all the information below in case of new account and only relevant information in case of change in KYC.

Name (in Capital letters)			
Flat/House Number		Locality	
Road		Landmark	
Village/Town/City		District	
Pincode		State	
Mobile Number		Email ID	
Aadhar number		PAN Number	

I do hereby submit photo copy of the following documents (self attested) for the proof of:-

Proof of identity (doc.no./date/issuing authority)	
Proof of address (doc.no./date/issuing authority)	

I do hereby solemnly declare that the information provided above with respect to my account is up to date and correct.

Signature/Thumb impression:- 1st Applicant 2nd Applicant 3rd Applicant
(in case of Joint A/c, all applicants have to sign)

FOR OFFICE USE ONLY

Certified that I have verified the documents submitted with this application form and confirm that KYC norms are fully complied with.

Signature of GDS BPM Signature of SPM Signature of Postmaster
Date:-

Date Stamp

SB-eKYC-1

POST OFFICE SAVINGS BANK

Aadhaar Based Know Your Client (e-KYC) Application Form

(In case of joint / minor / person of unsound mind account, separate form required for each joint a/c holder / minor / person of unsound mind / Guardian) *(Please ✓ the appropriate)*

☐ New ☐ Change Request / Re-KYC

I, _____ (name),

holder of Aadhar Number | X | X | X | X | X | X | X | X | | | | |

Recent Passport Size Photo of the Account Holder

(In case the photo in Aadhaar is not the recent one)

(1) Declare that I have been informed by the post office that
(a). demographic information related to my Aadhaar will be shared by UIDAI upon my Authentication
(b). the information received on my Authentication will be used for the KYC purpose for opening and operations of POSB Accounts.
(c). other alternatives for submission of my identity information in case of failure of authentication

(2) hereby voluntarily give my consent to Post Office to open account in my name using my Aadhaar number and to use my Aadhaar details for e-KYC authentication with UIDAI for the aforesaid purpose and to obtain and use my Aadhaar number, Name and Fingerprint/Iris and my Aadhaar details for authentication with UIDAI as per Aadhaar Act for the aforesaid purpose and enabling my account for Aadhaar Enabled Payment Services (AEPS)

(3) Have been informed that voluntary consent given by me while submitting my Aadhaar number to Post Office, my Aadhaar details and identity information would only be used for e-KYC purpose, demographic authentication, validation OTP authentication, as the case may be for the aforesaid purpose and my biometrics will not be stored / shared and will be submitted to Central Identities Data Repository (CIDR) only for the purpose of authentication for the aforesaid purpose.

(4). Hereby undertake to abide by the scheme provisions and Government Savings Promotion rules-2018 applicable on National Savings Schemes and amendments issued thereto from time to time.

(5) The above consent and purpose of collecting Aadhaar has been explained to me in my local language.

Place: _____
Date: _____

Signature / Thumb Impression of the Account Holder / Guardian in case of minor/ person of Authorized Type account holder

Mobile No. _____

(Signature of Witness in case of illiterate account holder)

FOR POST OFFICE USE

e-KYC CIF No											Date								

Certified that the details in the CIF of the customer holding the Aadhaar Number XXXX-XXXX-_____ have been updated as per the information received from CIDR of UIDAI for e-KYC purpose and for the purpose of opening of POSB Accounts and further transactions on Aadhaar Authentication basis.

Signature of GDS BPM	Signature of the Counter PA at SO / HO	Signature of Postmaster at SO	Signature of Postmaster at HO
Date stamp of BO	Date stamp of SO		Date stamp of HO

Certified that the photo and signature / thumb impression of the account holder / guardian has been updated in the system.

Date:	Signature of the PA at CPC	Signature of Supervisor / In-charge at CPC

SB-eKYC-AOF

POST OFFICE SAVINGS BANK
APPLICATION FOR OPENING OF ACCOUNT/PURCHASE OF CERTIFICATE
FOR USE OF POST OFFICE

Post Office		Tran-ID		SOL ID		Date of Maturity	
Account Number				CIF-ID (1)			
CIF-ID(2)		CIF-ID (3)					

Instructions: *Please tick (√) the appropriate box,ii)* Use CAPITAL LETTERS only while filling in the application form iii) Submit the self-attested copies of the Documents.

To
The Postmaster
……
……

Madam/Sir,

I/We ……(Applicant/guardian) hereby apply for opening of an account under ……(Savings / RD / 1,2,3,5 Years TD / MIS / SCSS / PPF / SSA / KVP / NSC VIIIth Issue / MSSC) scheme in your Post office in my/our name(s)/in the name of minor or person authorized to operate the accounts through guardian.

(i) Additional Facilities available (For Post Office Savings Account) **(a)** Cheque Book required:- ☐ , **(b)** IPPB A/C Linkage ☐
(c) Aadhaar Seeding ☐ ATM Card ☐ Internet Banking ☐ Mobile Banking ☐ (Prescribed form to be enclosed)
(d) Insurance/Pension products: - PMSBY ☐ PMJJBY ☐ APY ☐ (Prescribed form to be enclosed)

(ii) Account Holder Type: - ☐ Self ☐ Minor through Guardian ☐ Person authorized to operate through guardian.
(iii) Account Type: - ☐ Single ☐ Either or Survivor (Joint B) ☐ All or Survivor(s) (Joint A)

1. In case of account opened in the name Minor/ Person authorized to operate the accounts through guardian.

	Name of Minor/ Person authorized to operate accounts through guardian	Date of Birth(DD/MM /YYYY) in words	Gender (M/F/O)	Name of Guardian, Relationship and status – Natural or Legal
1.				
2.	Details of proof of age of minor along with its date of Issue and Issuing Authority (In case of SSA A/c Birth Certificate is mandatory)			

2. I/We tender herewith ₹ …… /-(₹ …… (In words) in cash / DD / Cheque No…… date…… as initial deposit. My/Our particulars are as under:-

Particulars	1st Applicant / Depositor	2nd Applicant / Depositor	3rd Applicant / Depositor
Name of the Applicant / Guardian			
To be filled only when the depositor(s) does not have any other account in the post office or change in the existing information			
PAN Number			
Mobile Number			
eMail ID			
Educational Qualification			
Occupation			
Income & Income Type (Monthly/Yearly)			
Citizenship / Residential Status			
Short Name			

.

Note:- As per PMLA Act-2002, if balance/investment in all accounts are 10 Lakh & above, customer has to submit copy of document showing source of receipt of funds tendered for investment.

3. Declarations

General:-(1) I/We hereby undertake to abide by the scheme provisions and Government Savings Promotion Rules, 2018 applicable on the Scheme and amendments issued thereto from time to time.
(Details available at https://www.indiapost.gov.in/VAS/Pages/RTI/RTI-Manual-5.aspx)
(2) I/We further declare that I/We/Minor/person authorized to operate the account through guardian is/are Resident citizen of India and undertake to inform the account office of any change in My/our residency/citizenship status in future.
(3) I hereby agree that account will be operated by me till account holder attains the age of 18 years and thereafter, account holder will operate the account. (In case of SSA and Minor Account opened through Guardian).
(4) In case services of SAS/MPKBY Agent are taken: -
Name of Agent …… Authority No……Validity……

(5) Standing Instruction (i.e. MIS to SB, SB to RD etc.) if any……

TD :- Extension/Renewal of account required after maturity :- ☐

☐**SSA :-** I hereby declare that no other account has been opened under Sukanya Samriddhi Account in the name of the depositor in any of the Post office/Bank in the country.

☐**PPF :-(1)** I hereby declare that no other account has been opened under Public Provident Fund Account in the name of the myself/minor in any of the Post office/Bank in the country.

(2) I further declare that I will abide by the ceiling of maximum deposit in the accounts opened in my name and in the name of minors as per provision of the scheme and any deposit in excess of the ceiling will be treated as in contravention to the Scheme provisions.

☐**MIS/SCSS/MSSC :-** I/We hereby declare details of my/Our existing accounts* as on today under "National Savings Monthly Income Account/ Senior Citizen Savings Scheme/Mahila Samman Savings Certificate" in any of the Post Office/Bank in the country. I declare that the investments in all the MIS, SCSS and MSSC accounts do not exceed the maximum amount of investment prescribed in scheme rules concerned.

Sl. No.	Name of Scheme (MIS or SCSS or MSSC)	Date of opening of account	Amount deposited	Customer Identification Number (CIF No.)	Account Number	Name of Post Office/Bank
1						
2						
3.						
4.						

*If number of accounts is more, details of all accounts should be filled and attached as annexure duly signed.

Please tick (√) the appropriate box

4. Nomination

I/We……hereby nominate the person(s) mentioned below to whom to the exclusion of all other persons in the event of my death the amount standing to my credit in ……(Name of Scheme) at the time of my death would be payable.

S. No.	Name(s) of the nominee(s) and relationship	Full address (s)	Aadhaar number (optional)	Date of birth (in case of minor)	Share of entitlement (%)	Nature of entitlement Trustee or owner
1			XXXX-XXXX-			
2			XXXX-XXXX-			
3			XXXX-XXXX-			
4			XXXX-XXXX-			

As the nominee(s) at Serial No.(s)……specified above is/are minor(s), I/We appoint Shri/Smt/Kumari…… S/o,D/o,W/o ……..

Address…… to receive the sum due under the said account in the event of my/Our death during the minority of the nominee(s).

(In case, applicant(s) is/are illiterate)

1. Signature of witness……

Name & Address……..

2. Signature of witness……

Name & Address……..

Place and Date: _____

Signature or thumb impression of Applicant(s)/Guardian (1st Applicant)	Signature or thumb impression of Applicant(s)/Guardian (2nd Applicant)	Signature or thumb impression of Applicant(s)/Guardian (3rd Applicant)

FOR USE OF POST OFFICE

I have carefully examined this application and Identification of the account holder(s). Opening of account is approved.			
Account has been opened in the name of……..with ₹ ……on…….. (Date) under ……..scheme vide A/c No. …… dated ……..			
Nomination has been registered vide No. …… Dated ……			
Date Stamp	Signature of GDS Branch Post Master Name Stamp of EDBO	Date Stamp	Signature of Sub/Asst./Head Post Master Designation stamp

FORM -1

Application for opening an account under PM Cares for Children Scheme, 2021

To

The Postmaster

……

……

Paste photograph of the account holder

Sir,

I/We ……. hereby apply for opening of an account under PM-CARES for Children Scheme, 2021 in your Post Office in the name of minor /self……..

2. I/We tender herewith Rs…….. (Rs……..) in by electronic transfer/cheque/DD No…….date..... as initial deposit.

3. The details of the joint account holder
(To be filled only in case of account holder is a minor): ..... The District Magistrate,
……...District

4. The details of account holder are as under: -

Name of account holder	
Gender	
Father's Name	
Date of Birth (DD/MM/YYYY) and in words	
Details of Birth Certificate (No./Date/issuing authority)	
Aadhaar Number	
PAN Number (If available)	
Mobile Number	
Email address if any	
Present Address	
Permanent Address	
Details of documents attached (Aadhaar/Others)	

5. My/our specimen Signatures
1……2…….3……
(Name)……

1……2……..3……..
(Name)……

I hereby undertake to abide by the scheme provisions and Government Savings Promotion rules-2018 applicable on the Scheme and amendments issued thereto from time to time.

Signature or thumb impression of account holder / joint account holder

Date: ……

Nomination

(Required only when the account holder has attained the age of 18 years)

6. I..... hereby nominate the person(s) mentioned below to whom to the exclusion of all other persons in the event of my death the amount standing to my credit at the time ofmy death would be payable.

S.No.	Name(s) of the nominee(s) and relationship	Full address (s)	Aadhaar number of nominee (optional)	Date of birthof nominee incase of minor	Share of entitlement	Nature of entitlement Trustee or owner
1						
2						
3						
4						

As the nominee(s) at Serial No.(s)…….specified above is/are minor(s), Iappoint Shri/Smt/Kumari……..S/o,D/o,W/o…… ……..Address…… ……to receive the sum dueunder the said account in the event of my death during the minority of the nominee(s).

1. Signature of witness…….

Name & Address……..

2. Signature of witness…….

Name & Address……..

Signature or thumb impression of account holder

Place:

Date:

For use of Post Office/Bank

The account has been opened in the name of.....on ……..under …… (name of the scheme) vide AccountNo._____dated _____.

Customer identification Number…….....……

Nomination has been registered vide No……dated……

Signature and seal of competent authority.

FORM -2

Application for closure of account (PM Cares for Children Scheme, 2021)

Name of Post Office_____

Date_____

Account Number_____

1.I hereby submit pass book/deposit receipt and apply for closure of the above-mentioned account.
2.Date of maturity of the account is..... (To be filled only in case where the account is
closed on maturity or after)
3.Please issue the amount of eligible balance in the account to my SB Account no._____ standing at_____(Name of Account office).

or

Please issue a Demand Draft/account payee cheque
Signature or thumb impression of account holder/joint account holder/nominee(s)/legal

heir(s)(Thumb impression should be attested by a person known to Accounts office)

Payment Order
(For office use only)

Payment detail

Principal amount Rs._____
(+) Interest due Rs. _____

(-) Recovery of overpaid interest Rs._____

Deduction if any Rs_____

Total Amount due Rs_____

Pay Rs._____(in figurers)
_____(in words)

Date

Signature of Postmaster

Acquittance

[to be filled by account holder/joint account holder/nominee(s)/legal heir(s)]
Received Rs ._____(In figures)_____(in words) By cheque/DD bearingno…….dated……/by transfer to Account No.....

