

F.No.116-15/2013-SB (Pt-SBCO)  
Government of India  
Ministry of Communications & IT  
Department of Posts

Dak Bhawan, Sansad Marg,  
New Delhi-110001.  
Date: 04.08.2016

ADDENDUM-II

To  
All Heads of Circles/Regions  
Addl. Director General, APS, New Delhi.

Subject:- Change of Role of SBCO in the backdrop of implementation of CBS-  
regarding

Sir / Madam,

The undersigned is directed to refer to this office letter of even number dated 19.10.2015 and Addendum dated 25.5.2016 on the subject. On receipt of references from various circles and SBCO Associations, the competent authority has decided to **replace the Annexure to the above said order. Revised annexure is attached.**

2 It is requested to circulate this order to all CBS Post Offices and SBCO staff for immediate necessary action.

This has the approval of competent authority.

Yours faithfully,

(K.R. Patel)  
Assistant Director (SB-II)

Encl:- Annexure

Copy to:-

- 1) 1. DDG (FS)/DDG (VIG)/JS&FA/DDG (PAF)/DDG (RB)/DDG (Estt.)/DDG(PG & Inspections)/ DDG (PCO)
- 2) Director (FS)/Director (CBS), Dak Bhawan.
- 3) Director of Audit (P&T), Delhi.
- 4) All Directors/Dy. Directors of Accounts, Postal
- 5) Director, RAKNPA, Ghaziabad.
- 6) All Directors, Postal Training Centres.
- 7) Director CEPT Mysore for uploading the SB order on India Post Web Site.
- 8) Dy. Director CEPT, DMCC/SDC O/o CPMG T.N.Circle.
- 9) AD /Inspection/PF/Vigilance
- 10) All Accounts Officers ICO(SB)
- 11) All recognized unions.
- 12) MOF(DEA), NS-II, North Block, New Delhi
- 13) Director, NSI, CGO Complex, 'A' Wing, 4<sup>th</sup> Floor, Seminary Hills, Nagpur-440006
- 14) PS to Member (Banking & HRD)
- 15) PPS to Secretary Posts.

## **ANNEXURE TO SB ORDER 14/2015 ADDENDUM-II**

### **Role of SBCO in CBS environment.**

In the CBS Environment, following procedure will be followed by Post Offices and SBCO Officials for Transactions happened in CBS Post Offices:-

#### **1. General**

1.1 As and when SOs are migrated to CBS, staff working in SOSB Branch should be reduced and re-deployed either at POSB Counters or at CPC or in the SBCO Branch for assistance in physical voucher checking.

1.2 Supervisor SBCO will identify one SBCO PA who will take vouchers bundles with consolidation from Sub Account and tally totals shown in consolidation with amount shown in SO Daily Account and SO Summary.

1.3 Handling of Agent Commission Schedules and ACG-17 by SBCO will be discontinued. ACG-17 will be preserved alongwith Agent Commission Report/schedule in the Accounts Branch of HPO and sent to PAO alongwith other schedules.

1.4 In case of RD deposits accepted through MPKBY Agents, only two copies of Agent LOT is to be taken from the agent alongwith pay-in-slip and ACG-17. One copy of Agent LOT will be kept in the office guard file and second copy Agent schedule (LOT) should be attached with the pay-in-slip and placed at the end of RD Voucher Bundle. ACG-17 is to be attached with the Agent Commission Report/schedule and sent to Accounts Branch of HO.

1.5 Account Opening Form (SB-3/AOF) where KYC documents are attached will not be transferred to SBCO alongwith Account Closure Voucher. APM/SPM should record on the closed vouchers that “ SB-3/AOF retained with KYC documents”. In case of any SB-3 or AOF with whom KYC documents are not attached (subsequently opened accounts), SB-3 or AOF is to be attached with the closed voucher and sent to SBCO. SBSO branch of HOs will send all SB-3 of SOs (migrated to CBS) to the respective SOs. 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.

1.6 In case of any adjustment if required in interest, 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 related to pre-migration period, 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 SBCO Supervisor.

1.7 Postmaster/APM/SPM will be held personally responsible for all transactions happened in the Finacle Office Accounts in the post office. They should be vigilant while verifying the transactions to see the Office Account Number used by the User.

