

**SB Order No. 12/2025**

No. FS-16/2/2024-FS-DOP  
Government of India  
Ministry of Communications  
Department of Posts  
(FS Division)

Dak Bhawan, New Delhi-110001  
Date: 15.09.2025

To

**All Head of Circles / Regions**

**Subject: Changes in accounting of POSB transactions-Reg**

Sir/Madam,

This is regarding changes in the Accounting of CBS Transactions in APT (Advanced Postal Technology) Solution. In this connection, the accounting approach in SAP, changes made in Finacle, the revised accounting approach in APT are mentioned below, for information and necessary action. The Summary of the changes are also mentioned, for ready reference.

**2. CBS Accounting in SAP through GL Files Integration:**

- a. Reference is invited to the SB Order No. 09/2019 dated 13.12.2019 vide which a Standard Operating Procedure for the CBS and CSI GLs integration was circulated.
- b. Through CBS-CSI GL Integration, all the transactions are accounted based on **ACCOUNT SOL** i.e. all the transactions are accounted at the post offices where the POSB accounts stand. *(For example, if a deposit in a Savings Account standing at Chennai GPO is made at New Delhi GPO, the deposit amount was accounted at Chennai GPO.)* Further, the transactions happening in the channels other than the counter were also accounted at the post offices where the accounts stand. *(For example, if one SCSS account is opened through Internet Banking by a customer whose saving account stands at Ahmedabad GPO, the SCSS deposit and POSA withdrawal are accounted at Ahmedabad GPO.)*
- c. All the CBS transactions including those performed through channels viz., ATM, e-Banking, M-Banking, Sweep-In, Sweep-Out, Standing Instructions etc., were accounted based on Account SOL after DC Closure, through GL files Integration.
- d. This approach led to certain challenges in inclusion of all channel and Inter-SOL transactions in the "Daily Transaction Report" of Post Offices even though the transactions are not done in those Post Offices. Further, the "Daily Transaction Report" could not be generated by the Post Offices **on the same day of the transaction**, due to GL integration after DC Closure.

**3. Changes made in the Operational activities and CBS Accounting:**

w.e.f. 15.05.2025, the accounting process of POSB transactions has been changed as follows.



To overcome the challenges in the existing processes, and to eliminate the reconciliation issues, an exclusive **“Centralized Processing and Reconciliation Centre (CPRC)”** is established at Chennai and few changes are also made in Accounting 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 is made in New Delhi GPO for Savings Account standing at Chennai GPO, the deposit amount is accounted at New Delhi GPO.

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

Thus, the following POSB transactions are accounted at CPRC, Chennai:

- a. Internet Banking & Mobile Banking Transactions
  - b. IPPB – POSB Transactions (Sweep Transactions, RD, SSA & PPF Transactions)
  - c. ATM transactions including ATM charges, SMS charges etc., and related GST collections.
  - d. Inward credits through NEFT & RTGS and Outward Debits through NEFT & RTGS (Other than at Post Offices)
  - e. Standing Instructions Transactions (MIS / TD / SCSS / PM CARES accounts interest credits to POSA / Bank Accounts and credits in RD from POSA)
  - f. Cheque Clearing Transactions (Grid)
  - g. NACH Transactions (DBT & ECS)
  - h. APY / PMJJBY / PMSBY auto debit transactions
  - i. Transactions between PLI & POSB (Credits and Debits)
  - j. TDS deductions under Section 194N and 194 A of Income Tax Act
  - k. Interest Corrections (HIARM entries)
  - l. Annual Interest Credits
  - m. 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 be reflected in FINACLE and not be reflected in the DTR of post offices or the CPRC.
- (iv). Accrual Interest Accounting in Finacle, for Cash Certificates is discontinued from 01.04.2025.
- (v) MSSC interest credited quarterly in the accounts will be accounted only at the time of closure of accounts.
- (vi). On operationalization of new ATMs, the cash balance available in ATMs across the country will be considered as the balance in CPRC.



(vii). In APT 2.0, CBS transactions data of the post offices is fetched through API (Application Programming Interface). CBS data of Branch post offices (BO) will be available in DTR of respective BO, once the End of Day of the BO is triggered by Internal Mobile Application (IMA) in CBS. Departmental Post Offices (PO) data can be fetched in APT 2.0 once the SOL completes the execution of HISCOD and CSMDAY menus.

(viii) *All the CBS-CPCs should ensure that the HSCOD menu is executed after the day end (HISCOD/CSMDAY) is performed at SOL (PO) level. An SOP (enclosed) is already circulated vide email dated 01.08.2025.*

(ix). Once the CBS-data is fetched successfully, the BOs and Departmental POs can view **the CBS Data in 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 and ensure that the data is correctly reflected in the DTR.