Date

Signature/thumb impression of account holder/joint
account holder/nominee(s)/legal heir(s)

Mahila Samman Savings Certificate, 2023

FORM – 1

Application for opening an account

To
The Postmaster/Manager
……

Paste photograph of applicant

……

…… Sir,

I …….. [account holder/guardian] hereby apply for opening of an account under Mahila Samman Savings Certificate, 2023 in your Post Office/Bank.

I tender herewith Rs. ……/- (Rs .....) in cash/Cheque/ DD. No…… date …….. as initial deposit. My particulars are as under:-

. Name of First Depositor ……
Name or the Guardian ……
Date of Birth ……. ……. ……
(DD / MM / YYYY)
(In words)……

2. Adhaar Number of account holder ……..

3. Permanent Account Number (PAN) of account holder ……..

4. Present Address: …….

…….

Permanent Address: …….
…….

5.Contact details Telephone Number……..
Mobile Number……..
Email ID……

6.Type of Account Single or through Guardian for Minor
7.Details of date of birth of minor …….
(Applicable in case of minor account)

a) Certificate No. ……..
b) Date of Issue …….
c) Issuing authority ……

8. Name of Guardian……
(In case the account is opened on behalf of a Minor)

9.Details of other KYC documents attached

1. Proof of identification ……
2. Address proof ……

The following documents are accepted as valid documents for the purpose of identification and address proof:
1. Passport 2. Driving license 3. Voter's ID card 4. Job card issued by NREGA signed by the State Governmentofficer 5. Letter issued by the National Population Register containing details of name and address;

10.My specimen Signatures
1……
(Name)……
1……
(Name)……
1……
(Name)……

I hereby undertake to abide by the scheme provisions and Government Savings Promotion rules-2018 applicable on the Scheme and amendments issued thereto from time to time.
Details of my/our other accounts under the Scheme are as under:

S.No.	Name of Scheme	Date of opening of account	Amount deposited	Customer Identification Number	Account number	Name of Post office/Bank
1	Mahila Samman Savings Certificate, 2023					
2	Mahila Samman Savings Certificate, 2023					
A separate sheet may be taken in case of furnishing details of more accounts opened along with signature orthumb impression of account holder/guardian.						

Signature or thumb impression of account holder/guardian
Date:……

Nomination

11. I……..hereby nominate the person(s) mentioned below to whom to the exclusion of all other persons in the event of my death the amount standing to my credit in Mahila Samman Savings Certificate, 2023 at the time of my death would be payable.

S.No.	Name(s) of the nominee(s) and relationship	Full address (s)	Aadhaar number of nominee(optional)	Date of birth of nominee in case of minor	Share of entitlement	Nature of entitlement Trustee or owner
1						
2						
3						
4						

As the nominee(s) at Serial No.(s).....specified above is/are minor(s), I appoint
Shri/Smt/Kumari……..S/o,D/o,W/o……
……
……..Address……
……
…….to receive the sum due under the said account inthe event of my death during the minority of the nominee(s).

1. Signature of witness…….
   Name & Address……..
2. Signature of witness…….
   Name & Address……..

Signature or thumb impression of account holder/guardian

Place:
Date:

For use of Post Office/Bank

The account has been opened in the name of……on .....with deposit
of Rs…….under Mahila Samman Savings Certificate, 2023 vide AccountNo._____dated_____.
Customer identification Number……..Nomination has been registered vide No……..dated……..

Signature and seal of competent authority.

Mahila Samman Savings Certificate, 2023

Form-2

[See paragraph 6(1)]

Application for closure of account

Name of Post Office/Bank_____ Date_____

Account Number_____

1.I hereby submit pass book/deposit receipt and apply for closure of my above mentioned account matured on_____.

2. Please Credit the amount of eligible balance in my matured account to my SB Account no._____standing at_____(Name of Account office).

or

Please issue a Demand Draft/account payee cheque

or

Please pay in cash (applicable if the amount is below permissible limit).

Certified, that the amount sought to be withdrawn to be availed is required for the use of ……who is alive and still a Minor.

Signature or thumb impression of account holder /guardian
(Thumb impression should be attested by a person known to Accounts office)

Payment Order
(For office use only)

Date…….

Payment detail

Principal amount Rs._____
(+) Interest due Rs. _____
(-) Recovery of overpaid interest Rs._____
Deduction if any Rs_____
Total Amount due Rs_____

Pay Rs._____(in figurers)_____(in words)

Date

Signature of Postmaster/Manager

Acquittance
(to be filled by depositor)

Received Rs ._____(In figures)_(in words) By cash/cheque/DD bearing no…….dated……./by transfer to Account No.....

Date: Signature/thumb impression of account holder /guardian

Mahila Samman Savings Certificate, 2023
Form-3
[See paragraph 7(1)]
Application for withdrawal

To,
The Postmaster/Manager
……
……
……
……..
Sir,

I_____(account holder /guardian) hereby apply for withdrawal from my account as per details below:-
Account Number:.....

Amount of withdrawal applied.....

2. Please Credit the amount of withdrawal to my SB Account no._____standing At_____(Name of Account office).

or

Please issue a Demand Draft/account payee cheque

or

Please pay in cash (applicable if the amount is below permissible limit of cash payment).

3. I certify that all the provisions applicable under scheme for grant of withdrawal have been complied with.

*Certified, that the amount sought to be withdrawn to be availed is required for the use of ……who is alive and still a Minor.

Date:-_____ Signature or thumb impression of account holder/guardian ----------

(Thumb impression of the depositor should be attested by a person known to the accounts office)

For office use only
Payment detail

Eligible balance in Account._____
Less Penalty amount._____
Total Amount to be paid ₹._____(In figures)
(In words)_____

Date Stamp Signature of Postmaster/Manager

Acquittance
(to be filled by account holder/ messenger)

Received Rs._____(In figures)_____(in words) By cash/cheque/DD bearing No.) _____dated_____/by transfer to Account No._____.

Date : Signature/thumb impression of account holder/guardian
Place :

Mahila Samman Savings Certificate, 2023
Form -4
[See paragraph 8(3)]
Application for premature closure of account

To,
The Postmaster/Manager
……
……
……
……
Sir,

1. I wish to prematurely close Account No_____having balance of _____(Rupees_____Only) and request you to pay the amount after education of applicable penalty, as per details given below:-

Please Credit the amount to my SB Account no._____ standing at _____(Name of Account office).
Or

Please issue a Demand Draft/account payee cheque

or
Please pay in cash (applicable if the amount is below permissible limit)

2. I hereby declare that the provisions under which the account can be closed before maturity have been complied with.

*Certified, that the amount sought to be withdrawn to be availed is required for the use of ……who is alive and still a Minor.

Date:-_____ Signature or thumb impression of account holder /guardian

---

(Thumb impression of the depositor should be attested by a person known to the accounts office)

For office use only
Payment detail

Eligible balance in Account ._____
Less Penalty amount ._____
Total Amount to be paid ._____(In figures)
(In words)_____

Date Stamp Signature of Postmaster/Manager

Acquittance

(to be filled by account holder/ messenger)

Received Rs._____(In figures)_____(in words) By cash/cheque/DD bearing No.)
_____dated_____/by transfer to Account No._____.

Date: Signature/thumb impression of account holder /guardian
Place:

SB-ATM1

POST OFFICE SAVINGS BANK
ATM Card/Internet/Mobile/SMS banking service request form

Please fill the application in block letters only

Post Office_____Date_____(dd/mm/yyyy)																				
*CIF ID										* Primary Account ID										

1. *Applicant's Name

First Name																				
Middle Name																				
*Last Name																				

2. *ATM Card required for (please tick √ the relevant box)

(a) Self		(b) Joint "B" Account Holder		(c) Not Needed	

3. * Please provide the below details:

Mobile Number		PAN Number	
Email ID			
Date of Birth(DD-MM-YYYY)		Mother's Maiden Name	

4. ***Please tick relevant requirement from below options

Sl No	Request type	Tick √ the relevant option
a.	Instant ATM Card	
b.	New Personalized ATM card (or) Replaced Personalized ATM card Name to be printed on the card (Not exceeding 21 characters including space)	New request ☐ Replacement request ☐
c.	Replacement with Instant ATM card	
d.	ATM card PIN request	
e.	ATM card hot-listing / closure request (Provide last 4 digits of the card number for closure only)	
f.	Internet Banking and Mobile Banking	
g.	Internet Banking	
h.	SMS Banking	
i.	Linking of Secondary accounts existing active ATM card (Should be done once primary account card is activated)	Provide SB Account IDs to be linked 1 2

Note : For availing Mobile Banking services, Internet Banking is mandatory.

(* marked fields are Mandatory fields)

Declaration

I/We declare that above information is correct. I/We authorize Department of Posts to debit/ recover the charges as applicable from time to time from my/our account for withdrawals using my ATM Card or Internet/Mobile/SMS Banking. I/We undertake to maintain sufficient funds excluding the minimum balance stipulated in my account. I/We will accept full responsibility for transactions done through my/our ATM Card or Internet/Mobile/SMS Banking and agree not to make claims against Department of Posts.

Terms and conditions for Internet/Mobile/SMS banking:I/We have read the provisions contained in the terms and conditions document available in India post internet banking website and I/We agree that transactions executed over India post internet /Mobile /SMS banking using my/our user ID and password will be binding on me/us.

Terms and conditions for ATM card usage: -I/We agree to the terms and conditions printed below.

Terms and Conditions for usage of DOP ATM card

The Terms and Conditions under which the DOP ATM Card has been issued are mentioned below for your guidance.

(a) Terms used here

- DOP refers to Department of Posts.
- Card means DOP ATM Card issued to customer.
- Cardholder means customer who has been issued DOP ATM Card.
- PIN mean a 4-digit number allotted to the card holder.

(b) Card

- The Card is the property of DOP and shall be returned unconditionally and immediately to DOP upon request by DOP.
- DOP reserves the right to cancel the Card and stop its operations unilaterally without assigning any reason.
- The Card is non- transferable.
- PIN/OTP: The Cardholder acknowledges, represents and warrants that the PIN/OTP provides access to the designated account(s) and that the Cardholder accepts the sole responsibility for use, confidentiality and protection of the PIN/OTP, as well as for all mandates and information changes entered in to the account using such PIN/OTP. The Cardholder shall not record the PIN/OTP in any form so as to protect the PIN/OTP from falling into the hands of a third party. The Cardholder grants express authority to DOP for carrying out transactions and instructions authenticated by the PIN/OTP and shall not revoke the same. DOP has no obligation to verify the authenticity of the transaction instruction sent or purported to have been sent from the Cardholder other than by means of verification of the Cardholder's PIN/OTP. The Card, therefore, should remain in Cardholder's possession and should not be handed over to anyone else. The Card is issued on the condition that DOP bears no liability for the unauthorized use of the Card. This responsibility is fully that of the Cardholder. Further DOP will not be responsible for any loss either direct or indirect on account of ATM failure/malfunctioning.

(c) Loss of Card

- The Cardholder should immediately block the Card through the available channels (i.e., through call centre or any DOP Branch)
- The Cardholder is responsible for the security of the Card and shall take all steps towards ensuring the safekeeping thereof. Further, in the event, DOP determines that the aforementioned steps are not complied with, financial liability on the lost or stolen Card would rest with the Cardholder.
- Fresh Card will be issued in replacement of lost/damaged Card.
- DOP has the authority of the Cardholder to debit the designated account of the Cardholder for all withdrawals and payments effected by or purported to be effected by the Cardholder using the Card, as evidenced by the records, which will be conclusive and binding on the Cardholder. The Cardholder expressly authorizes DOP to debit the designated account with service charges (if any) notified by DOP from time to time. Please visit www.indiapost.gov.infor the updated service charges.

(d) Transactions:

- The transactions record generated by an ATM or POS terminal/e-Commerce will be binding on the Cardholder and it will be conclusive unless verified otherwise and corrected by DOP. The verified and corrected amount will be binding on the Cardholder.
- **Closing of Accounts**: The Cardholder wishing to close the designated account and surrender the Card will first have to give application in writing and surrender the Card along with the application.
- **Validity of Card**: The validity of the Card is printed on the face of the Card. The Card is valid through to the last date of the month of expiry.
- **Renewal of Card**: DOP will automatically renew the card, free of cost on it's expiry.
- **Help line** : For more information and help, please call DOP's tollfree number i.e. 1800-425-2440. Toll free numbers are accessible from all landlines and mobile phones in the country.
- **Transaction charges**: The Cardholder's account is liable to be debited with the additional charges for transaction(s) made at ATMs owned by the banks other than DOP beyond the permissible limits. Please visit www.indiapost.gov.in for the updates.

(e) Fees and Charges:

- The annual fee for the Card will be debited to the primary account linked with the Card on application/renewal at DOP's prevailing rate. The fee is non-refundable. The cardholder shall maintain at all times such minimum balance in the designated account, as DOP may stipulate from time to time. DOP reserves the right at any time to charge the cardholder for the issue or reissue of a Card and/or any fee/charges for the transactions carried out by the cardholder on the Card.