#### **2. Change in procedure of Sealing of Vouchers and LOT by CBS Post Offices**

2.1 Post Office staff will write name of Scheme and TRAN ID in red ink on the right hand side of the voucher.

2.2 One deposit slip and one withdrawal slip will be prepared for auto-credit of MIS/SCSS/TD to Savings and Savings to RD.

2.3 One deposit slip will be prepared for the total of each type of Agent commission credited into savings accounts supported by consolidated list of commission paid.

2.4 One withdrawal slip will be prepared by SPM/APM for the POSB Cheque clearing amount ( based on the clearing amount intimated to Clearing House/HO) and print out of cheque's images should be attached to it.

2.5 At the closing of counter hours, all vouchers should be sorted scheme-wise and TRAN ID wise. Vouchers should be tallied with LOT shown in the system by Counter PA and Supervisor.

2.6 A consolidation of the scheme should be generated and printed by all CBS post offices. Where laser printers are not available, while executing command in HFINRPT, user has to select "XLS" instead of "PDF" (which is shown by default) in the field "Output File Name". Then report can be printed on Dot Matrix printer.

2.7 All vouchers including closed vouchers are to be sealed alongwith print out of consolidation. One copy of consolidation (scheme-wise) is to be preserved in post office in guard file to be maintained scheme-wise and date-wise. APM/SPM will sign the consolidation and write the amount in words and figures alongwith No. of Deposit/Withdrawal vouchers included in the bundle. If any manual correction is made, it should be supported by copy of error book (one copy to be attached with voucher, one copy with office copy of consolidation and one copy to be sent to Divisional Office.

### **3. Overview of work of SBCO**

<b>S. No.</b>	<b>Present nature of Work</b>	<b>After implementation of CBS</b>	<b>Postal Manual of SB Control</b>
<b>1</b>	Receipt of Returns	1 Will be discontinued. SBCO PA will receive Vouchers and Consolidations of SOs directly from Sub Account and APM (SB) HO Counter for HO	Rule -3
<b>2</b>	Checking List of Transactions [SB -60/76]	Will remain continued as at present. SBCO has to carry out prescribed checks of vocuhers and LOT (to be viewed from Finacle) if there is any discrepancy, print out of LOT may be taken and objection should be raised.	Rule – 4
<b>3</b>	Un-posted Items	Not applicable	Rule – 6
<b>4</b>	Register of Non-cash transactions SB-62 [a]/85 [a]	Not applicable	Rule – 7
<b>5</b>	Register of Office wise [SB-63/RD85] Balances.	Not applicable	Rule – 8 & 10
<b>6</b>	Consolidated Journal of all the Schemes *	Has to be separately prepared for CBS Post Offices (if all SOs are not migrated) by SBCO for the purpose of tallying totals of	Rule – 9 *

		SOs with SO Summary and HO with HO Summary. Total amount has to be added below Consolidated Journal of Sanchaya Post received from SOSB and tallied with HO Cash Book.	
<b>7</b>	i) General check of vouchers  ii) Checking of Vouchers with System Generated LOTs	i) Will be carried out as prescribed in Para 5. ii) Will be carried out as prescribed in Para 5 for the following type of vouchers:- (a) All Closure vouchers of all schemes. (b) All RD & PPF Loan disbursement vouchers. (c) All vouchers of Savings, PPF and SSA of the amount of Rs.20000/- and above for LSG and above offices and all vouchers of Savings, PPF and SSA in respect of other offices irrespective of any amount. d) All new accounts opened vouchers for the amount of Rs.5 lakh and above.	Rule – 11  Rule-15
<b>8</b>	Checking of Non-cash Transactions	Not applicable	Rule – 12
<b>9</b>	Revival of Accounts pre 01.01.2003	Not applicable	Rule – 12 [3]
<b>10</b>	Objection Register	Will remain continued without any change.	Rule – 13
<b>11</b>	Reporting of Minus balance	Not applicable	Rule – 13 [2]
<b>12</b>	Verification of binder balances	Not applicable	Rule – 14
<b>13</b>	Checking of Annual Interest	Not applicable	Rule – 16
<b>14</b>	Preparation of Interest cum Silent Accounts *	Report taken from Finacle is to be compiled and Only summary will be required to be sent to DAP.	Rule – 16*
<b>14.a</b>	Annual Listing balances RD/MIS/TD/SCSS	Not applicable.	Rule – 38
<b>15</b>	Silent Account Revival Procedure	Not applicable	Rule – 17 (3)
<b>16</b>	Un-used Cheque Foils	Continued as it is.	Rule – 18

