

File No:- 16-1/2017-inspn.  
Government of India  
Ministry of Communications  
Department of Posts  
(Inspection Unit)

Dak Bhawan, Sansad Marg  
New Delhi 110001  
Dated 21.08.2017

To

1. All Heads of Postal Circles
2. All Post Masters General
3. All Directors, Postal Training Centres
4. Director, RAKNPA
5. Army Postal Service Directorate, New Delhi

**Subject: Inspection Questionnaire for CBS HOs/SOs and AOICO  
inspection on HO/SBCO**

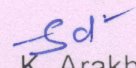
Inspection Division has modified the existing Inspection Questionnaire of CBS HOs/SOs and AOICO on HO/SBCO in consultation with FS Division in the following manner:

- (a) CBS Inspection Questionnaire (HO/SBCO) - 6 pages (Copy enclosed) including additional questions to be added in CBS environment.
- (b) Questionnaire for Inspection of S.B. Branch and SBCO of Head Post Offices by the Accounts Officer ICO (SB) -15 pages (Copy enclosed) including additional questions to be incorporated in AOICO inspection in CBS environment.
- (c) Inspection questionnaire of CBS (SO)-15 pages (Copy enclosed) including addition of new questions.

\* The enclosures are sent by email as they are voluminous.

2. All Circles are requested to circulate the questionnaire to subordinate units for compliance during inspections.
3. The above questionnaire will come into force with immediate effect. Please acknowledge receipt.
4. This has the approval of the competent authority.


**DA as above**

  
A. K. Arakh

Assistant Director (Inspection)

Copy To:

1. Sr. DDG (Vigilance), Dak Bhavan, New Delhi
2. CGM (PLI) Directorate/CGM (BD & Marketing) Directorate
3. All DDsG
4. GM, CEPT Mysuru is requested to kindly upload the above revised inspection questionnaire on India Post website.

  
A. K. Arakh

Assistant Director (Inspection)



**QUESTIONNAIRE FOR INSPECTION OF S.B. BRANCH AND S.B.C.O. OF HEAD POST OFFICES  
BY THE ACCOUNTSOFFICER ICO (SB)**

**If the office is inspected by Inspecting officer for the first time after migration, following records should be verified as compulsory check as per the Directorate order No/ 25-06/2012-FS-CBS(Pt-1) from MOC & IT, DOP FS Division dated 10.03.2016.**

- 1. Filing and reconciliation of T & L Recon report (Summary & Detail) of HO & it's all Sub offices.**
- 2. Office Account checking from date of migration may be seen on line and observations recorded.**

	<b>SECTION I (GENERAL)</b>	<b>Questions Finalized for inspection</b>
<b>1</b>	(a) When was the SB Branch/SBCO last inspected by the Audit and AO, ICO(SB) and whether all items of the reports have been properly complied with? (b) The inspecting officer will exercise his discretion in scrutinizing any item of work not specified in the questionnaire.	(a) When was the SB Branch/SBCO last inspected by the Audit and AO, ICO(SB) and whether all items of the reports have been properly complied with? (b) <b>The inspecting officer will exercise his discretion in scrutinizing any item of work not specified in the questionnaire.</b>
<b>2</b>	Examine memo of distribution of work of SBCO and see if it is approved and is being strictly followed.	Examine memo of distribution of work of SBCO and see if it is approved and is being strictly followed. Examine whether all SBCO staff are given training at WCTCs by User champions for End User/ Supervisor Module and Auditor training.
<b>3</b>	In case the SB Branch/SBCO has been awarded cash prize vide D.G. Posts letter No. 7-1/87-SB dated 6-12-1988, it should be seen that the certificate of completion given by the concerned unit is correct and there is no arrear of work in the said Branch.	<b>To be deleted</b>
	<b>SECTION II (SB BRANCH OF H.O.)</b>	
	Note ; — The SB Branch of Head Office is periodically inspected by the Divisional Heads. Most of SB work is thoroughly checked by them. Hence checking of the same items of work by the AO will be avoidable duplicacy.  Question Nos. 57 to 75 of H.O. inspection deal with SB work. However, some SB work needs to be checked by the AO thoroughly as enumerated below :—	<b>To be deleted</b>

