

**F. No. 1-8/2018-PBI**  
Government of India  
Ministry of Communications  
Department of Posts  
(PBI Division)

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Sansad Marg, Dak Bhawan  
New Delhi, Dated: 01<sup>st</sup> April, 2019

To,

1. All Chief Postmasters General
2. All Post Masters General
3. All GM (Finance) / DAPs
4. CEO, IPPB


**Subject: Standard Operating Procedure (SOP) for remittances and credit of various service benefits and maintenance of service records etc. of the regular employees of Department of Posts (DoP) on deputation/foreign service to India Post Payments Bank (IPPB).**

I am directed to forward herewith a copy of Standard Operating Procedure (SoP) regulating remittances and credit of various service benefits and maintenance of service records etc. of the regular employees of Department of Posts (DoP) on deputation/foreign service to IPPB for adherence. SOP regulating the subject matter related to Grameen Dak Sevaks (GDS) on engagement to IPPB will be issued separately.

2. All applicable rules, instructions etc. issued by the Government of India from time to time regulating the foreign service matters shall be applicable. The SOP has been prepared in consultation with Personnel Division and PAF wing of the Postal Directorate. Since this is a new procedure hence while adhering the SOP any issue/ difficulty faced by the Circles and DAPs may be brought to notice of this Division so that immediate corrective action taken.
3. This issues with approval of competent authority.

Encl: As above

Yours faithfully

  
(Abhishek Jain)

Assistant Director General (PBI)

Copy for information to:

1. Sr. PPS to Secretary (Posts).
2. PPS to DG (Posts).
3. PPS to all Members, Postal Service Board.
4. AS & FA.
5. Director, Rafi Ahmed Kidwai National Postal Academy
6. All CGMs/ Sr. DDGs/ DDGs/ GMs
7. GM (CEPT), Mysore. with a request to upload the order on India Post website
8. CHRO, IPPB

# **Standard Operating Procedure (SOP) for remittances and credit of various service benefits and maintenance of service records etc. of the regular employees of Department of Posts (DoP) on deputation/foreign service to India Post Payments Bank (IPPB)**

## **I. Introduction:**

India Post Payments Bank Limited (“IPPB”) was incorporated as a Public Limited Company on August 17, 2016 under the Companies Act, 2013, under Department of Posts with 100% Government of India equity and as a payments banking company under Section 22 (1) of the Banking Regulation Act, 1949.

IPPB as an organization, is designed to leverage the field network of the DoP and required to carry out its sales and operations through the workforce of the DoP. It was envisaged that IPPB to be a lean organization which will largely leverage existing DoP infrastructure including physical infrastructure and human resources for its operations. IPPB would have physical access points through post offices and all 1.55 lakh post offices will be linked to 650 IPPB branches. IPPB branches will be basically responsible to drive the business through post offices including door step (assisted) banking through the Postmen and Grameen Dak Sewaks, undertake marketing activities, monitoring the service quality standards, handling customer grievances, managing the risks of the banking operations and dealing with statutory and regulatory compliances, etc.

In view of the requirement of the close co-ordination between IPPB staff and DoP workforce for success of the project, it was proposed by IPPB board to leverage the experience and skill set of DoP officials in IPPB at various positions through deputation and same was agreed by Postal Services Board. Accordingly, IPPB has inducted employees from DoP on deputation to various posts. These employees shall be governed by terms of deputation/foreign service as per the DOP&T guidelines. There is a need to define the procedure to be adopted by Department of Posts and India Post Payments Bank on various issues like deductions from pay, remittance and credit of various service benefits and maintenance of service records etc. of such DoP employees on deputation by IPPB. This SOP defines the procedure that shall be adhered by DoP and IPPB.

## **II. Actionable Points by DoP:**

### **(1) Nodal Office:**

The DAPs of each circle shall be the Nodal Office and responsible to deposit / credit of various contributions of the employees and maintain computerized records/ register for all remittances/ contributions made by IPPB for all DoP employees of that Circle, working on deputation/foreign service to IPPB. The register/ record should invariably contain name of the government Servant, present pay and scale, date of joining in DoP, date of next increment, leave at credit, advances taken by government servant, compulsory deductions to be made, date of joining in IPPB etc. Nodal Office should verify the details of the contributions received from IPPB against recoveries/deductions of each government servant as intimated and ensure that there is no shortfall and in case of any dues not transferred by IPPB, the same shall be claimed immediately on monthly basis from IPPB. These registers shall be duly attested by competent authority.