(f) Additional Terms

- DOP reserves the right to introduce new facilities or remove existing facilities as and when warranted, without assigning any reasons thereof. DOP may, at its discretion, refuse any application for the Card without assigning any reason. Fee charged (if any) for the use of the Card is non-refundable under any circumstances. DOP has the right to withdraw the privilege attached to the Card and to call upon the Cardholder to surrender the Card through any representative of DOP, without assigning any reason.
- Use of the Card shall be terminated without notice, upon receiving intimation of the death, bankruptcy or insolvency of the Cardholder or on receipt of a letter from any one of the joint account holders changing the operative clause, receipt of an attachment order from a Competent court or revenue authority or from RBI due to violation of FEMA/Exchange Control Regulations, or for other valid reasons or when the whereabouts of the Cardholder become unknown to DOP due to any cause attributable to the Cardholder.
- The ATM service is for withdrawing cash against the balance that is already available in your account. It is therefore the Cardholder's obligation to maintain sufficient balance in the designated account to meet cash withdrawals and service charges. DOP at its absolute discretion may amend the Terms and Conditions governing ATM services.

Date:- **Signature of the applicant**

For Office Use only

Certified that the customer submitted the application in person across the counter and KYC documents, signature and photograph of the customer are duly verified and updated at CIF level. Please collect fresh KYC and get it uploaded, if photograph and signature are not available in CBS.

SOL ID _____

Type of Request	Type of service	Maker User ID	Checker User ID
ATM related services			
Internet/Mob/SMS Banking			

Date Stamp of Post Office Signature of Chief/Sr./Head/Sub Postmaster

SB-103 **Pay in Slip**

POST OFFICE SAVINGS BANK

(Counterfoil for customer)

……Post Office | Date D D M M Y Y Y Y

Account Type :-

☐SB ☐RD ☐TD ☐MIS ☐SCSS ☐ PPF ☐ SSA ☐ KVP ☐NSC, Others….

Account Number											

Pay into the credit of Mr./Mrs./Ms. : ……

Rupees (Inwords)…… Rs. ……/-

……

by Cash/DD/Cheque No……..

Date:……(subject to realization)

Bank's Name and IFSC Code:……

Break up of Deposit:

In case of RD:- for the month(s) ……..

Rebate amount……Default amount ……..

In case of PPF/SSA:- for the Financial year……..

Default amount ……

Loan Repayment…… Interest on loan ……..

Dated Stamp

Initial of PA/SPM/GDS BPM

POST OFFICE SAVINGS BANK

Account Type:- ☐SB ☐RD ☐TD ☐MIS ☐SCSS ☐ PPF ☐ SSA ☐ KVP ☐NSC, Others…..

……Post Office Transaction ID:……..

Account Number												Date	D D M M Y Y Y Y

Pay into the credit of Mr./Mrs./Ms. ……

Rupees (in words): …… Rs. ……/-

by Cash/DD/Cheque No…… …Date:……

Bank's Name…… Bank Branch IFS Code ……..

(subject to realization)

Denomination Details

X	
X	
X	
X	
Coins	
Total Rs.	

Break up of Deposit:

In case of RD:- for the month(s) …….. rebate Amount……default Amount……..

In case of PPF/SSA:- for the Financial Year…… default Amount ……

Loan Repayment…… Interest on loan ……..

Date Stamp

Initial of PA/SPM/GDS BPM

Signature of Depositor

Note:- Aadhaar Seeding required for availing DBT benefits in POSB A/C ☐

(prescribed form to be enclosed) Mobile No. …… PAN No……(if required)

Depositor Name & Address ……

SB - Savings Account, RD- Recurring Deposit, MIS- Monthly Income Scheme, SCSS- Senior Citizen Saving Scheme, PPF- Public Provident Fund, SSA - SukanyaSamriddhiAccount,TD-Time Deposit(1/2/3/5 year), KVP-KisanVikasPatra, NSC-National Savings Certificates VIIIth Issue

SB-7 **WITHDRAWAL FORM**

Application Side(To be filled by depositor)

Name of the Post Office…….. Date D D M M Y Y Y Y

Type of Account : ☐SB ☐ TD ☐ MIS ☐ SCSS ☐ NSS, Others…….

Account No. | | | | | | | | | | | |

NATURE OF PAYMENT :- ☐ Interest ☐ Withdrawal

Please pay to me / messenger (whose name and signatures are given below) the sum of ₹……(In figures) ₹ ……
(In words).

Balance after withdrawal₹----------(in figures)

Signature or thumb impression of account holder(s)/guardian

Name of Messenger ……

Signature of Messenger ……

Signature of account holder(s)

(Required only if payment is required through messenger)

Note:- Aadhaar Seeding required for availing DBT benefits in POSB A/C ☐
(enclosed prescribed form)

Initial of PA Initial of APM/SPM

Note:- Please submit passbook along with this form.

PAYMENT ORDER(For office use only)

Date D D M M Y Y Y Y

Transaction ID ……

Pay ₹……(In figures) Rupees
……(in words)

Date Stamp **Signature of Postmaster**

ACQUITTANCE (to be filled by depositor/messenger)

Received₹……(In figures) Rupees
…… (in words).

Date:- **Signature or thumb impression of account holder /guardian /messenger**

Mobile No. …… PAN No. ……(if applicable)

Attested By_____(Name & Address)

(Attestation is applicable in case of thumb impression)

SB-7A **APPLICATION FOR CLOSURE OF ACCOUNT ON MATURITY**

APPLICATION SIDE (To be filled by depositor)

Name of the Post Office…… Date D D M M Y Y Y Y

Type of Account: ☐SB ☐RD ☐TD ☐MIS ☐SCSS ☐ PPF ☐ SSA ☐ KVP ☐NSC, Others…..

Account No.												

(1)I/We hereby submit pass book and apply for closure of my above mentioned account **matured on**_____.

(2) Please Credit the amount to my SB Account no._____ standing at_____(Name of Account office).
OR Please issue account payee cheque
OR Please pay in cash (applicable if the amount is below permissible limit)

*Certified, that the amount sought to be withdrawn is required for the use of ……who is alive and still a Minor/unsound mind.

Signature or thumb impression of account holder(s)/guardian

Attested By……(Name & Address)
(Applicable in case of thumb impression)

Initial of Postal Assistant Initial of Postmaster

PAYMENT ORDER(For office use only) Date D D M M Y Y Y Y

Transaction ID ----------

Payment Details
Principal:- ₹……
Interest due(+):-₹……
Recovery of Interest overpaid (-):-₹……
Deduction (if any) (-):-₹……
Total amount to be paid ₹……(In figures)
₹……(in words)

Date Stamp

Signature of Postmaster

ACQUITTANCE (to be filled by depositor)

Received₹……(In figures) ₹……
……(in words)by Cash or Cheque No…… dated …… or
Please credit into my Savings Account No……..

Signature or thumb impression of account holder(s)/guardian

Mobile No. ……
Attested By……(Name & Address)

Date D D M M Y Y Y Y (Applicable in case of thumb impression)

SB-7B **APPLICATION FOR PRE-MATURE CLOSURE OF ACCOUNT**

APPLICATION SIDE (To be filled by depositor)

Name of the Post Office…… Date D D M M Y Y Y Y

Type of Account: ☐RD ☐TD ☐MIS ☐SCSS ☐ PPF ☐ SSA ☐KVP,Others…..

Account No.												

To

The Postmaster……Post Office

(1)I/we wish to **prematurely close** my/our Account No_____ having balance of ₹_____(₹_____ Only) and request you to pay the amount after deduction of applicable penalty/any other dues (if applicable any), as per details given below:-

(2) Please Credit the amount to my SB Account no._____ standing at_____(Name of Account office).

ORPlease issue account payee cheque.

ORPlease pay in cash (applicable if the amount is below permissible limit)

(3). I/We hereby declare that the provisions under which the account can be closed before maturity under ……(Name of Scheme) have been complied with.

Necessary documents as applicable are attached as under:-

*Certified, that the amount sought to be withdrawn is required for the use of ……who is alive and still a Minor/unsound mind.

Signature or thumb impression of account holder(s)/guardian

Attested By……(Name & Address)

(Applicable in case of thumb impression)

Initial of Postal Assistant Initial of Postmaster

PAYMENT ORDER(For office use only) Date D D M M Y Y Y Y

Transaction ID ----------

Payment Details

Principal:- ₹……

Interest due(+):-₹……

Recovery of Interest overpaid (-):-₹……

Deduction of penal interest and others (if any) (-):-……

Total amount to be paid ₹……(In figures)

₹……(in words)

Signature of Postmaster

Date Stamp

ACQUITTANCE (to be filled by depositor)

Received₹……(In figures) ₹……

……(in words)by Cash or Cheque No…… dated …… or

Please credit into my Savings Account No……

Signature or thumb impression of account holder(s)/guardian

Mobile No. ……

Attested By……(Name & Address)

Date D D M M Y Y Y Y (Applicable in case of thumb impression)

SB-7C **APPLICATION FOR LOAN/WITHDRAWALFROM RD/PPF AND SSA ACCOUNTS**

Application Side(To be filled by depositor)

Name of the Post Office…… Date D D M M Y Y Y Y

Type of Account *(tick the required category)* : ☐RD ☐PPF ☐SSA

Account No.												

I……..account holder(s)/guardian hereby apply for loan/Withdrawal from my account mentioned above for ₹……in figures) Rs……(in words).

* Certified, that the amount sought to be withdrawn to be availed is required for the use of ……who is alive and still a minor or of unsound mind.

2. Please Credit the amount of Loan/ withdrawal to my SB Account No…… standing at …… (Name of Post Office)

OR Please issue a Account payee Cheque

OR Please pay in Cash (Applicable for below ₹ 20000)

3.I Certify that all the conditions applicable under scheme for grant of Loan/ withdrawal have been complied with.

Necessary documents as applicable are attached as under:-

1

2

Signature or thumb impression ofaccount holder(s)/ guardian

Initial of Postal Assistant Initial of Postmaster

Attested By_____(Name & Address)

(Attestation is applicable in case of thumb impression)

PAYMENT ORDER(For office use only)

Date D D M M Y Y Y Y

Transaction ID ……

Amount available in Account Rs……

Date of Initial Subscription ……

Date on which last Loan/withdrawal was allowed ……

Total Amount granted for Loan/withdrawal for ₹……(In figures)

Rupees ……(in words)

Date Stamp

Signature of Postmaster

ACQUITTANCE (to be filled by depositor)

Received₹……(In figures) Rupees …… (in words) by Cash / Cheque No…….. dated ……../ by transfer to Account No……

Date:-

Signature or thumb impression of account holder/guardian

Mobile No. ……

PAN No……..

Attested By_____(Name & Address)

(Attestation is applicable in case of thumb impression)

ECS Mandate Form

ECS-I

Electronic Clearing Service (ECS) for Credit Clearing Mandate Form

(Account holder's option to receive payment through Credit Clearing Mechanism)

1. Name of Account Holder(s) :

2. Details of Accounts:

Sl. No.	Type of Account (MIS/SCSS/TD)	Account Number
1		
2		
3		
4		
5		

3. Particulars of Bank Account in which interest amount to be credited:

   A. Name of the Bank :

   B. Name of the branch :

   C. Bank Account Number (Savings) & Code :

   D. 9- Digit MICR Code :

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

4. Mobile Number :

5. Date of Effect :

Declaration

i). I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the Post Office or Bank responsible. I have read the conditions prescribed under Appendix IV of POSB (CBS) Manual for ECS facility.

ii). In case of ECS returns due to any reason, I will take payment of ECS return amount from the Post Office concerned.

Date: (…….)

Signature of the Account holder(s)

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

Date Stamp (…….)

Signature of the APM / SPM / PM with stamp

SB/CQE-4

Department of Posts

APPLICATION FOR AVAILING CHEQUE FACILITY/ISSUE FRESH CHEQUE BOOK IN POST OFFICE SAVINGS ACCOUNT

To,

The Postmaster

…….. (Post Office)

(1) *(a) Please permit me/us to avail of the cheque facility in my savings account.

(b) Issue fresh cheque book for my/our PO Savings Account No. …….. standing open at your office with a balance of Rs. …… My Mobile No. is ……

2. I/we hereby declare that I/we have read the conditions governing the facility of cheque system in the Post Office Savings Bank Accounts as laid down in relevant rule of Post Office Savings Account Rules 2019 and Appendix-II of POSB (CBS) Manual and that I/we accept all the aforesaid conditions, and such amendments thereto as may be issued from time to time, as binding upon me/us.

*3. The applicable charges (if any) Rs……has been deposited vide receipt no. …… dated ……..

*4. Please send cheque book to me by registered post at the following address and deduct charges for registered post from my Savings Account :-

---

**5. I/we hereby submit my/our updated Identity and Address proof documents and photograph.

Date: - Signature(s) of the Depositor(s)

*strike out, if not applicable. Name of depositor(s)

** If ID, Address Proof and photograph already updated, then there is no need for fresh documents.

TO BE FILLED IN BY POST OFFICE

Certified that, Mobile number and KYC document of depositor(s) is/are updated in Finacle Application.

Cheque Book to Account No. …… containing ……Cheques with

Cheque Nos……to …….. issued on ……..

Initials of Counter Assistant Signature of Postmaster

ACKNOWLEDGEMENT OF DEPOSITOR(S) FOR CHEQUE BOOK

I/we hereby acknowledge receipt of the Cheque Book containing cheques No. …… to ……. which I/we have counted and found correct and in proper serial order.