<b>1</b>	<p>Check the Lists of Transactions to ensure —</p> <ul style="list-style-type: none"> <li>— Correct posting in relevant ledger cards.</li> <li>— Correct balance casting.</li> <li>— Particulars of cheques noted correctly.</li> <li>— Totals of withdrawals and deposits.</li> <li>— Interest/bonus on closed accounts.</li> </ul> <p>For this 5% of one day transactions category wise after last inspection may be selected at random for check.</p>	<b>To be deleted</b>
<b>2</b>	<p>Check the warrants of payments to see-</p> <ul style="list-style-type: none"> <li>— That all withdrawals are available with reference to list of transactions.</li> <li>— Compare signatures of 25 Warrants of Payment with Specimen signatures on record.</li> <li>— Withdrawals in CTD/RD/PPF accounts have been properly entered in the body of the ledger cards and on the back.</li> <li>— In respect of closed accounts interest is calculated correctly and remarks regarding closure is recorded in ledger cards, Index to Ledger Cards and the same have been removed from Binder. Also see that specimen signature cards have been separated and kept under safe custody.</li> </ul> <p>For this 5% of one day transactions of the same day as in Q. No. 1 are to be selected.</p>	<b>To be deleted</b>
<b>3</b>	<p>Check new accounts and accounts opened on transfer and local transfer to see :—</p> <ul style="list-style-type: none"> <li>— Proper entries of accounts opened by cash/transfer are made in Index Register.</li> <li>— Ledger headings and cheque particulars.</li> <li>— Letters of authority in cases of blind and illiterate depositors.</li> <li>— Opening balance in case of RBT accounts.</li> <li>— RBT registers for transfers.</li> <li>— IBBs and DLTs for transfers.</li> <li>— Minimum balance for the month of transfer.</li> <li>— Dates for opening and maturity for CTD/RD/TD/NSS/MIS Accounts.</li> <li>--- For -local transfers, see that new accounts numbers are allotted</li> </ul>	<p>The Inspecting Officer shall check the procedure for transfer of account/scheme, freezing &amp; unfreezing, intersol transactions circulated vide SB order 5/2016 dated 21.06.2016 and as amended from time to time, is being followed correctly in respect of references received from POs with one supervisor and record observations.</p>

	<p>correctly, balance is correct and card is kept at proper place.</p> <p>For this 1 % of one selected month's transactions be checked.</p>	
4	<p>Check CBT cases (Accounts closed on transfer) to see that:—</p> <ul style="list-style-type: none"> <li>— Separate sets of ATs are being used for different categories.</li> <li>— Register of ATs issued properly maintained.</li> <li>— Intimations from transferee HOs are received in time.</li> <li>— Amounts of ATs agree with that as per ledger cards.</li> <li>— Remarks regarding transfer on all relevant documents passed by Incharge SBCO.</li> <li>— Specimen signature cards have been separated and kept in safe custody.</li> </ul> <p>For this 10 ATs of selected month of each category to be seen.</p>	<p>The Inspecting Officer shall check the cases of account closed on transfer to verify the genuineness of the closure and that the procedure circulated vide SB order 5/2016 dated 21.06.2016 and as amended from time to time, is being followed correctly in respect of references received from POs with one supervisor and record observations..</p>
5	<p>Check the register of rectification of Interest/Bonus and ensure :—</p> <ul style="list-style-type: none"> <li>— The proper maintenance for each type of account separately.</li> <li>— Entries in the register are checked by I/C SBCO regularly,</li> </ul>	<p>Check the register of rectification of Interest and ensure :—</p> <ul style="list-style-type: none"> <li>— The proper maintenance for each category of accounts separately (Single register with separate folio).</li> <li>— Entries in the register are checked by I/C SBCO regularly.</li> <li>— The correctness of the rectification of Interest made needs to be checked.</li> </ul>
6	<p>Check 20 Pass books presented at HO and received from SOs/BOOs during the visit, to see that balances in pass books and ledger cards are correct and procedure for instant counter service is followed properly.</p>	<p>Check 20 Pass books presented at HO/SO and received from SOs/BOOs during the visit, to see that entries in pass books with reference to Finacle ledger.</p>
7	<p>Check 1/2% of SB accounts and 2% of PPF/NSS accounts in which annual interest has been passed, and see that the calculations are correct. For this some of the accounts should be those checked by the SBCO.</p>	<p><b>Interest calculation correctness should be verified to see that no errors in interest calculation occurred due to inaccuracy of data before migration.(closed accounts of PPF, NSS SCSS etc) . This is linked to T-Recon Reconciliation. As there are issues with value date and migration data, a percentage check of interest as prescribed may be made by SBCO till further orders.</b></p>