The Nodal Office shall intimate IPPB its details such as name, address, contact number, email id, details of Nodal Bank Account in which the amount to be remitted monthly/annually by IPPB (electronically or otherwise). Nodal Office shall appoint a single point of contact (SPOC) and share

the address, contact no. and email id of the SPOC for all communications/ co-ordination with IPPB/ Administrative Office/ DDO for effective and speedy communication. Nodal Office shall be point of contact for all communications related to pay and allowances, leave salary, mandatory deductions including NPS/GPF, pension contribution, CGEGIS and recovery of advances etc. Nodal Office shall ensure that all deductions towards all service benefits and remittances for government charges for leave salary, pension contributions etc. shall be made by IPPB as per applicable rules/ guidelines of the Government of India on the subject.

**(2) Administrative Authority:**

Controlling authority of an official in DoP prior to proceeding on deputation/ foreign service to IPPB shall be Administrative Authority for this purpose. Administrative Authority shall be the point of contact for issue of NOC, financial upgradation, promotion etc.

**(3) Service Book:**

Original service Book of the DoP official on deputation/ foreign service to IPPB shall be kept in the custody of the Administrative Authority during the period of deputation/ foreign service. However, updated service book of the official shall be sent by Administrative Authority to Nodal Office (DAP) which will make entry of proceeding on foreign service with IPPB. Similarly, on return of official from IPPB to parent unit, Nodal Office shall make relevant entry in the service book. No entry shall be made by any other authority other than Nodal Office for the period of service rendered in IPPB. Nodal Office shall ensure that the service book is updated with all the necessary entries including pay drawn, increments drawn, recoveries made if any, leave credited and leave availed etc. from all records / information received from IPPB.

**(4) Last pay Certificate (LPC):**

Concerned DDO shall provide Last Pay Certificate of the employee who is proceeding on deputation/foreign service to IPPB with a copy to Nodal Office and Administrative Authority, intimating full particulars of the government servant along with the last pay drawn, date of next increment, deductions to be made towards GPF/NPS, CGEGIS, all advances including GPF advance, festival advance, House Building Advance and any other amount to be recovered/deducted from the salary of the government servant due towards government.

Concerned DDO shall also communicate to IPPB with copy to Nodal Office, any subsequent changes in the pay, promotion or any such orders which are effective to the employees on deputation/ foreign service in their parent post from time to time.

**(5) Leave Salary:**

Nodal Office shall ensure that IPPB remit the leave salary contribution monthly at the prescribed rate as per Fundamental Rule 115 and 116 of FRSR (which is currently 11% of the pay drawn by the government servant on foreign service within 15 days from the end of the month. Based on the monthly schedule received from IPPB due entries shall be made by nodal office in the books of account and in the register/records.

Nodal Office shall pay to IPPB the amount claimed for reimbursement of leave salary paid as per applicable provisions of FRSR (applicable on EL & HPL on half yearly basis for the period from 1st April to 30th Sept. and 1st Oct. to 31st March) on the basis of the claim schedule received from IPPB. The rate shall be (Basic Pay + Dearness Allowance) for number of days the employee is on leave. Due entries shall be made by nodal office in the books of accounts and in the register/register.

**(6) Pension Contribution:**

Nodal Office shall calculate and intimate IPPB the approved rates of pension contribution (as per Fundamental Rule 115 and 116 of FRSR) of the government servant on deputation/foreign service to IPPB. The pension rates shall be chargeable on the maximum monthly pay of the post in the substantive /officiating grade (as the case may be) that was held at the time of proceeding on deputation to IPPB.

Nodal Office shall ensure that IPPB remit the pension contribution on monthly basis within 15 days from the end of the month in which the pay has been drawn by the government servant. Based on the monthly schedule received from IPPB due entries shall be made by nodal office in the books of accounts and in the register.

Leave salary contribution and pension contribution as amended from time to time will be applicable as per foreign service rules.