Date: - Signature of Depositor(s)

or

Cheque Book has been dispatched by Registered letter no. …… dated ……..

Date:- Signature of Postmaster

SB-83

Department of Posts

Application for availing the facility of automatic transfer (Standing Instructions)

To,

The Postmaster
…… Post Office

Sir

I/We …….. hereby request that :-

*(a) A sum of (total of below mentioned amount) Rs …….. may be debited every month from my PO Savings Account No. …….. and credit in to my/our below mentioned RD account(s) standing in my/our name(s)/the name of my spouse/dependant child.

Sl.No.	RD Account no.	Name of depositor(s)	Denomination Amount	Credit till date.

* (b) My/our monthly/Quarterly/Yearly interest from under mentioned MIS/SCSS/TD interest may be credited in my/our PO Savings Account No. …….

Sl.No.	MIS/SCSS/TD Account no.	Name of depositor(s)	Interest Amount

I/We hereby declare that the conditions subject to which the facility of automatic transfer is permissible have been read by me/us and I/We accept all the said conditions mentioned in POSB(CBS) Manual/POSB Manual Volume I and all such amendments thereto as may be issued from time to time as binding upon me/us. The passbooks of Savings and RD/MIS/SCSS/TD accounts concerned are enclosed.

* strike out if not applicable

Date ……. Signature(s) of Depositor(s)

SB-EXT1

Application for extension of RD/TD/PPF/SCSS Account

To,

The Postmaster

……

Sir,

1. I/We_____is/aredepositorof AccountNumber_____under ……(Recurring Deposit/National Savings Time Deposit Scheme for 1/2/3/5 years/ Public Provident Fund/ Sr. Citizen Savings Scheme) in your office. The said account was opened on_____and has/will mature on_____for payment.

2. I/We hereby request for extension of the account for a further period of _____ year(s) in case of RD and TD/Block period of 5years in case of PPF/Block period of 3 years in case of SCSS, as per applicable scheme provisions from the date of maturity of the above said account.

3. I/We have understood the terms and conditions applicable to the account during the period of extension under the said scheme as amended from time to time and shall abide by them.

4. I/We hereby declare that I/We, and the minor(in case of minor account) continues to be Resident Citizen of India at the time of commencement of the extension period.

Place:
Date: Signature of the account holder(s)/guardian
(Name and address)

For the use of Post Office

The account no. …… which was opened on ……with Rs. ……..(Rupees ……..) under …… (Name of scheme) and matured on ……., has been extended for a period of …… years with effect from …….. to …… under scheme provisions.

Necessary entries have been made in the records and pass book/deposit receipt/ statement of account.
Place:

Date: Signature of Postmaster

Seal

SB-41

APPLICATION FOR ISSUE OF DUPLICATE PASS BOOK

Sl.No.	Description	To be filled by depositor
1	Account Number and type of National (Small) Savings Scheme	
2	Account Type (Minor/Person of unsound mind, Single/ Joint A/C	
3	Name of Post Office in which Account stands.	
4	If account stands at BO , Name of BO	
5	Name of Account holder(s)	
6	Name of Husband/Father/Mother/Guardian	
7	Address of account holder(s) at the time of opening of account.	
8	Present address of account holder(s)	
9	Date of opening of account and office at which it was originally opened if different from col.3	
10	Date and particulars of last transaction of account	
11	Balance at credit after the last transaction	
12	Name of the PO from which the account was last transferred.	
13	Date and circumstances of loss of Pass Book and result of efforts made to traced it out.	
14	Whether loss was reported to Police and if so with what result. (Not mandatory)	
15	Remarks if any.	

(i) Particulars given above are true to the best of my/our knowledge and duplicate pass book may please be issued.

(ii) I/we shall surrender this pass book (in case of duplicate issued in lieu of torn and spoilt one).

(iii) The prescribed fee of Rs. …….. has been paid through receipt No…….. dated……. (Please score out if exemption has been granted).

(iv)

Note:- 1. Submit the self-attested copies of the KYC Documents.

2. In case of Joint Account, signature/KYC of all Joint account holders required.

Signature/Thumb impression of account holder(s)

Particulars as given in the application have been verified with the records.

Signature of SPM/PM with designation stamp.

Part-II

Duplicate pass book may be issued / may not be issued.

Signature of Postmaster with designation stamp

Part-III

Duplicate pass book of Account No. ……. with balance Rs. ……received on …….

Date Stamp of PO **Signature/Thumb Impression of account holder(s)**

Witness (In case of illiterate depositor(s))

Signature of witness

Name and Full Address of witness.

FORM -5

(See Rule 13 of Government Savings Promotion Rules, 2018)

Application for transfer of account under National Savings Scheme

To,
The Postmaster/Manager
……
……

Sir,

I/we request that my/our Account Number_____under_____(Name of the Scheme) with deposit/credit balance of Rupees_____(in words)_____standing on the books of the_____(Name of Account office) may be transferred to the books of the_____(Name of Account office).

2. The Passbook/deposit receipt/statement of account in original is attached.

Three specimen signatures are given below:-

Dated: …… Signature of Depositor/s

Specimen Signature Name and address of the Depositor/s

1 ……

2 ……

3 ……

Countersigned by Postmaster/Manager

Acknowledgement

Received application for transfer of ……..(Name of scheme) Account No…….. in the name of ……..standing on books of the …… (Name of Account office) with balance of Rs……(Rupees.....…… …… only). The particulars/ entries in the Passbook/deposit receipt/statement of account have been checked and the same is returned to the account holder/s.

Seal
Date

Postmaster/Manager Signature .....……

Stamp

Name of Account office .....……

FORM -7

(See Rule16 of Government Savings Promotion Rules, 2018)

Application for pledging of account under National Small Savings Scheme

To
The Postmaster/Manager

……

Sir,

1. I/We ……..…. am/are required to deposit an amount of Rs. …… as security with …… (official designation of the gazetted officer of the Government or name of the Reserve Bank of India or a Scheduled Bank, Cooperative Bank, Registered Cooperative Society, Corporation, A Government Company or Local Authority). I/We therefore request you to transfer the deposit in Account Number_____ under_____(Name of scheme) as security in favour of …… (Official Designation of the Officer or name of the Branch etc to whom the Account is being pledged as security.)

2. I/We agree that the account(s) can be encashed by the pledgee when the security has been forfeited. Nomination vide registration number.....in the account stands cancelled.

Particulars of Account

Account number	Date	Name of Account office	Amount

The authority mentioned above has agreed to accept the pledge. A pledge acceptance duly signed by the competent authority as pledgee is attached.

Dated : …….. **Signature of Depositor**

Address .....……

For office use only

Account number_____ has been pledged vide registration no.....dated..... and necessary entries have been marked in the record. Passbook/deposit receipt/statement of account has also been marked with pledge and returned to the account holder.

Signature of Post Master/Manager

Seal

FORM -12
(See Rule 11 of Government Savings Promotion Rules, 2018)

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

To
The Postmaster/Manager
……..

Sir

I/we_____depositor of account number _____ under_____(Name of scheme) hereby authoriseSh./Smt./Ms._____w/o,s/o,d/o_____ _in whom I confide and whose photograph and signature are attested below to operate the said account for the following purposes.

1.
2.
3.
4.

Paste Photograph of authorised person

Specimen signature of authorised person
1.
2.
3.

Signature of Witness **Signature or thumb impression of Depositors**

(Thumb impression should be attested by a person known to the PostOffice).

Name & Address:
Date

FORM -10
(See Rule14 of Government Savings Promotion Rules, 2018)

Application for cancellation and variation of nomination in an account under National Savings Scheme

Name of the Post Office/Bank…….. Account No……..
Name of the scheme_____

To
The Postmaster/Manager
……
……

1. I/We being the depositor(s)/guardian of_____(Name of the minor/person of unsound mind) hereby nominate the person(s) named below, to be recipient(s) of the amount standing at the credit of the above mentioned account in the event of death of my/our/minor's/person of unsound mind, before closure of the said account.

S.No.	Name(s) of the nominee(s) and relationship	Full address (s)	Aadhar Number of nominee/s	Date of birth of nominee in case of minor	Share of entitlement	Nature of entitlement Trustee or owner

2. As the nominee(s) at Serial No.(s)…….specified above is/are minor(s), I appointShri/Smt/Kumari…….S/o,D/o,W/o……
……..Address……
…….to receive the sum due under the said account in the event of my death during the minority of the nominee(s).
The above nomination will have the effect marked below

This nomination supersedes the previous nomination made in respect of the said account with registration number_____ date_____.
OR
No nomination has been previously made in respect of the said account.

The passbook/deposit receipt/statement of account is enclosed

Signature or thumb impression of depositor(s)
(Thumb impression should be attested by a person known to the Post Office)
Witnesses
1. Name 2. Name
AddressAddress
Signature Signature

For office use only
Nomination registered at Serial Number_____.

Date **Signature and Seal of Postmaster/Manager**

Form-11

(See Rule 15 of Government Savings Promotion Rules, 2018)

Application for settlement of an account of the deceased depositor by nominee or legal heirs under National (Small) Savings Scheme

To
The Postmaster
……..

1. I/we_____the nominee(s)/ legal heirs of late_____, the depositor to Account no./Savings certificate(s) _____ _____under_____(Name of scheme), apply for withdrawal of entire amount/transfer of the account/certificate(s) in my/our name standing to the credit of the deceased in the said account. In support of the claim, I hereby submit the following documents:-

(i) Death certificate of depositor/s.
(ii)Death certificate of Sh./Smt.……,also the nominee(s) appointed by the depositor(s).(***)
(iii)Succession certificate//letters of administration with attested copy of probated will of the deceased depositor issued by_____competent court. (**)
(iv) Letter of Indemnity (*)
(v) Affidavit (*)
(vi) Letter of disclaimer on affidavit (*)
(vii) Pass book/deposit receipt/statement of account

Signature/thumb impression of Claimant/s
(Thumb impression should be attested by a person known to the Post office)

Address_____
Mobile No._____
.
(Self Attested copy of ID and Address proof of claimant (s) must be attached)

Witness (1)……..(Signature)
Name &
Address……..
……
Mobile Number……
(Self Attested copy of ID and Address proof must be attached)
Witness (2)……..(Signature)
Name &
Address……..
Mobile Number……
(Self Attested copy of ID and Address proof must be attached)

Witnesses accepted

Signature of Sr. PM/PM/SPM/GDS BPM

Date ……..

(*) To be produced by legal heirs, in the absence of nomination for claims upto Rs.5 lakh.
(**) Strike off if there is a valid nomination.
(***) Strike off if not applicable

For office use only

Claim has been sanctioned by competent authority vide Sanction Memo No._____ _____dated_____(copy attached).
(to be filled if claim is sanctioned by any administrative authority)

Withdrawal of Rs._____(Rupees_____only) or transfer of account/certificate(s) in the name of claimant(s) is sanctioned.

Signature of Postmaster

Date

Acquittance

(to be filled by claimant/s)

Received Rs ._____(In figures)_____ _____ (in words) By cheque bearing no_____ Dated_____/by transfer to PO Savings Account No._____or Bank Account No _____(IFSC code) in full settlement of my/our claim.

OR

(In case of RD/TD/Savings Certificates)

Please transfer the account/Certificate(s) in my/our name for which Account Opening Form (AOF) alongwith Annexure-II (KYC Form) and KYC documents are submitted.

Signature/thumb impression of claimant/s

(Thumb impression should be attested by a person known to the Post office)

FORM -13

(See Rule15 of Government Savings Promotion Rules, 2018)

Affidavit

To,

The Postmaster
……
……

Sir,

1. I/We……
……husband of/wife of/son of/daughter of late……..(deceased depositor) resident of…… do hereby declare and solemnly affirm as under:-

(1) That I/we am/are the only heir(s) of late……. (deceased depositor) who died at……..on…… I/We alone represent the estate of late ……(deceased depositor).

(2) That late…….. (deceased depositor) did not leave any will and therefore I/we am/are the only successor(s) to the estate of the said deceased depositor/s.

1. ……(Signature)
2.
3.
4.

Deponents

Verification: I/we, the above named deponents do hereby verify on solemn affirmation in……..(Name of Place) that the contents of this affidavit are true to my/our knowledge and nothing material has been concealed.

Dated:-

1. …….(Signature)
2.
3.
4.

Deponents

Attested

Oath Commissioner/Notary Public

FORM -14

(See Rule15 of Government Savings Promotion Rules, 2018)

Letter of disclaimer

To,
The Postmaster
……
……

Sir,

1. I/We…… ……husband of/wife of/son of/daughter of late……..(deceased depositor) resident of…… do hereby declare and solemnly affirm as under:-

(1) That late ……..……..(deceased depositor) died intestate on……. Leaving behind us as his/her only heirs.

(2) That I/we…….heirs of late……(deceased depositor) for ourselves and on behalf of our heirs, executors, representatives and assigns do hereby relinquish our claims to the balance of Rs…….. payable to the heirs of late……(the deceased) which may be credited to the account sought by Mr./Ms.…….(claimant). our ……(mention relation). We have no objection whatsoever in the balance in the above referred account No…….together with interest, if any, accrued thereon being paid by the Post Office to said Mr./Ms……(claimant)

1.

2.

3.