(x). Salary / Pension / Vendor Payments processed by the DDOs for credit to POSB Accounts shall be accounted at the respective HOs. Salary / Vendor Payments processed by the non-cheque drawing DDOs (NCDDO) attached to the Cheque drawing DDOs (CDDO) for credit into POSB Accounts are accounted in the respective CDDO SOL. Hence, these transactions are also to be taken into account of the respective CDDO. To facilitate verification by the CDDOs, concerned NCDDOs shall ensure to send the list of POSB Accounts along with the Amounts processed by them to their respective CDDO.

(xi). CBS data for CPRC will be available post-DC closure in a file format which will not impact the Post Office Accounting. CPRC Accounts data will be consumed in APT 2.0 and accordingly, the DTR of CPRC can be viewed on the next day.

(xii). The following reports are available in Finacle for tallying the CBS transactions with the data fetched in DTR of Post Offices.

- Production server

1. GL IT2.0 Transaction Report – Consolidated (Same Day)
2. GL IT2.0 Transaction Report – Detailed (Same Day)
3. GL IT2.0 Report GL Wise – Consolidated (Same Day)

- MIS Server

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

#### **4. Generation of Daily Cash Book and Monthly Cash Account:**

- a. APT Solution is developed to generate the DTR by each Post Office.
- b. The system of generation of BO Summary, SO Daily Account, SO Summary, HO Cash Book is provided in the APT Solution.



c. Each Post Office should ensure the correctness of CBS Data Accounting with reference to the transactions done at their Office on a daily basis, without giving room for reconciliations at later stage.

d. In case of any discrepancy in CBS data in the DTR of Post Offices, ticket may be raised in Support Desk, for rectification.

**5. Check by SBCO at Head Post Offices:** 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 figure, for which a detailed SOP will be provided in due course. In the meantime, the reports available in Finacle and that accounted in HO Daily Cash Book, may be verified.

**6. Summary of Changes in Accounting for the following scenarios-**

S.No.	Scenario	GL Daily Account (Post CBS- CSI GL Integration)	APT 2.0 Daily Account (w.e.f. 15.05.2025)
1	Counter Transactions	<b>Account SOL Accounting</b> Transactions performed across all channels in the accounts linked to that SOL are reflected in GL daily account.	<b>Transaction SOL Accounting</b> All the counter transactions irrespective of the Account SOL, will be reflected in the daily account (DTR) of the post office where transactions are performed.
2	Automatic Entry (MIS/SCSS/TD/PM CARES to SB)	Withdrawals and Deposits are reflected in the SOL where the account stands adjusted by Respective Sub Account office (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 incorporated in the daily account of CPRC



5	PMSSS	SB Withdrawal in SOL where account stands and APY/PMJJBY/PMSBY credits in Sansad Marg adjusted by RSAO	All transactions will be incorporated 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 incorporated 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 incorporated 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 SB Withdrawals will be in the daily account of CPRC and adjusted with ATM Cash
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 incorporated 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 and adjusted with ATM Cash.
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 debits and credits will be accounted in the SOL where the transactions are initiated.
12	RICT / DARPAN Transactions	In BO concerned	In BO concerned
13	Non RICT / DARPAN Transactions	In account office as account office transactions	In Account Office as Account Office transactions
14	Interest Booking	In account SOL	All transactions will be in



	Entries		the daily account of CPRC
15	Interest Application Entries	In account SOL	All transactions will be in the daily account of CPRC
16	SOL MERGER	Debits in old SOL and Credits in new SOL	Not required to be Accounted
17	Scheme Transfer	Both the credits and debits of same scheme in same SOL	Not required to be Accounted
18	GL Transfer	Debits in old SOL and Credits in new SOL	Not required to be Accounted
19	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	Accounted in the ATM SOL concerned
21.	TDS Deductions	Accounted in the SOL where the account from which TDS deducted.	(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.
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7. Henceforth the Nodal Office activities for POSB Operations carried out by Bengaluru GPO, PAO Delhi, Sansad Marg HO stands discontinued in a phased manner till the entire activities are managed by CPRC, Chennai shortly.

8. It is requested to circulate these instructions to all concerned viz., Post Offices, SBCOs, ICO (SB), NCDDOs attached to CDDOs, the existing Nodal Offices in the respective Circle, for information and necessary action.

This issues with the approval of Competent Authority.

Gourav Jain

Assistant Director General (FS-II)

**Copy to: -**

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O) / Member (P) / Member (Planning & HRD) / Member (PLI) / Member (Tech) / AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vigilance & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs.
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts
11. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
12. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002.
13. All recognized Federations / Unions / Associations

14. Deputy Director (OL) for information and translation of the order in Hindi language.

15. Guard File

GJ  
15/9/20

(Gourav Jain)

Assistant Director General (FS-II)