17	Un-deliverable & spoilt Pass books	Continued as it is.	Rule – 19
18	Statistical Register	Only non financial part will be continued.	Rule – 20
19	Custody and preservation of records	Continued as it is (without LOT).	Rule – 25
20	Monthly progress Report	Not applicable.	Rule - 26
21	Checking of Agents Commission bill	Not applicable	
22	Submission of returns to AO & DAP *	Only Statistical Register (non financial) and Interest Summary will be continued. *	Rule - 40

\*This will be discontinued once CSI and FSI both are rolled out in all Post Offices.

#### **4 Mode of handling of work**

1	Receipt of Vouchers	Physical
2	Checking List of Transactions	In system& print out is to be taken only if there is any objection.
3	Consolidated Journal*	In MS Excel.*
4	General check of vouchers & checking of vouchers	Manual & In system
5	Objection Register	Manual
6	Reporting of Minus balance	Not applicable
7	Verification of office wise balances	Not applicable
8	Checking of Annual Interest	Not applicable
9	Preparation of Interest statement*	Only grand summary will be prepared manually/MS Excel (not in system) *
10	Annual Listing balances RD/MIS/TD/SCSS	Not applicable
11	Un-used Cheque Foils	Manual
12	Un-deliverable & spoilt Pass books	Manual
13	Statistical Register*	Manual/MS Excel*
14	Custody and preservation of records	Manual
15	Monthly progress Report	Not applicable
16	Checking of Agents Commission bill	Not applicable
17	Submission of returns to DAP *	Manual/MS Excel*

\*This will be discontinued once CSI and FSI both are rolled out in all Post Offices.

#### **5. Duties of SBCO PA/Supervisor**

5.1 Examination of scheme-wise consolidation received from HO and SOs.

5.2 General Check of vouchers, checking of vouchers with LOTs viewed from Finacle MIS server and checking the daily/progressive totals in the Cash Book.

5.3 Writing of Objections and maintenance of Objection Registers.

5.4 Entries of Interest Adjustments in Finacle and maintenance of Interest Adjustment Register.

5.5 Unused Cheque Foils.

5.6 Undelivered/Spoiled Passbooks.

5.7 Maintenance of Statistical Registers (non financial)

5.8 Submission of Returns

5.9 Requisition of Vouchers for Inquiry.

5.10 Safe Custody of Keys.

5.11 Preservation of Record.

5.12 To maintain Nominal Roll(MS-12) in computerized form in respect of SBCO staff.

5.13 Any other work which may be entrusted by the Supervisor/Divisional Head/AO(ICO) and through any subsequent order issued from time to time.

## **5.1 Examination of scheme-wise consolidation received from HO and SOs.**

### **5.1.1 SBCO PA**

- The designated Postal Assistant SBCO will receive Scheme-wise sealed and stitched Voucher Bundles with Consolidation placed at the top from Sub Account PA. He will generate fresh consolidation of each scheme from Finacle Production Server (HFINRPT) and compare the print out received from SOs with the system generated consolidation. Both the consolidations should be tallied with the SO Daily Account and SO Summary. Voucher Bundle of HO will be received from APM(SB) of HO Counter and amount shown in the consolidation should be tallied with the fresh consolidation generated from Finacle production Server (HFINRPT) and HO Summary. **If there is any discrepancy in both the consolidations with SO Daily Account/Summary and the same is not supported by copy of error book or special report, it should immediately report to Supervisor SBCO.** All Voucher Bundles of each scheme will be handed over to Supervisor SBCO. It is mandatory that consolidation report should be generated from Finacle production system for reconciliation.