Deponents

Verification: I/we, the above named deponents do hereby verify on solemn affirmation that the contents of this affidavit are true to my/our knowledge and nothing material has been concealed.

Dated:-

Deponents

I identify the deponent(s) who is/are personally known to me and who has/have signed in my presence.

Dated:-

Attested
Oath Commissioner/Notary Public

FORM -15

(See Rule15 of Government Savings Promotion Rules, 2018)

Letter of indemnity

To,
The Postmaster
……
……

Sir,

1. In consideration of your paying or agreeing to pay me/us…….(Name of legal heirs) the sum of Rs……..standing in……..(Name of scheme) account No…….with your……..(name of Accounts office) in the name of…….without production of letters of administration or succession certificate to the estate of the deceased……..(name of the subscriber) or a certificate from the Controller of Estate Duty to the effect that estate duty has been paid or will be paid or none is due,

2.I/We……..
and we……..(sureties) do hereby for ourselves and our heirs, legal representatives, executors and administrators jointly and severally undertake and agree to indemnify you and your successors and assigns against all claims, demand, proceedings, losses damages, charges and expenses which may be raised against or incurred by you by reason or in consequence of having agreed to pay/or paying me/us the sum as aforesaid.

3. In witness whereof we have hereunto set my/our hand at……on this…… day of……in the presence of witnesses.

Signed and delivered by the above named heir/heirs of the deceased.

Signed and delivered by the above named sureties
1.

2.

Signature, names and addresses of witnesses:
1.

2.

Attested

Notary Public

SB 101

CLAIM UNDER THE SCHEME OF PROTECTED SAVINGS

To

The Postmaster
……..

Sir

In connection with the settlement of the claim in respect of the 5 year Post Office Recurring Deposit Account particularized below, I/We the undersigned …… hereby claim the full maturity value under the Scheme of Protected Savings.

i	Name of Depositor in full (in block letters)	……
ii	Name of Depositor's father/husband	……
iii	Last address of Depositor	……
iv	Date of death of Depositor	……
v	Place of death of Depositor	……
vi	Declared age/date of birth of depositor	……
	at the time of opening of account	……
vii	Date of opening of Account	……
viii	RD Account No.	……
ix	Denomination Rs.	……
x	Post Office	……
xi	Head Post Office	……
xii	Date of Claim	……
xiii	Particular's of claimant(s)	……

Sl No	Name and address of claimant	Relationship with depositor
1		
2		

xiv Particulars of Near Relatives of Depositor

Sl No	Name and Address	Age	Relationship with depositor

To my/our knowledge, the deceased has the following other Recurring Deposit Accounts in the Post Office on which I/we shall not claim the benefit under the Scheme of Protected Savings but shall claim only the proportionate amount payable under the RD rules.

Sl	Account No	Head Post Office	Date of Opening	Denomination	Name of Nominee

In support of the claim, I/We submit the Death Certificate in respect of the Depositor issued by ……

I/We am/are nominee(s) of the deceased depositor as per nomination registered in your records.

I/We certify that I/We have not made any claim in respect of any other RD account standing in the name of the deceased depositor under the Scheme of Protected Savings nor shall we do so in future.

Yours faithfully

Address of claimants
(i) ……
……

Signature ……
Name ……..

Address of claimants
(ii) ……
……

Signature ……
Name ……..

CERTIFICATE BY TWO WITNESSES

We hereby certify that claimant(s) who has/have signed in our presence is/are known to us and the particulars furnished above by him/them are correct.

Dated …….

1 Signature …….
Name …….
Address ……

Dated …….

2 Signature …….
Name …….
Address ……

ORDERS BY THE POSTMASTER

APPLICATION FOR TRANSFER OF POST OFFICE …… CERTIFICATES FROM ONE POST OFFICE TO ANOTHER

Sl. No and date of original application for purchase of the Certificate

Oblong MO Stamp of Transferee Office

To

The Postmaster
…….

I/We ……. request that the undermentioned certificate(s) in my/our Name/the name of minor (Name ……..) which is/are registered in the books of your office may be transferred to the books of the …….. Post Office

PARTICULARS OF THE CERTIFICATE

No. & Type	Date of issue	Denomi-nation	If purchased on behalf of minor		Sl No.of identity slip issued	Date of discharge and initials of the Postamster	Every change effecting a certificate such as transfer spoilt, sisue of duplicate certificates etc should be noted hereunder the dated initials of the Postmaster
			Date of birth	Name of guardian authorised to encash			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)

Signature

(not thumb impression of nominee (if any) per column 4 above)

Signature of the Nominee mentioned in Column 4 attested

Signature (with date) of the Postmaster of the transferring office

PARTICULARS OF NOMINATION UNDER SECTION 6(1) OF GOVERNMENT SAVINGS CERTIFICATE ACT 1959, AS RECORDED IN THE APPLICATION FOR PURCHASE

Sl	Name of the Nominee	Full Address	Date of birth of nominee if minor	Name of nominee with full address in case of death of minor mentioned in Column (2)	Signature of the Postmaster of the office of registration attesting the particulars in column 1 to 5
(1)	(2)	(3)	(4)	(5)	(6)

Address :

……
……
……...

Signature (or thumb impression, if illiterate) of holder/applicant (in case of illiterate applicant's father's name is to be mentioned)

TRANSFER OF CERTIFICATES

NC 34

ANNEXURE – 2
[See para 41(1)]

DEPARTMENT OF POSTS

APPLICATION OF TRANSFER OF SAVINGS CERTIFICATES FROM ONE PERSON TO ANOTHER (EXCEPT AS PLEDGE)

[A separate application is required for each series of certificate]

To

Postmaster
……..

Sir

I/We …….. (name in block capitals of person/institution etc) request you to transfer the under mentioned Savings Certificate(s)*/Duplicate Certificate(s)* held in my our* name(s) in the name of the minor (*) Shri/Kumari ……. to …….. under the Rules governing the Certificates.

* Delete whichever is not applicable
* I/we certify that the minor is alive and the transfer is in his/her interest
* Strike out if the Certificate is not in the name of the minor
* Circumstances in which transfer is sought ……..
  ……..
  ……..
* Only if applied within one year from the date of issue

2 Particulars of Savings Certificates/Duplicate Certificates

Series and Sl No. of certificates	Denomination	Date of Issue
(1)	(2)	(3)

3 Fee of Rs…….. is paid herewith

Date

Yours faithfully

Address ……
……..
……..

Signature of transferor(s) for certificate(s) held by a minor to be signed by the parent/guardian

TRANSFER OF CERTIFICATES

DECLARATION BY TRANSFEREE(S)

1 I/We ……. hereby agree to the transfer of above mentioned certificate(s) in my/our name(s) and to abide by the Rules governing these certificates as amended from time to time.

Date : …….

Signature or thumb impression (if illiterate) of transferee of certificate(s)

REVERSE
FOR USE IN THE POST OFFICE

Registration No.

Sl No. & Date of original Application for purchase

Oblong MO stamp of HO/SO

Sub Office Postmaster

Head Office Postmaster

PARTICULARS OF CERTIFICATES ISSUED TO TRANSFEREE

Series and Sl No of certificates	Denomination	Date of payment of interest and initials of Postmaster	Date of discharge and initials of Postmaster	Remarks – every change affecting the certificate such as transfer, issue of duplicate certificate should be noted here under the signature of Postmaster
(1)	(2)	(3)	(4)	(5)

Total Number of certificates ……

Date :

Signature of the Postmaster of office of registration

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA





Pradhan Mantri
Jeevan Jyoti Bima
Yojana



CONSENT-CUM-DECLARATION FORM

1. I hereby give my consent to become a member of 'Pradhan Mantri Jeevan Jyoti Bima Yojana' of **LIC of India** which will be administered by your Post Office under Master Policy Number issued by the Insurer.

2. I hereby authorize you to debit my account with your Branch with Rs. _____ (applicable premium#) towards premium of life insurance cover of Rs. two lakhs under PMJJBY. I further authorize you to deduct in future after 25th May and not later than on 1st of June every year until further instructions, an amount of Rs. 436/- (Rupees four hundred thirty-six only), or any amount as decided from time to time, which may be intimated immediately if and when revised, towards renewal of coverage under the scheme.

3. I am aware that renewal premium will not be deducted from my savings account if I don't maintain the sufficient balance in my savings account as per the Post Office Savings Account scheme rules, at the time of auto debit of premium during the month of May every year.

4. I have not authorized any other Bank / Post Office to debit premium in respect of this scheme. I am aware that in case of multiple enrolments for the scheme by me, my insurance cover will be restricted to Rs. two lakhs only and the premium paid by me for multiple enrolments shall be liable to be forfeited.

5. I have read and understood the Scheme rules and I hereby give my consent to become a member of the Scheme. I am aware that the risk will not be covered during the first 30 days from the date of enrollment / re-joining into the scheme (lien period) and in case of death (other than due to accident) during lien period, no claim would be admissible.

6. I authorize the Post Office to convey my personal details, given below, as required, regarding my admission into the group insurance scheme to **LIC of India**

 # If the enrolment takes place on any day during the months of –

a. June, July & August – Annual premium of Rs. 436/- is payable

b. September, October & November – 3 quarters of premium @ Rs. 114.00 i.e. Rs. 342/- is payable

c. December, January & February – 2 quarters of premium @ Rs. 114.00 i.e. Rs. 228/- is payable

d. March, April & May – 1 Quarterly premium @ Rs. 114.00 is payable.

Risk cover will start from the date of auto-debit of premium from the account of the subscriber.

Name of the account holder**			
Father's / husband's name**			
Address of the account holder			
Name of City / town / village			
Name of District		**Name of State**	
Pin Code		**Mobile number of account holder**	
Bank / Post Office Account No.**			
IFSC Code of Bank Branch**			
Name of the KYC document submitted*		**KYC* Id number**	

PAN Number, if available**		**AADHAAR Number, if available****	
Date of birth**		**E-mail Id****	
Name and address of nominee			
Date of Birth of nominee		**Relationship of nominee with the account holder**	
Name and address of Guardian / appointee (if nominee is minor)			
Relationship of the guardian / appointee with the nominee		**Mobile number of nominee**	
Mobile number of guardian / appointee		**Email id of nominee**	
Email id of guardian / appointee			

I hereby enclose a copy of my _____ as proof of my identity (KYC*) and nominate my nominee as above under this scheme. Nominee being minor, his / her guardian is appointed as above.

** Either of AADHAAR card or Electoral Photo Identity Card (EPIC) or MGNREGA card or Driving License or PAN card or Passport*

I hereby declare that the above statements are true in all respects and that I agree and declare that the above information shall form the basis of admission to the above scheme and that if any information be found untrue, my membership to the scheme shall be treated as cancelled.

Date: _____

Signature / Thumb Impression * Applicant
(* LTI in case of male and RTI in case of female)

Signature and Address of Witness
(in case of illiterate depositor)

For Office Use

Form is checked and Witness Accepted.

**Confirmed that the applicant's details and signature have been verified from the records available with this Post Office (or KYC document submitted* by the applicant, in case it is not available with the Post Office).

Signature of Postmaster with Seal

(**To Be Filled by the Official who collected Form**)

Name_____ Designation_____Office of Posting_____

Mobile No_____Name of HPO from which Pay is Drawn_____

Signature of the official with date _____

ACKNOWLEDGEMENT SLIP CUM CERTIFICATE OF INSURANCE

We hereby acknowledge receipt of “Consent-cum-Declaration Form” from Shri / Ms. _____ holding Post Office Savings Account No. _____ consenting and authorizing auto-debit from the Post Office account to join the Pradhan Mantri Jeevan Jyoti Bima Yojana with **LIC of India** for cover under Master Policy Number issued by the Insurer, subject to correctness of information provided regarding eligibility and receipt of consideration amount.

Signature of authorised official of Bank / Post Office
Date: _____
Office Seal

PRADHAN MANTRI SURAKSHA BIMA YOJANA

CONSENT-CUM-DECLARATION FORM

1. I hereby give my consent to become a member of 'Pradhan Mantri Suraksha Bima Yojana' of **National Insurance Company Limited** which will be administered by your Post Office under Master Policy Number issued by the Insurer.
2. I hereby authorize you to debit my Account with your Branch with Rs. 20/- (Rupees twenty only), towards premium of accidental insurance cover @ of Rs two lakhs under PMSBY (claim payable in case of death or permanent disability # due to accident $). I further authorize you to deduct in future after 25th May and not later than on 1st of June every year until further instructions, an amount of Rs. 20/- (Rupees twenty only), or any amount as decided from time to time, which may be intimated immediately if and when revised, towards renewal of coverage under the scheme.
3. I am aware that renewal premium will not be deducted from my savings account if I don't maintain the sufficient balance in my savings account as per the Post Office Savings Account scheme rules, at the time of auto debit of premium during the month of May every year.
4. I have not authorized any other Bank / Post Office to debit premium in respect of this scheme. I am aware that in case of multiple enrolments for the scheme by me, my insurance cover will be restricted to Rs. two lakhs only and the premium paid by me for multiple enrolments shall be liable to be forfeited.
5. I have read and understood the Scheme rules and I hereby give my consent to become a member of the Scheme.
6. I authorize the Post Office to convey my personal details, given below, as required, regarding my admission into the group insurance scheme to **National Insurance Company Limited.**

Notes:

@ Insurance cover:
Claim of Rs two lakhs payable in case of total disability or death due to accident
Claim of Rs one lakh payable in case of permanent partial disability

 # Permanent Disability means any of the following:

- Permanent total disability-Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of one hand or foot
- Permanent partial disability-Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot

$ Accident means a sudden, unforeseen and involuntary event caused by external, violent and visible means.
Risk cover will start from the date of auto-debit of premium from the account of the subscriber.