**(7) New Pension Scheme (NPS)/ GPF contribution:**

**The employees who are covered under NPS scheme** – In NPS scheme both employee and employer makes a matching contributions to pension funds, the responsibility of deduction of employee's monthly contribution towards NPS as per prevailing rates lies with IPPB. Nodal Office shall ensure that IPPB remit the NPS contribution (employer and employee both) along with schedule on monthly basis within 15 days from the end of the month in which the pay has been drawn by the government servant. Based on the monthly schedule received from IPPB, Nodal Office will deposit the NPS contribution in the employee's NPS account within 15 days of receipt of contribution and schedule. Due entries shall be made by nodal office in the books of account and in the register.

**The employees who are covered under old pension scheme** - In old pension scheme (i.e. GPF is applicable on government servant), a fixed minimum percentage of salary as per prevailing rule or amount opted by the government servant (in case opted for higher amount) shall be deducted by IPPB from the salary payable to the employee. Nodal Office shall ensure that IPPB remit the GPF contribution along with schedule on monthly basis within 15 days from the end of the month in which the pay has been drawn by the government servant. Based on the monthly schedule received from IPPB, Nodal Office will deposit the GPF contribution in the employee's GPF account within 15 days of receipt of contribution and schedule. Due entries shall be made by nodal office in the books of account and in the register.

NPF / GPF contribution as the case may be, will be applicable as per foreign service rules and circular issued from time to time.

**(8) Central Government Employees Group Insurance Scheme (CGEGIS):**

Nodal Office shall communicate to IPPB the details of the deductions to be made towards CGEGIS of the employees on deputation to IPPB as they shall continue to be covered under CGEGIS of DoP. Nodal Office shall ensure that IPPB remit the CGEGIS contribution on monthly basis as per prevailing rate within 15 days from the end of the month. Based on the monthly schedule received from IPPB due entries shall be made by nodal office in the books of accounts and in the register.

**(9) Advances:**

Nodal Office to ensure that instalments due towards various advances extended by DoP to its employees shall be deducted and remitted to the nodal office within 15 days from the end of the month by IPPB. Necessary entries shall to be made in the books of accounts and register as per the monthly schedule received from IPPB.

**(10) Other mandatory deductions:**

DDO/Administrative Office shall intimate IPPB as well as Nodal Office concerned about other mandatory deductions like court orders/attachments, pecuniary losses to government, recovery of over payment etc. from time to time during the period of deputation, which is to be deducted from the salary of the employee and remitted to the concerned Nodal Office. Nodal Office shall ensure that the same is deducted from the salary of the employee and remitted within 15 days from the end of the month to the nodal office by IPPB. Necessary entries shall to be made in the books of accounts and register as per the monthly schedule received from IPPB.

**(11) Optional deductions:**

Out of account deductions like PLI, LIC, subscriptions to recognised postal societies, subscription to union/associations etc. are the responsibilities of the concerned government servant and necessary arrangement should be made by the employees themselves to remit.

**(12) Death of Government Servant/ disability occurred during deputation:**

On receipt of information about death/ disability of government servant during deputation to IPPB, Administrative Authority shall call for service records of the official and forward the same along with original service book to Nodal Office for make necessary entries on the basis of information received from IPPB. In such case the whole expenditure in respect of any compensatory allowance for the period of leave which may form part of leave salary shall be paid by IPPB. Other terms and conditions on this matter as laid down in foreign service rules as amended from time to time will be applicable.

**(13) No Objection Certificate (NOC) for appearing in examination/foreign tour/ acquiring of immoveable property:**

In case of foreign tour, IPPB shall issue NOC to the DoP employees on deputation to IPPB and in such case, if required, Vigilance Clearance shall be provided by the Administrative Authority concerned.

NOC for the purpose of appearing in examination and acquiring immovable property shall be issued by Administrative Authority. IPPB shall refer such cases to the Administrative Authority concerned.

**(14) Reimbursement of Travelling Allowance (TA) on Transfer:**

Nodal Office / Administrative Authority / DDO shall not reimburse TA claims for shifting the belonging on joining to IPPB on deputation or repatriation to parent post DoP.

**(15) Financial Upgradation on MACP/ Promotion:**

Administrative Authority shall call for the service particulars from IPPB of such government servant whose case is being considered for financial upgradation on completing 10/20/30 years of service and also in case of promotion. Concerned DDO shall also communicate to IPPB and Nodal Office any subsequent changes in the pay, promotion or any such orders which are effective to the employees on deputation/foreign service to IPPB, in their parent post in DoP from time to time.