### **5.1.2 SBCO Supervisor**

- SBCO Supervisor will examine the voucher bundles and verify that the Scheme-wise Consolidation bears signatures and designation stamp of the Supervisor (APM)/Sub Postmaster and number of vouchers written on the consolidation are tallied with number of vouchers attached with the bundle. He will countersign each consolidation and mark to concerned SBCO PA as per workload and availability of staff. In case of any shortcoming, he will write objection and send copy of objection to the Postmaster. **Supervisor SBCO will send immediate report on the difference between consolidation sent by SO or HO and generated from the system by SBCO PA as well as SO Daily Account and SO/HO Summary to Postmaster/Divisional Head and Vigilance branch of Regional/Circle office.**

**5.2 General Check of vouchers, checking of vouchers with LOTs viewed from Finacle MIS server and checking the daily/ progressive totals in the Cash Book. Following checks should be exercised:-**

### **5.2.1 SBCO Supervisor**

Supervisor SBCO, before handing over consolidation and voucher bundle to SBCO PA, should prepare consolidation in MSEXCEL\* for each scheme for CBS Offices. He can download consolidation from Finacle (in MSEXCEL)\* by selecting SOL SET ID as input criteria and remove the data of SOs from where vouchers are not received on that day and add data of those SOs from where vouchers are received but these are not in the excel (due to transit). He will struck total and if all SOs and HO are in CBS, the total will be tallied with the Cash Book and progressive totals will be entered manually. If all offices are not in CBS, totals of CBS Offices should be manually entered at the end of Sanchay Post Consolidation at the end and totals are to

be tallied with cash book as usual.(where there is no transit, consolidation can be generated from Finacle by entering set id as input criteria.)

**\*Once CSI and FSI are rolled out all over India, this activity will be discontinued.**

### **5.2.2 SBCO PA**

**a) On receipt of Voucher Bundle and Consolidation, SBCO PA will carry out general check of vouchers for all the vouchers in the bundle. 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 and alterations.
- (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 acquaintance of the depositor or his messenger 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 login to MIS server and generate LOT. Following checks should be carried out for the vouchers prescribed to be checked with system generated LOT:-**

- (i) Whether the amount written on the Account Opening Form (AOF), Pay-in-Slip, Warrant of Payment of SB-7 or SB-7A or Account Closure Form by the post office and the depositor agrees with that shown in the system generated List Of Transactions (viewed from Finacle MIS server).
- (ii) Account number written by the depositor on the voucher tallies with the account number shown in the system generated LOT.
- (iii) Transaction date displayed at the top of LOT and Value date shown in LOT against the transaction is same 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 of HPO, print out of LOT/Screen Shot of HTI should be taken and attached.
- (iv) That in case of withdrawal exceeding Rs. 5000/- the signature of the depositor on the withdrawal form has been attested by two postal officials except in Single Handed Offices (list of Single Handed offices to be taken from the Divisional Head by Supervisor SBCO).
- (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.

**SBCO PA will place his/her full signature on each voucher checked with system generated LOT. No voucher checking register should be maintained separately.**

**c) Supervisor SBCO (wherever posted/available) will carry out same checks as mentioned in (b) above for 5% of the vouchers (to be selected from transactions of greater than Rs.50,000/-) checked by every SBCO PA and countersign in full on these vouchers in token of having exercised prescribed checks.**

### **5.3. Writing of Objections and maintenance of Objection Registers.**

5.3.1 Any irregularity noticed will be entered in clear and concise words in the Objection Register and copy of objection should be sent to Postmaster of HPO supported by printed copy of LOT/Finacle screen.

5.3.2 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 acquaintance is wanting, the amount involved should be placed under objection. Vouchers once received by the Control Organization should not be given back to the Head Office.

5.3.3 Every irregularity should be brought to the notice of the Postmaster for necessary action.

5.3.4 Supervisor SBCO will write to Head of Postal division in case of those objections where inquiry is required and those which are not settled within 30 days.

### **5.4 Entries of Interest Adjustments in Finacle and maintenance of Interest Adjustment Register.**

5.4.1 Supervisor SBCO will maintain Interest Adjustment Register manually and execute Interest Adjustments in Finacle through HIARM menu after getting approval from the competent authority.

5.4.2 Details of interest adjustments will be communicated to PAO (DAP) with copy to AO(ICO) on monthly basis.

### **5.5 Unused Cheque Foils**

5.5.1 If the depositor of the cheque account closes his account or ceases to avail of the cheque facilities, the Postmaster will take over from him the cheque book containing unused cheques. Counter Supervisor will cancel each cheque under his dated signatures and designation stamp.

5.5.2 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.

5.5.3 The Supervisor SBCO will verify that all unused cheque foils have been cancelled by Counter Supervisor and keep them in his personal custody. In case of any missing cancellation, Supervisor will cancel the cheque under his own signatures.