Applicant / Nominee Details			
Name of the account holder**			
Father's / husband's name**			
Address of the account holder			
Name of City / town / village		Name of District	
Name of State		Pin Code	
Mobile number of account holder		E-mail Id**	
Bank / Post Office Account No.**		IFSC Code of Bank Branch**	IPOS00000DOP
Name of the KYC *document submitted		KYC* Id number	

PAN Number, if available**		AADHAAR Number, if available**	
Date of birth **			
Whether suffering from any disability (Yes / No)		If yes, details thereof	
Name and address of nominee			
Date of Birth of nominee		Relationship of nominee with the account holder	
Name and address of Guardian / appointee (if nominee is minor)			
Relationship of the guardian / appointee with the nominee			
Mobile number of nominee		Email id of nominee	
Mobile number of guardian/ appointee		Email id of guardian / appointee	

I hereby enclose a copy of my _____as proof of my identity (KYC*) and nominate my nominee as above under this scheme. Nominee being minor, his / her guardian is appointed as above.

** Either of AADHAAR card or Electoral Photo Identity Card (EPIC) or MGNREGA card or Driving License or PAN card or Passport*

I hereby declare that the above statements are true in all respects and that I agree and declare that the above information shall form the basis of admission to the above scheme and that if any information be found untrue, my membership to the scheme shall be treated as cancelled.

Date: _____

Signature / Thumb Impression * Subscriber
(* LTI in case of male and RTI in case of female)

Signature and Address of Witness
(in case of illiterate depositor)

For Office Use

Form is checked, Signatures verified with Office Record/Witness Accepted.

** Confirmed that the applicant's details and signature have been verified from the records available with this Post Office (or KYC document submitted* by the applicant, in case it is not available with the bank / Post Office).

Signature of Postmaster with Seal

(**To Be Filled by the Official who collected Form**)

Name_____ Designation_____Office of Posting_____

Mobile No_____Name of HPO from which Pay is Drawn_____

Signature of the official with date _____

ACKNOWLEDGEMENT SLIP CUM CERTIFICATE OF INSURANCE

We hereby acknowledge receipt of "Consent-cum-Declaration Form" from Shri / Ms. _____ holding Bank / Post Office Account No. _____consenting and authorizing auto-debit from the specified Bank/Post Office account to join the Pradhan Mantri Suraksha Bima Yojana with _____ (Name of the Insurer) for cover under Master Policy number assigned by the Insurer, subject to correctness of information provided regarding eligibility and receipt of consideration amount.

Signature of authorised official of Post Office
Office Seal
Date: _____

ATAL PENSION YOJANA (APY)

(Administered by Pension Fund Regulatory and Development Authority)

SUBSCRIBER REGISTRATION FORM

To The Postmaster, _____ BO/SO/HO, _____ SO/HO

Dear Sir/Madam,

I hereby request that an APY account be opened in my name under National Pension System (NPS) as per the particulars given below:

*** Indicates mandatory fields. Please fill the form in English and BLOCK letters**

1. POST OFFICE DETAILS:

POSB A/c Number*

Post Office Name* PINCODE*

2. PERSONAL DETAILS:

Name of Applicant in full* **Shri** ☐ **Smt.** ☐ **Kumari** ☐

Full Name*

Date of Birth* d d / m m / y y y y Age Mobile No

Email ID Aadhaar*

Married **Yes** ☐ **No** ☐ **If married, spouse name is mandatory. Spouse will be the default nominee under APY.**

Name of Spouse Aadhaar

Nominee's Name* Aadhaar

Nominee's relationship with the subscriber

Additional Details in case nominee is a Minor

Date of Birth* d d / m m / y y y y

Guardian's Name*

Whether beneficiary of other statutory social security schemes **Yes** ☐ **No** ☐

Whether Income Tax Payer **Yes** ☐ **No** ☐

Is FATCA/CRS* applicable $ **Yes** ☐ **No** ☐

$ FATCA/CRS is applicable for US Persons/Tax Residents other than India. FATCA/CRS Declaration Form needs to be submitted if you are an US person or your Country of Birth / Country of Citizenship / Country of Residence for Tax Purpose is a country other than India.

3. PENSION DETAILS

Frequency of Contribution (Please tick(√)) *	Monthly ☐		Quarterly ☐		Half Yearly ☐
Pension Amount (Please tick(√)) *	1000 ☐	2000 ☐	3000 ☐	4000 ☐	5000 ☐
Contribution Amount (in Rs.) (To be filled by the Post Office)		I hereby authorize the Post Office to debit my above-mentioned account till the age of 60 for making payment under APY as applicable based on my age and the Pension Amount selected by me. If the transaction is delayed or not effected at all for insufficient balance, I would not hold the Post Office responsible. I also undertake to deposit the additional amount together with overdue interest thereon.			

Declaration & Authorization by all subscribers

I meet the prescribed eligibility criteria for assistance under APY and I have read and understood the terms and conditions of the Scheme. I hereby agree to the same and declare that the information furnished by me is true and correct, to the best of my knowledge and belief. I undertake to immediately inform the Post Office of any change in the above information furnished by me. Further, I do not hold any pre-existing account under APY. I understand that I shall be fully liable for submission of any false or incorrect information or documents. I have read/been explained and have understood the APY guidelines. I further agree to be bound by the terms and conditions of provision of services under the scheme as approved by PFRDA/Govt. of India.

I hereby authorize PFRDA to use my Aadhaar details for APY and authenticate my identity through the Aadhaar Authentication system in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other subsidies, Benefits and Services) Act, 2016 and rules and regulations notified thereunder. I have been given to understand that my information submitted to PFRDA herewith shall not be used for any other purpose other than mentioned above, or as per requirement of law.

Date d d / m m / y y y y

Place

Signature/Thumb Impression* of Subscriber
(* LTI in case of male and RTI in case of female)

ACKNOWLEDGEMENT - SUBSCRIBER REGISTRATION FOR ATAL PENSION YOJANA (APY)

(To be filled by the Post Office)

Name of the Subscriber:

PRAN Number

Guaranteed Pension Amount Periodicity of Contribution

Contribution Amount under APY (in Rs.)

Name of the Post Office:		
BO/SO/HO		
Receiving Officer's Name:		
Date of Receipt of Application:		**Signature of the Postmaster with office stamp**

*Atal Pension Yojana has now been included under the Section 7 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act 2016. As per the provisions of the act, any individual who is eligible to receive benefits under the scheme will have to furnish proof of possession of Aadhaar number or undergo enrolment under Aadhaar authentication. All new APY registrations will have to comply with the above directives.

Self-Certification for Individual - FATCA/CRS Declaration Form

Name of Subscriber:

Permanent Retirement Account Number (PRAN):

Date of Birth:

FATCA/CRS Declaration Form		
Part I- Please fill in the country for each of the following:		
1	Country of:	
a)	Birth	
b)	Citizenship	
c)	Residence for Tax Purposes	
2	US Person (Yes / No)	
Part II- Please note: a. If in all fields above, the country mentioned by you is India and if you do not have US person status, please proceed to **Part III** for signature. b. if for any of the above field, the country mentioned by you is not India and/or if your US person status is Yes, please provide the Tax Payer Identification Number (TIN) or functional equivalent as issued in the specific country in the table below:		
i)	TIN	
	Country of Issue	
ii)	TIN	
	Country of Issue	
iii)	TIN	
	Country of Issue	
a. In case any of the parameters in **Part I** indicates that you are a US person or a person resident outside of India for tax purpose and you do not have Taxpayer Identification Numbers/functional equivalent, please complete and sign the Self-Certification section given in **Part IV**.		

b. In case you are declaring US person status as 'No' but your Country of Birth is US, please provide document evidencing Relinquishment of Citizenship. If not available provide reasons for not having relinquishment certificate

_____

Please also fill **Part IV** Self-Certification.

Part III- Customer Declaration **(Applicable for all customers)**

(i) Under penalty of perjury, I/we certify that:

1. The applicant is (i) an applicant taxable as a US person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S., (ii) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof. **(This clause is applicable only if the account holder is identified as a US person)**
2. The applicant is an applicant taxable as a tax resident under the laws of country outside India. (**This clause is applicable only if the account holder Is a tax resident outside of India)**

(ii) I/We understand that the NPS Trust is relying on this information for the purpose of determining the status of the applicant named above in compliance with FATCA/CRS. The NPS Trust is not able to offer any tax advice on CRS or FATCA or its impact on the applicant. I/we shall seek advice from professional tax advisor for any tax questions.

(iii) I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.

(iv) I/We agree that as may be required by domestic regulators/tax authorities the NPS Trust may also be required to report, reportable details to CBDT or close or suspend my account.

(v) I/We certify that I/we provide the information on this form and to the best of my/our knowledge and belief the certification is true, correct, and complete including the taxpayer identification number of the applicant.

(vi) I/We permit/authorise NPS Trust to collect, store, communicate and process information relating to the Account and all transactions therein, by NPS Trust and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.

(vii) I / We hereby accept and acknowledge that NPS Trust shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to NPS Trust.

(viii) I/We shall indemnify NPS Trust for any loss that may arise to NPS Trust on account of providing incorrect or incomplete information.

Signature :	
Name :	
Date (DD/MM/YYYY) :	

Part IV- Self-Certification:

To be filled only if-

(a) Name of the country in Part I is other than India and TIN or functional equivalent is not available, or

(b) US person is mentioned as Yes in Part I, and TIN is not available

I confirm that I am neither a US person nor a resident for Tax purpose in any country other than India, though one or more parameters suggest my relation with the country outside India. Therefore, I am providing the following document as proof of my citizenship and residency in India.	Signature

Document Proof submitted (Pls tick document being submitted)

☐ Passport	☐ Election Id Card	☐ PAN Card
☐ Driving License	☐ UIDAI Letter	☐ NREGA Job Card
☐ Govt. Issued ID Card		

ATAL PENSION YOJANA (APY)

(Administered by Pension Fund Regulatory and Development Authority)

Application for Modification/Addition of details in APY & Change of APY Service Provider (APY-SP)

Application for Modification/Addition of details in APY (version1.0)

To,

The Branch Manager,_____ Bank Name ,_____ Bank Branch _____

Sir/Madam,

I would like to change/modify my details in APY PRAN under APY scheme as per the details given below:
PRAN is mandatory. Fill only the field (s) which is/are to be modified. PRAN is mandatory to be mentioned.

Permanent Retirement Account Number*: | | | | | | | | | | | | |

I hereby request for the following change:

A) Changes or Correction in other Personal Details ☐
B) Changes or Correction in Bank Details ☐
C) Changes or Correction in Nomination details ☐
D) Changes or Correction Frequency of Deduction of Contributions ☐
E) Changes or Correction in Date of Birth ☐
F) Request for Pension Upgrade ☐
G) Request for Pension Downgrade ☐
H) Request for Re-issue of ePRAN/e-SoT/Subscriber Information Boucher by Bank Branch (Free of Cost) ☐

I hereby submit the following details for change:

Section A: Change/Correction in Personal Details

☐ 1. Subscriber Name (Initials are not permitted)
Please Tick as applicable: Shri ☐ Smt. ☐ Kumari ☐
Subscriber Name:

☐ 2. Gender Male ☐ Female ☐

☐ 3. PAN | | | | | | | | | | | | | |

☐ 5. Father Name

☐ 6. Correspondence Address: (supported by relevant documentary proof asked by bank)

PIN :

☐ 7. Mobile Number: | | | | | | | | | |

8. Email id:

9. Income Tax Payer Flag: Yes ☐ No ☐

☐ 10. Beneficiary of Social Security Flag: Yes ☐ No ☐

Note: Point 9 &10 is applicable only for those who have joined APY prior to 31/03/2016

Section B: Change/Correction in Bank Details:

☐ 11. Subscriber Bank Details Change:
Type of Account: Savings ☐
Bank Account Number : | | | | | | | | | | | | | | | | | | | | |
Bank Name
Bank Branch
Bank IFS Code: | | | | | | | | | | | |
(Bank detail changes should be supported by relevant documentary proof

Section C: Change/Correction in Nominee /Spouse details:

☐ 12. Change/Correction in Nominee/Spouse details
Name of Spouse
Marital status Married ☐ Unmarried ☐
Major Yes ☐ No ☐ Minor Yes ☐ No ☐ (Date of birth and Guardian Name is mandatory in case of minor]
Nominee Name:
Nominee Date of Birth: d d / m m / y y y y
Relationship with subscriber:
Guardian Name:

☐ 13. Declaration:

I_____, the applicant, do hereby declare that the Information provided above is true to the best of my knowledge & belief.