<b>8</b>	Check the register of silent accounts revived and ensure its proper maintenance and submission to SBCO for adjustment of revival.	The Inspecting Officer shall check the procedure for revival of silent account, circulated vide SB order 5/2016 dated 21.06.2016 and as amended from time to time, is being followed correctly in respect of references received from POs with one supervisor and record observations. Check with reference to report on deduction of Silent Account maintenance Fee that the amount deducted has been accounted in HO Cash Book.
<b>9</b>	Check 5 registers of Index to Ledger Cards and see that these are written upto date, remarks regarding closure, transfer, silent, etc. are recorded against each entry and monthly summary is prepared.	<b>To be deleted</b>
<b>10</b>	Check the proper maintenance of PPF loan registers and see 5% cases of loans and withdrawals and ensure these have been correctly sanctioned and interest is recovered correctly with the help of ledger cards. Also check the correctness of recovery and accounting of default.	<b>To be deleted</b>
<b>11</b>	Check 10 cases of RD defaults and see the correctness of the interest recovered and its credit with the help of ledger cards.	<b>To be deleted</b>
<b>12</b>	Check 10 entries in the register of cheque? received to see that: (i) No entry of deposit in the pass book or ledger card is made at the time of presentation of cheque and that the pass book is also not accepted at that time. (ii) A dishonored cheque is returned to the depositor after making necessary remarks in the register of cheques received for collection. (iii) The prescribed commission is charged on outstation cheques even if the cheques are returned uncashed. (iv) The facility of cheque is not given to an account in which the balance is less than Rs.500/-. (v) The stock register of cheque books is maintained properly. The cheque books received from the Stamp Depot and issued to sub offices are correctly entered in the stock register. The Postmaster verifies the stock once a month. (vi) Date of presentation of cheque is not taken as date of credit in the Savings/TD/NSS/MIS account but only the date of encashment is taken as the date of credit. (vii) Procedure prescribed in Appendix I of P.O.S.B. Manual Volume I is being followed correctly.	<b>Check the entries in the Cheque register to see that:</b> <b>Check Cheque register maintained in HO and test check some entries to see that:</b> (i). In case of dishonored cheque returned to the depositor the prescribed dishonor fee is collected and credited to UCR/debited to account. (ii) In case of outstation cheques, prescribed commission(Fee) is charged cheques returned uncashed. (iii) The physical stock of unused cheque books is tallied with the total unused cheque books shown in Finacle system. (iv) That the lodging of cheques is done only at the HO. It should be ensured that no SO is lodging cheques in finacle and that the SO is preparing manual list of cheques received for New Investment and subsequent deposits and is being sent to HO. (v) That the HO is lodging cheques presented at SOs for New Investment and subsequent deposits for RD against Clearing Office Account of SO and for subsequent deposits of other schemes in its own clearing Account. (vi) That the SOs are checking their Clearing Office Account on