**III. Actionable Points by IPPB:**

General terms and conditions: -

(i) Deductions towards all service benefits and remittances for government charges for leave salary, pension contributions etc. shall be made as per applicable rules/ guidelines of the Government of India on the subject as amended from time to time.

(ii) All employee contributions / deductions along with DoP charge shall be paid by IPPB to Nodal Office within 15 days from the end of the month in which pay has been drawn by government servant on deputation to IPPB preferably through digital payment mode like NEFT/RTGS etc. for speedy receipt of funds at Nodal office. A detailed schedule (Nodal Office, Administrative Authority and DDO wise) along with employee particulars to be shared with Nodal office with a copy to Administrative Authority concerned for information and further action. Other terms and conditions on this matter as laid down by the Government of India on matters related to foreign service (as amended from time to time) will be applicable.

(iii) IPPB shall appoint a single point of contact (SPOC) and share the address, contact no. and email id of the SPOC for all communications/ co-ordination with DoP Nodal Office/ Administrative Office/ DDO for effective and speedy communication.

**(1) Nodal Office:**

Nodal Office shall be point of contact for all communications related to pay and allowances, leave salary, mandatory deductions including NPS/ GPF, pension contribution, CGEGIS and recovery of advances etc. IPPB shall make necessary communications on all these matters with Nodal Office.

**(2) Administrative Authority:**

Administrative Authority shall be the point of contact for issues related to issuance of NOC, financial upgradation, promotion etc. IPPB shall make necessary communications on all these matters with Administrative Authority.

**(3) Service Book:**

Service Book of the official on foreign service to IPPB shall be kept in the custody of the Administrative Authority. On return of the government servant from deputation/ foreign service, IPPB shall supply all necessary information which needs to be updated in the service book, to the Administrative Authority with a copy to Nodal Office immediately after return of officer from IPPB.

**(4) Leave:**

The employee shall be governed by the leave rules of DoP i.e. CCS (Leave) Rules. During the period of deputation, the leave records of the employees shall be maintained in the format as available in the service book and in-line with government orders on leave as amended from time to time. At the end of the deputation the updated records indicating the leave at credit (both EL and HPL etc.), leave availed etc. shall be communicated to Administrative Authority with a copy to Nodal Office.

**(5) Leave Salary:**

The leave salary payable shall be calculated on pay drawn at IPPB. The monthly rate of leave salary contribution in respect of all classes of employees are governed by the Central Civil Service (Leave) Rules is presently 11% of pay drawn while in foreign service.

IPPB shall remit leave salary contribution to the Nodal Office monthly. A schedule indicating the contribution against each employee shall be communicated to Nodal Office with a copy to Administrative Authority concerned.

IPPB shall claim reimbursement for the leave salary paid on half yearly basis (applicable on EL & HPL for the period from 1st April to 30th Sept. and 1st Oct. to 31st March) from Nodal Office. The rate shall be (Basic Pay + Dearness Allowance) for number of days the employee is on leave.

**(6) Pension Contributions:**

IPPB will contribute to DoP in accordance with the Government orders on this subject and calculation submitted by Nodal Office. The monthly contribution payable by IPPB shall be communicated by the Nodal Office for each employee on deputation. However, Pension contribution payable in respect of a government servant during the active period of his deputation shall be based on the maximum of the pay as defined plus the dearness pay. IPPB shall make the contributions as communicated by Nodal Office and remit the fund to the nodal account and the schedule shall be sent to the nodal officer monthly.

IPPB shall remit leave salary contribution to the Nodal Office monthly. If the payment is not made within the said period, interest shall be paid to government on the unpaid contribution, at the rate of two paise per day per Rs.100/- from the date of expiry of the period aforesaid up to the date on which the contribution is finally paid.

**(7) New Pension Scheme (NPS) contribution / GPF contribution:**

**The employees who are covered under NPS scheme** - IPPB is responsible for deduction of employee's monthly contribution towards NPS and make a matching contribution of the employer and remit the entire NPS contribution along with schedule to the Nodal Office on monthly basis within 15 days from the end of the month in which pay has been drawn by the government servant to credit in the employee's NPS account.