Date: d d / m m / y y y y

Signature/Thumb Impression* of Subscriber
(* LTI in case of male and RTI in case of female)

Section D : Change / Correction in Frequency:

☐ 14. Change/Correction in Frequency of deduction of APY contribution:

Update/Correct the frequency to (Tick the relevant Box):

Monthly ☐ Quarterly ☐ Halfyearly ☐

Section E: Change/ Correction in Date of Birth:

☐ 15. Change/Correction in Date of Birth:

Update/Correct the Date of Birth to (Tick the relevant Box):

Correct Date of Birth* d d / m m / y y y y

(Date of Birth should be supported by relevant documentary proof)

☐ 16. Declaration:

I hereby authorize the bank to debit my bank account for making payment under APY as applicable based on correction in **date of birth** If the transaction is delayed or not effected at all for insufficient balance, I would not hold the bank responsible. Shortfall amount would be given by subscriber in case of increase in contribution amount as a result of correction in date of birth. In case of excess amount contributed by subscriber, amount will be deposited in subscriber savings account by Protean-CRA.

Date: d d / m m / y y y y

Signature/Thumb Impression* of Subscriber
(* LTI in case of male and RTI in case of female)

Section F : Request for Pension Amount Upgrade:

☐ 17. Pension Amount Upgrade: Tick the relevant Box:

2000 ☐ 3000 ☐ 4000 ☐ 5000 ☐

☐ Upgrade through existing mode (Subscriber will have to pay short fall amount)

☐ Upgrade through Re-fixation mode (Contribution decided based on current age)

Section G : Request for Pension Amount Downgrade:

☐ 18. Pension Amount Downgrade: Tick the relevant Box:

1000 ☐ 2000 ☐ 3000 ☐ 4000 ☐

The request to upgrade /downgrade pension under APY will be chargeable. Bank charges of Rs. 25 would be required to pay by subscriber upfront to the Bank while the CRA charges of Rs. 25 would be deducted from APY account.

19. **Declaration:**

I hereby authorize the bank to debit my bank account for making payment under APY as applicable based on my age and the pension amount selected by me. If the transaction is delayed or not effected at all for insufficient balance, I would not hold the bank responsible. I also undertake to deposit the additional amount together with overdue interest thereon. I also authorise the bank to debit my bank account (registered under APY) for additional contribution to be paid for upgraded pension amount. In case of downgrade of pension amount, the differential amount would be refunded to the subscriber through direct credit to Bank Account (Registered under APY)

Date: d d / m m / y y y y

Signature/Thumb Impression* of Subscriber
(* LTI in case of male and RTI in case of female)

Section H : Request for Reissue:

E-PRAN by bank branch (Free of Cost) ☐

E-Statement of Transaction by bank branch (Free of cost) ☐

Subscriber Information Boucher (Free of cost) ☐

ACKNOWLEDGEMENT - MODIFICATION UNDER ATAL PENSION YOJANA (APY)

(To be filled by the Bank)

Name of the Subscriber:

PRAN:

Bank Name:

Branch Name:

Date of Receipt: d d / m m / y y y y

Instructions for filling the form

- This form is to be used for the purpose of change/Correction in subscriber's personal details, nominee details, Bank details, Correction in date of birth and change/Correction in frequency/Pension amount.
- This form is to be submitted at the APY-SPs bank Branch for carrying out necessary changes.
- Only those details to be filled where modification/Correction is required.
- Subscriber are required to submit a relevant documentary proof for execution of any changes as requested by APY-SPs.
- Form to be filled legibly in Block Letters. Please fill the form in legible handwriting so as to avoid errors in your application processing. Please do not overwrite.
- Please tick the box on the left margin of appropriate row where change/Correction is required and provide the corresponding row. Each box wherever provided, should contain only one character.
- Mention 12 digit PRAN correctly.All dates should be in DD MM YYYY format
- Application incomplete in any respect and/ or not accompanied by required documents asked by bank is liable to be rejected.
- Ask for acknowledgement receipt on submission of request.
- Subscribers are advised to retain the acknowledgement slip signed/stamped by APY-SP where they have submitted the application.

ATAL PENSION YOJANA (APY)

(Administered by Pension Fund Regulatory and Development Authority)

Application for Modification/Addition of details in APY & Change of APY Service Provider (APY-SP)

Application for Change of APY Service Provider (APY-SP) (version1.0)

To,

The Branch Manager,_____Bank ,_____Branch_____

Sir/Madam,

I would like to transfer my PRAN account under APY as per the details given below:

*** Indicates mandatory fields. Please fill the form in English and BLOCK letters**

PRAN (Permanent Retirement Account Number)*												*Please attach copy of e PRAN*

1. BANK DETAILS:

Bank A/c Number*

Bank Name* Bank Branch*

2. PERSONAL DETAILS:

Name of Applicant * **Shri** ☐ **Smt.** ☐ **Kumari** ☐

Full Name*

Date of Birth* (As Register under APY) d d / m m / y y y y Mobile No

Email ID

Married **Yes** ☐ **No** ☐ **If married , spouse name is mandatory. Spouse will be the default nominee under APY.**

Name of Spouse

Nominee's Name*

Nominee's Relationship with the Subscriber

Additional Details in case nominee is a Minor

Date of Birth* d d / m m / y y y y

Guardian's Name*

Whether beneficiary of other statutory social security schemes **Yes** ☐ **No** ☐

Whether Income Tax Payer **Yes** ☐ **No** ☐

3. PENSION DETAILS (As registered under APY)

Pension Amount (Please tick(√)) *	1000	☐	2000	☐	3000	☐	4000	☐	5000	☐
Frequency of Contribution (Please tick(√)) *	Monthly	☐	Quarterly	☐	Half Yearly	☐				
Contribution Amount (Monthly) (in Rs.)			I hereby authorize the bank to debit my above mentioned bank account till the age of 60 for making payment under APY as applicable based on my age and the Pension Amount selected by me. If the transaction is delayed or not effected at all for insufficient balance, I would not hold the bank responsible. I also undertake to deposit the additional amount together with overdue interest thereon.						

I the applicant, do hereby declare that the information provided above is true to the best of my knowledge & belief.

Date d d / m m / y y y y

Place

Signature/Thumb Impression* of Subscriber
(* LTI in case of male and RTI in case of female)

ACKNOWLEDGEMENT - Application for Change of APY Service Provider (APY-SP)

(To be filled by the Bank)

Name of the Subscriber:

PRAN Number

Guaranteed Pension Amount Periodicity of Contribution

Monthly Contribution Amount under APY (in Rs.)

Name of the Bank:		**Stamp and Signature of the Bank**
Bank Branch:		
Receiving Officer's Name:		
Date of Receipt of Application:		

INSTRUCTIONS FOR FILLING THE FORM:

1. Please quote the correct PRAN and fill the correct details
2. The request will be processed by the target APY-SP (Bank / Post Office) to which subscriber wants to shift his/her APY Account.
3. The personal details (except date of birth) given in the form will get registered afresh under APY.
4. Date of Birth and Pension details in the form are to be filled up as per the existing APY scheme details.

ATAL PENSION YOJANA (APY) – ACCOUNT CLOSURE FORM (VOLUNTARY EXIT)

To,

The Branch Manager,
_____ Branch
_____Branch

Dear Sir/Madam,

I hereby request that my account opened under Atal Pension Yojana may be closed. The details are as follows:

PRAN : | | | | | | | | | | | | |

Name of PRAN Holder : _____

Savings Bank Account for credit of Corpus (Pension Wealth)* : | | | | | | | | | | | | |

Reason for Closure (Please select) :

☐ Not able to pay contributions ☐ Require Funds urgently

☐ Others (specify :_____)

*** In case a subscriber, who has availed Government co-contribution under APY, chooses to voluntarily exit APY before the age 60, he/she shall only be refunded the contributions made by him/her to APY, along with the net actual income earned on his/her contributions (after deducting the account maintenance, assets management etc. charges), whereas, the Government co-contribution, and the income earned on the Government co-contribution, shall not be returned to such subscribers.**

Date:

Place:**Signature/Thumb Impression* of Subscriber**
(* LTI in case of male and RTI in case of female)

ACKNOWLEDGEMENT – ACCOUNT CLOSURE FOR ATAL PENSION YOJANA (APY)
(To be filled by the Bank)

Name of the Subscriber: _____

PRAN: | | | | | | | | | | | | |

Corpus (pension wealth) would be credited in the savings Bank account No: | | | | | | | | | | |

Name of the Bank:		Stamp and Signature of the Bank
Bank Branch:		
Receiving Officers Name:		
Date of Receipt		

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)
CLAIM-CUM-DISCHARGE FORM

(To be submitted preferably within 30 days of death of insured member)

To be filled by the nominee

(or in case the nominee is a minor, his/her appointee[1], and in case of no nomination or the nominee pre-deceasing insured member, the claimant[2] legal heirs of the insured)

Part 1. Details of the deceased member enrolled under PMJJBY

(1) Name:

(2) Address:

(3) Name of Village /Town / City---------- Name of District----------

(4) Name of State----------PIN Code----------

(5) Bank / Post office account number:

(6) Date of death:

(7) Cause of death (accident[3], or any other: please specify):

(8) Document(s) attached as proof of death[4] (or, in case of death due to an accident within 30 days of joining the scheme, proof of accidental death[5]):

(9) Aadhaar number[6](Optional):

(10) Income-tax Permanent Account Number (PAN)[6] (Optional):

Part 2. Details of the nominee:

(or, in case the nominee is a minor, his/her appointee[1], and in case of no nomination or the nominee pre-deceasing insured member, the claimant[2] legal heirs of the insured)

1. Name of the nominee:
2. Age of nominee:
3. In case the nominee is a minor, name of the appointee[1]:
4. In case of no nomination or nominee pre-deceasing the insured member, name of the claimant[2]:
5. Proof of death[4] of nominee in case of nominee predeceasing the insured member:
6. Relationship of the nominee/claimant with the deceased:
7. Contact mobile number:
8. Contact email address:
9. Contact address:
10. Details of the nominee/appointee/claimant (as the case may be):
    (1) Particulars of bank account into which the claim amount is to be remitted:
        (a) Account number:
        (b) Name of bank:
        (c) Branch IFS Code:
    (2) Aadhaar number[6](Optional):
    (3) Income-tax PAN[6](Optional):
    (4) KYC document[7] attached as proof of identity:

I hereby declare that details submitted above are true to the best of my knowledge, the documents attached in support of this claim are genuine, and I have not claimed the amount

payable under PMJJBY in respect of the deceased member named above earlier or in respect of any other account of the deceased with any bank or post office.

Date:

(Signature of nominee/appointee[1]/claimant[2])

Attached documents:

(1) Proof of death[4] of the insured member (Proof of death due to accident if death is within 30 days of joining / rejoining the policy)
(2) Aadhaar number and PAN number[6] of deceased member and nominee / appointee / claimant (Optional)
(3) KYC document[7] in respect of the nominee / appointee / claimant
(4) First two pages of passbook, or bank / post office account statement showing account details, or cancelled cheque of the account of nominee / appointee / claimant.
(5) Proof of death[4] of nominee, in case the nominee has predeceased the insured member
(6) Proof of claimant being the legal heir, in case claimant is other than nominee/appointee
(7) Advance receipt for discharge of claim, duly filled in and signed

To be filled by the bank / Post office from enrolment data or data of bank/ post office

Part 3: Details in respect of the deceased insured member

1. Bank / Post office account number (as per bank's CBS/ post office records):
2. Bank / Post office name:
3. Branch name:
4. Branch IFS Code:
5. Name of father/husband of the deceased member:
6. Date of birth (as per KYC document):
7. Name of the insurer:
8. Name of the nominee:
9. Date of debit of premium from the bank / post office account:
10. Date of remitting the premium into insurer's account:

It is certified that the above information is true as per PMJJBY enrolment data and bank /post office records.

Place:
Date:

(Signature and seal of the authorised official of the bank/ post office)

PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA
Advance receipt for discharge of claim

In consideration of approval of my claim referred above, I hereby accept from _____ *(name of the insurer)* the sum of Rupees two lakh only, in full and final settlement and discharge of my claim under the said policy covering insurance in respect of member Shri/Ms _____.

Signature of the witness
Name of witness:
Address:

Signature of nominee/appointee/claimant
Date:

Countersignature of authorised official of the bank / post office
Date:
Name:
Name of bank / post office:
Branch:
Office stamp:

Useful information for claimants

[1] The appointee is the person named by the deceased member in his PMJJBY enrolment form where the nominee is a minor.

[2] A claimant where there is no nomination or the nominee has predeceased the insured member shall be one who is a legal heir and submits a succession certificate or legal heir certificate issued by a competent court or authority.

[3] Accident means a sudden, unforeseen and involuntary event caused by external, violent and visible means. No claim shall be payable in case of death occurring within 30 days from the date of joining/rejoining the policy, except in case of death due to accident.