		<p>daily basis to see clearance received at HO and opening accounts with value date as clearing date and funding the account.</p> <p>(vii) That the amount in Clearing Office Account of SO is shown as remittance received from SO in advance at HO and at SO after funding the account as Deposit and Remittance (in advance) to HO.</p> <p>(viii) That the figures of inward and outward clearing in Post Office Clearing Report (available in HFINRPT in Finacle) tallies with Treasury figures.</p>
<b>13</b>	<p>Whether ledger cards of accounts treated as silent alongwith relevant records are preserved as permanent record in the safe custody of the Postmaster.</p> <p>Also see that specimen signature cards have been separated and kept in safe custody.</p>	<b>To be deleted</b>
<b>14</b>	See that the Top-Sheet to binder introduced vide D.G. Posts letter No. 1-3/88-SB dated 15-7-1988 and 16-6-1989 is being maintained properly.	<b>To be deleted</b>
<b>SECTION III (CONTROL ORGANISATION)</b>		
<b>1</b>	<p>(i) Is every official performing his work satisfactorily?</p> <p>(ii) Is every official maintaining a hand to hand receipt book for making over documents?</p> <p>(iii) Whether rotation of officials including machinist from their seats regularly in a year and timely outstation postings are being made.</p>	<p>(i) Is every official performing his work satisfactorily?</p> <p>(ii) Is every official maintaining a hand to hand receipt book for making over documents?</p> <p>(iii) Whether rotation of work among officials is being done regularly.</p>
<b>2</b>	<p>(i) Are the lists of transactions and other documents of all types of accounts properly checked on receipt?</p> <p>(ii) Are the lists of transactions kept sorted in office wise monthly bundles? In the case of lists of transactions of CTD/TD accounts, whether these have been kept sorted category wise also.</p> <p>(iii) Examine the lists of transactions of the HO and the Sub Offices of all types of accounts for one date selected in Question I of Section II since the last inspection to see whether irregularities, if any, contained in them but not noticed by the Post Office, have been left unnoticed by the SBCO also.</p> <p>(iv) See whether the official posting the transactions in SB-62/SB-85 registers has signed the list of transactions.</p> <p>(v) See whether the binder charts are maintained property for</p>	<p>(i) Whether SBCO is generating consolidation of each scheme from the Finacle (which is available in production for any date) when vouchers are received from SOs/ HO and compare the consolidation print out sent by the SOs/ HO counter with the consolidation shown by the system. Whether in case of discrepancy SBCO In charge is immediately raising the issue and reporting to Divisional Head as well as Vigilance Branch of Region/ Circle. It is mandatory that consolidation report should be generated from the Finacle production system for reconciliation. ( Refer point 4 &amp; 5 of SB Order dtd 21/6/2016</p>

	different types of accounts.	
<b>3</b>	<p>(i) Is the 'Register of vouchers not received' in respect of 'will follow' vouchers maintained properly for each type of account and prompt action taken when wanting vouchers are not received within reasonable time?</p> <p>(ii) Are necessary remarks made against the entries of accounts in the concerned lists of transactions when the 'will follow' vouchers are received subsequently and vouchers kept arranged in separate monthly bundles in same order as the entries in the Register? See whether 'will follow' vouchers have been checked immediately on receipt</p> <p>(iii) Whether the MAPs/Certificates of payments relating to objected vouchers received subsequently from Post Offices are attached to the relevant vouchers.</p> <p>[Para 4(ii)]</p> <p>Note: — For the purpose of item (ii) &amp; (iii) above 10 cases should be test checked.</p>	<p>(i) Is the 'Register of vouchers not received' in respect of 'will follow vouchers' maintained properly for each type of account and prompt action is taken when wanting vouchers are not received within reasonable time?</p> <p>(ii) Whether the MAPs/Certificates of payments relating to objected vouchers received subsequently from Post Offices are attached to the relevant vouchers/ kept on record.</p>
<b>4</b>	<p>(i) Is the vouchers checking work of the C.O. current? Are the P.As. maintaining registers to show the details of the vouchers checked by them daily? Is the number of vouchers to be checked daily worked out correctly?</p> <p>(ii) Examine a voucher bundle taken at random and see whether all the vouchers due to be checked have been checked properly and the P.As. have signed and dated in the vouchers checked.</p> <p>(iii) Is the Supervisor ensuring that the P.As. carry out the requisite check of vouchers effectively by test checking 5% of the vouchers checked by them and keeps a record of vouchers test checked in the "Register of vouchers Test Checked"?</p> <p>(iv) Are the vouchers properly arranged in date wise bundle and kept in steel almirahs duly locked by the Supervisor?</p>	<p>(i) Is the voucher checking work of the SBCO upto date? Are the P.As. placing full signatures on the vouchers in token of having checked TRAN ID, Account number and Amount.</p> <p>(ii) Examine a voucher bundle taken at random and see whether all the vouchers due to be checked have been checked as per prescribed procedure.</p> <p>(iii) Is the Supervisor ensuring that the P.As. are carrying out the requisite check of vouchers effectively by test checking 5% of the vouchers checked by PAs and placing Countersignature on the vouchers checked in token of Supervisors check.</p> <p>(iv) Whether proper Preservation of the records is being made by the SBCO?</p>
<b>5</b>	<p>(i) Check that the register of unposted items is maintained properly. Whether it is reviewed monthly by the Postmaster and action for settlement of items is promptly taken.</p> <p>(ii) Is a careful watch kept by the Supervisor on the clearance of unposted items?</p> <p>(iii) On receipt of list of Transactions marked "unposted items cleared" whether necessary remark is noted in the register of unposted items and action to adjust the amount taken.</p>	<b>To be deleted</b>