**The employees who are covered under old pension scheme** - IPPB is responsible for deduction of a fixed minimum percentage of salary as per prevailing rule or amount opted by the government servant (in case opted for higher amount) as employee's monthly contribution towards GPF and remit the entire GPF contribution along with schedule to the Nodal Office on monthly basis within 15 days from the end of the month in which pay has been drawn by the government servant to credit in the employee's GPF account.

NPF / GPF contribution as the case may be, will be applicable as per foreign service rules and circular issued from time to time.

**(8) Central Government Employees Group Insurance Scheme (CGEGIS):**

The DoP employees on deputation to IPPB shall continue to be covered under CGEGIS of DoP. IPPB shall deduct the monthly contribution from the pay of the government servant as per the prevailing rates and remit the entire contribution along with monthly schedule to the Nodal Office on monthly basis within 15 days from the end of the month in which pay has been drawn by the government servant.

**(9) Advances:**

Instalments due towards various advances extended by DoP to its employees shall be deducted by IPPB and remitted along with schedule to the Nodal Office on monthly basis within 15 days from the end of the month in which instalment has been deducted.

**(10) Other mandatory deductions:**

Other mandatory deductions like court orders/attachments, pecuniary losses to government, recovery of over payment etc. as intimated by DDO/Nodal Office/ Administrative Authority from time to time during the period of deputation shall be deducted by IPPB from the salary of the employee and remitted along with schedule to the Nodal Office on monthly basis within 15 days from the end of the month in which deduction has been made.

**(11) Optional deductions:**

IPPB shall not be responsible for any out of account deductions like PLI, LIC, subscriptions to postal recognised societies, subscription to union/associations etc. and necessary arrangement should be made by the employees themselves to remit.

**(12) Death of Government Servant/ disability occurred during deputation:**

In case of death/disability of any nature of the employee on deputation, IPPB shall immediately inform the concerned Nodal Office and Administrative Authority of the employee and intimate all



service records along with dues/ recoveries from the employee, leave details and other information to make necessary entries in the service book. The whole expenditure in respect of any compensatory allowance for the period of leave which may form part of leave salary shall be paid by IPPB to the Nodal Office. Other terms and conditions on this matter as laid down in foreign service rules as amended from time to time will be applicable.

**(13) No Objection Certificate (NOC) for appearing in examination/foreign tour/ acquiring of immoveable property:**

In case of foreign tour, IPPB shall issue NOC for the DoP employees on deputation to IPPB and in such case, if required, Vigilance Clearance may be sought from the Administrative Authority concerned.

NOC for the purpose of appearing in examination and acquiring immovable property shall be issued by Administrative Authority only and not by IPPB. IPPB shall refer such cases to the Administrative Authority concerned.

**(14) Reimbursement of Travelling Allowance (TA) on Transfer:**

IPPB shall reimburse TA claims for shifting the belonging on proceeding to and repatriation from foreign service as per the eligibility criteria in IPPB. However, IPPB shall have the right to define the minimum service eligibility for reimbursement of transfer TA on repatriation which shall not be more than two years.

**(15) Financial Upgradation on MACP/ Promotion:**

IPPB shall furnish any such particulars as requested by the concerned Administrative Authority of such government servant whose case is being considered for financial upgradation on completing 10/20/30 years of service and also in case of promotion. Further IPPB on receipt of communication from DDO/ Administrative Authority shall give effect of the revised pay on account of such promotion/ MACP upgradation and necessary updates shall be made in the service record of the employee.

**(16) No Objection Certificate (NOC) for outside employment:**

IPPB shall not issue any NOC for outside employment to DoP employees on deputation to IPPB during the deputation period and refer all such cases to Administrative Authority concerned.

**(17) Voluntary Retirement / Resignation of government servant:**

In case of voluntary retirement / resignation of government servant during deputation to IPPB, IPPB will immediately revert the employee to his/her parent unit/ Administrative Authority concerned. The updated service records including leave account etc. of the government servant during deputation indicating a brief description of the duties performed by the employee along with the application of the employee in original shall be forwarded to Administrative Authority concerned with a copy to Nodal office. Any dues/ recoveries etc. from the government servant which is to be reimbursed to IPPB shall also be communicated to Nodal office with copy to Administrative Authority.

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