[4] **Document in support of proof of death may be any of the following:**

(i) Death certificate (issued by the registrar of births and deaths appointed by the state government for the local area)

(ii) Hospital discharge summary/certificate in respect of the deceased person, specifying his/her name, father's/husband's name, address and the date, time and cause of death

(iii) Certificate issued by the last attending Registered Medical Practitioner (doctor registered with the Indian Medical Council) in respect of the deceased person, specifying his/her name, father's/husband's name, address and the date, time and cause of death, which should be countersigned with his/her seal by a Gazetted officer of the Central or the State Government or by an officer of the deceased accountholder's bank or any public sector bank or any public sector insurer

(iv) Certificate issued in respect of the deceased person by the District Magistrate / Collector / Deputy Commissioner of the district concerned, or by any Executive Magistrate (Additional District Magistrate, Sub-Divisional Magistrate, Tehsildar/Talukdar etc.) authorised by him/her, in the form prescribed in the claim settlement procedure for the scheme

[5] **Document in support of death due to accident may be any of the following:**

(1) Any of the documents listed above for proof of death[4], along with (a) FIR or *panchnama* and (b) the *post mortem report*

(2) Certificate issued in respect of the insured member by the District Magistrate / Collector / Deputy Commissioner of the district concerned, or by any Executive Magistrate (Additional District Magistrate, Sub-Divisional Magistrate, Tehsildar/Talukdar, etc.) authorised by him/her, in the form prescribed in the claim settlement procedure for the scheme

(3) In case of death due to accidents such as snake bite/ fall from tree, etc., hospital record specifying the deceased member's name, father's/husband's name, address and the date, time and cause of death in lieu of (a), (b) and (c) above.

[6] This information is desirable but not mandatory.

[7] Document in support of identity of nominee / appointee / claimant may be Aadhaar card or electoral photo identity card [EPIC] or MGNREGA card or driving license or PAN card or passport

PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)
CLAIM-CUM-DISCHARGE FORM

(To be submitted preferably within 30 days of the occurrence of the accident of the insured member giving rise to the claim)

To be filled by the insured member in case of his accidental disability claim or by his nominee in case of death of insured member

(or in case the nominee is a minor, his/her appointee[1], and in case of no nomination or the nominee pre-deceasing insured member, the claimant[2] legal heirs of the insured)

Part 1. Details of the member enrolled under PMSBY

(1) Name:

(2) Address:

(3) Bank / post office account number:

(4) Name of Village /Town / City---------- Name of District----------

(5) Name of State----------PIN Code----------

(6) Day, date, and time of accident:

(7) Place of occurrence:

(8) Nature of accident[3]:

(9) Date of death:

(10) Cause of death / disability [4](please specify):

(11) Type of Disability (Total permanent or partial permanent):

(12) Document attached as proof of permanent disability[5] / death[6]:

(13) Aadhaar number[7] (Optional):

(14) Income-tax Permanent Account Number (PAN)[7] (Optional):

Part 2. Details of the nominee in case of death of insured member:

(or, in case the nominee is a minor, his/her appointee[1], and in case of no nomination or the nominee pre-deceasing insured member, the claimant[2] legal heirs of the insured)

1. Name of the nominee:
2. Age of nominee:
3. In case the nominee is a minor, name of the appointee[1]:
4. In case of no nomination or nominee pre-deceasing the insured member, name of the claimant[2]:
5. Proof of death[6] of nominee in case of nominee pre-deceasing the insured member:
6. Relationship of the nominee/claimant with the deceased:
7. Contact mobile number:
8. Contact email address:
9. Contact address:

10. Details of the nominee/appointee/claimant (as the case may be):

(1) Particulars of bank account into which the claim amount is to be remitted:

(a) Account number:

(b) Name of bank:

(c) Branch IFS Code:

(2) Aadhaar number[7](Optional):

(3) Income-tax PAN[7](Optional):

(4) KYC document[8] attached as proof of identity:

I hereby declare that details submitted above are true to the best of my knowledge, the documents attached in support of this claim are genuine, and I have not claimed the amount payable under PMSBY in respect of the member named above earlier or in respect of any other account of the member with any bank or post office.

Date:

(Signature of the insured member/
nominee/appointee[1]/claimant[2])

Attached documents:

(1) Proof of permanent disability due to accident5 or death due to accident6 of the insured member, as the case may be

(2) Aadhaar and PAN number of the insured member and claimant[7](Optional)

(3) KYC document[8] in respect of the nominee/appointee/claimant (as the case may be)

(4) First two pages of passbook, or bank / post office account statement showing account details, or cancelled cheque of the account of the nominee/appointee/claimant (as the case may be)

(5) Proof of death[6] of nominee in case of nominee pre-deceasing the insured member

(6) Proof of being legal heir, in case the claimant is other than the insured member/nominee/appointee

(7) Advance receipt for discharge of claim, duly filled in and signed

To be filled by the bank / Post office from enrolment data or data of bank/ post office

Part 3: Details in respect of the insured member

1. Bank / post office account number (as per bank's CBS/ post office records):

2. Bank / post office name:

3. Branch name:

4. Branch IFS Code:

5. Name of father/husband of the member:

6. Date of birth (as per the KYC document):

7. Name of the insurer:

8. Name of the nominee:

9. Date of debit of premium from the bank/ post office account:

10. Date of remitting the premium into insurer's account:

It is certified that the above information is true as per PMSBY enrolment data and bank / post office records.
Place:
Date:

(Signature and seal of the authorised official of the bank/post office)

PRADHAN MANTRI SURAKSHA BIMA YOJANA
Advance receipt for discharge of claim

In consideration of approval of my claim referred above, I hereby accept from _____ *(name of the insurer)* the sum of Rs. _____ (Rs. One lakh in case of permanent partial disability and Rs. two lakhs in case of permanent total disability or death) only in full and final settlement and discharge of my claim under the said policy covering insurance in respect of member Shri / Ms _____.

Signature of the witness
Name of witness:
Address:

Signature of the insured member/nominee/appointee/claimant
Date:

Countersignature of authorised official of the bank/ post office
Date:
Name:
Name of bank/ post office:
Branch:
Office stamp

Useful information for claimants

[1] The appointee is the person named by the member in his PMSBY enrolment form where the nominee is a minor.

[2] A claimant where there is no nomination or the nominee has pre-deceased the insured member shall be one who is a legal heir and submits a succession certificate or legal heir certificate issued by a competent court or authority.

,

[3] Accident means a sudden, unforeseen and involuntary event caused by external, violent and visible means.

[4] Permanent Disability means any of the following:

Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of one hand or foot	Total disability- claim amount payable is Rs two lakhs
Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot	Partial disability- Claim amount payable is Rs one lakh

[5] Documents in support of proof of permanent disability:

FIR or Panchnama, along with (a) Disability certificate issued by the Civil surgeon and (b) hospital record supporting the same.

[6] Documents in support of death due to accident may be any of the following:

(1) (a), (b) and (c) as under:

(a) Any of the documents listed below as proof of death:

(i) Death certificate (issued by the registrar of births and deaths appointed by the state government for the local area)

(ii) Hospital discharge summary/certificate in respect of the deceased person, specifying his/her name, father's/husband's name, address and the date, time and cause of death

(iii) Certificate issued by the last attending Registered Medical Practitioner (doctor registered with the Indian Medical Council) in respect of the deceased person, specifying his/her name, father's/husband's name, address and the date, time and cause of death, which should be countersigned with his/her seal by a Gazetted officer of the Central or the State Government or by an officer of the deceased accountholder's bank or any public sector bank or any public sector insurer

(b) FIR/ Panchnama

(c) Post Mortem report

(2) Certificate issued in respect of the insured member by the District Magistrate / Collector / Deputy Commissioner of the district concerned, or by any Executive Magistrate (Additional District Magistrate, Sub-Divisional Magistrate, Tehsildar/Talukdar, etc.) authorised by him/her, in the form prescribed in the claim settlement procedure for the scheme

(3) In case of death due to accidents such as snake bite/ fall from tree, etc., hospital record specifying the deceased member's name, father's/husband's name, address and the date, time and cause of death in lieu of (a), (b) and (c) above.

[7] This information is desirable but not mandatory.

[8] Document in support of applicant's identity may be Aadhaar card or electoral photo identity card [EPIC] or MGNREGA card or driving license or PAN card or passport.

ATAL PENSION YOJANA (APY) – ACCOUNT CLOSURE FORM (w.e.f. 25.08.2017)
(Death Case)

To,

The Branch Manager,

_____ Branch

_____ Branch

Dear Sir/Madam,

I/We _____ being a spouse/nominee(s) of the deceased subscriber hereby request that account opened under Atal Pension Yojana of Shri / Smt._____

a) to be closed
b) to be continued ☐☐
(as per PFRDA Circular dated May 2, 2016)

The PRAN details are as follows:

c) PRAN ☐☐☐☐☐☐☐☐☐☐☐☐
d) Name of deceased Subscriber _____
e) Name of the Spouse _____
f) Name of the Spouse Bank _____

g) Spouse Saving Account Number ☐☐☐☐☐☐☐☐☐☐☐☐
h) IFS Code ☐☐☐☐☐☐☐☐☐☐☐

i) Name of the Nominee (if no spouse) _____
j) Name of the Nominee Bank
k) Nominee Saving Account Number: : ☐☐☐☐☐☐☐☐☐☐☐☐

l) Nominee IFS Code ☐☐☐☐☐☐☐☐☐☐☐

Date :

Place:

Signature / Thumb Impression of the Nominee
(*LTI in case of male and RTI in case of female)

ACKNOWLEDGEMENT – ACCOUNT CLOSURE FOR ATAL PENSION YOJANA (APY)

Name of the Spouse _____
Name of the Nominee _____
PRAN _____
Corpus (pension wealth) would be credited in the saving Bank account No.: _____

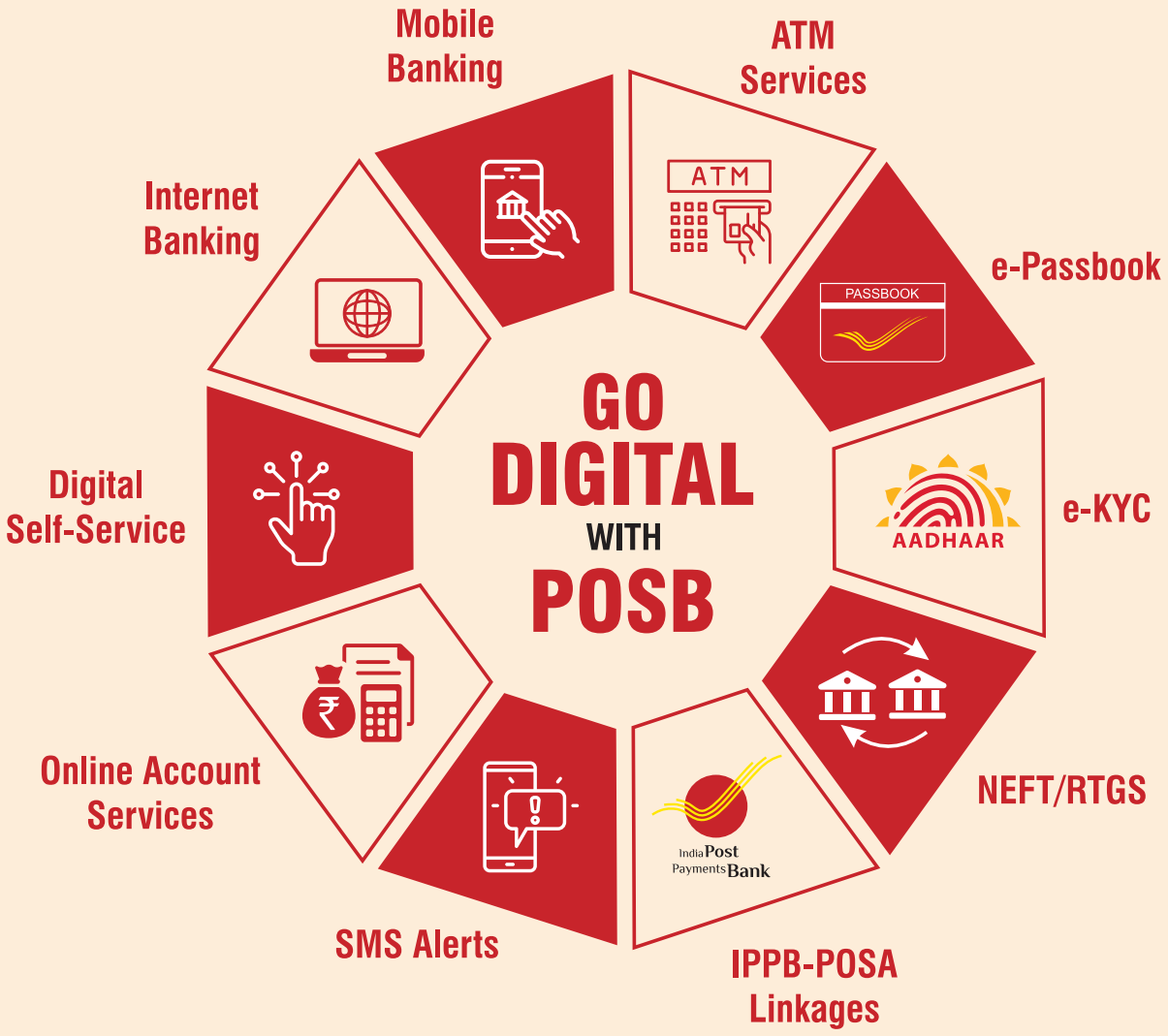
Name of the Bank:		
Bank Branch;		
Receiving Officers Name:.		
Date of Receipt		**Stamp and Signature of the Bank**

List of documetns to be obtained from the spouse or the nominee.

1. Copy of death certificate of the subscriber (Duly verified by the concerned bank branch/ DoP)
2. KYC of sposue or nominee.
3. Proof of bank details for spouse or nominee.

Note: As per APY Scheme, in case of death of the subscriber before 60 years, the corpus will be settled in the name of the spouse who is the default nominee. In other cases, it will be settled in the name of the nominee.

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