5.5.4 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.

5.5.5 These cheque leaves should be destroyed during inspection of AO(ICO) in his presence.

### **5.6 Undelivered/Spoiled Passbooks/Will Follow items**

5.6.1 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.

5.6.2 The Control Organization will enter the particulars of the spoilt pass books in a manuscript register in the following form.

5.6.3 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

5.6.4 If for any reason, a voucher does not accompany the list/of transactions, the remark "will follow" must have been noted by the head office against the relevant entry.

5.6.5 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.

5.6.6 An entry should also be made in the "Register of vouchers not received" in form prescribed (Annexure 3 of Rule 4 of Postal Manual of SB Control) and the Serial number of the entry in the register should be noted against the relevant account number in the list of transactions .

### **5.7 Statistical Registers (Non Financial)**

5.7.1 The Supervisor/PA Supervisor Control Organization, at the end of each month will generate Statistical report with HO SOL Set ID (non financial) from Finacle MIS server. If all Post Offices under HO are on CBS, copy of the report should be sent to PAO and AO(ICO) and if some offices are in CBS, totals of this report should be added while sending Statistical Report to PAO(DAP).

5.7.2 Note:- Non- financial means statistical information of number of accounts and number of transactions etc.

### **5.8 Submission of Returns\***

Sl. No.	Particular of return	Office to which due	Due date
	Copy of the statistical register (non financial if all Post Offices in CBS)	Postal Accounts Office	By the 10th of the following month
	Report of Silent Accounts ( to be taken from Finacle Application)	PAO	By the 10th of the following month
	Annual Interest Summary	PAO & AO(ICO)	In the month of April.

\* Once CSI Data Warehousing solution will be in place and DAPs/AO(ICO) are also online, these reports need not to be sent by SBCO as these reports can be viewed on line byDAP/AO(ICO).

### **5.9 Requisition of Vouchers for Inquiry**

5.9.1 May be given to the Divisional Supdt/Postmaster under receipt.

5.9.2 Requisition be signed personally by the Divisional Supdt/Postmaster.

5.9.3 If any voucher is required for investigation by the police, the police should send the application to the Head of the Postal Circle.

5.9.4 keeping an a nested copy of the voucher in its place, the voucher should be delivered to the Police authorities after getting the copy of the voucher attested by the officer concerned.

5.9.5 The voucher/document should be sent by insured post when it cannot be conveniently transferred by hand under receipt.

5.9.6 Record of the vouchers given be maintained in a separate register and case pursued by the C.O. to obtain back the voucher/document.

5.9.7 When the voucher/document is received back, it is kept in its proper place by the in charge SBCO The requisition slip and the attested copy will be removed and kept in aseparate file. The bundle will be again resealed.

5.9.8 The vouchers/documents required to be preserved in connection with fraud cases will be made over to the Divisional Supdt 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 back any record or document except on a written requisition. Whenever any voucher or document is required by these officers, the same may be obtained on a written requisition only.

#### **5.10 Safe custody of Keys,**

5.10.1 The duplicate keys of steel almirahs, etc. supplied to S.B.C.O. will be kept by the A.O.ICO(SB) in his personal custody.

5.10.2 The Supervisor SBCO will send all the duplicate keys by parcel post registered and insured for Rs. 100 to the A.O.ICO(SB) after entering their number in a list to be prepared in triplicate.

5.10.3 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.

5.10.4 The duplicate key will be sent by parcel post registered and insured for Rs.100.

#### **5.11 Preservation of Record**

- |                                   |   |   |
|-----------------------------------|---|---|
| (i) Vouchers with Consolidation   | - | 5 YEARS                                     |
| (ii) Consolidated Journal         | - | 1 YEAR                                      |
| (iii) Undeliverable Passbooks     | - | 1 YEAR                                      |
| (iv) Statistical Register         | - | 3 YEARS                                     |
| (v) Objection Register            | - | 2 Years after settlement of all objections. |
| (vi) Interest Adjustment Register | - | 5 Years.                                    |

#### **5.12 To maintain Nominal Roll(MS-12) in computerized form in respect of SBCO staff.**

Supervisor SBCO shall maintain Nominal Roll in respect of SBCO staff in computerized form in the format of MS-12 which will be checked by all visiting/Inspection Authorities during visit/Inspection.