	(iv) A list showing the position of unposted items should be appended to the report.	
6	<p>(i) Are separate objection registers maintained for each of the ledger clerks?</p> <p>(ii) Examine the registers to see that the objections raised are relevant, brief and to the point and each mistake is given a separate serial number.</p> <p>(iii) Whether action is taken promptly by the P.O. and the compliance/nature of action taken is noted against the objections and duly attested by the Supervisor when the objections are settled. See that the dates and manner of settlement are entered and admitted by the Supervisor.</p> <p>(iv) Are the objection registers closed at the end of every month? Is the summary of objections settled and pending at the end of month correctly prepared? Are the serial numbers of pending objections noted?</p> <p>(v) Are the objection registers reviewed personally by the Postmaster every month and order passed for action, If any?</p> <p>(vi) Have any serious irregularities been noticed against any office which requires special investigation? If so, whether responsibility has been fixed and disciplinary action taken?</p> <p>(vii) Is the Supervisor reviewing the objection registers once a month and forwarding lists of objections pending for more than three months/six months to the Divisional Superintendent and Director, Postal Services respectively?</p> <p>(viii) A list of minus balances, if any, should be appended to the report?</p>	<p>(i) Are separate objection registers maintained for each CBS Office?</p> <p>(ii) Examine the registers to see that the objections raised are relevant, brief and to the point and each mistake is given a separate serial number.</p> <p>(iii) Whether action is taken promptly by the P.O. and the compliance/nature of action taken is noted against the objections and duly attested by the Supervisor when the objections are settled. See that the dates and manner of settlement are entered and admitted by the Supervisor.</p> <p>(iv) Are the objection registers closed at the end of every month? Is the summary of objections settled and pending at the end of month correctly prepared? Are the serial numbers of pending objections noted?</p> <p>(v) Have any serious irregularities been noticed against any office which requires special investigation? If so, whether these cases have been reported to the Divisional Head?</p> <p>(vi) Is the Supervisor reviewing the objection registers once a month and forwarding lists of objections pending for more than three months/six months to the Divisional Superintendent and Director Postal Services respectively?</p>
7	<p>(i) Are the registers of balances in form SB-62, SB-63 and SB-85 kept posted upto date? Is the work of OB/CB casting, office-wise consolidation in SB-62 &amp; SB-85 and grand consolidation in SB-63 and SB-85 current? Whether the Supervisor is checking the consolidation?</p> <p>(ii) The posting of date selected in question No. 1 under section n in the registers in Form SB-62, SB-62(a) and SB-63, SB-85, SB-85(a) should be checked to see that the registers are maintained correctly. The entries made in the consolidated journal should also be verified.</p> <p>(iii) It should be seen that the monthly balances are correctly worked out in the registers in Form SB-62 and SB-63 and that the closing balances so worked, are agreed with each other.</p>	<b>To be deleted</b>



	<p>For checking that monthly closing balances in register SB-62 have been correctly arrived at and agreed with the closing balances worked out in SB-63 register, one office may be selected. It should also be seen that the total of the statement of closing balances of the Post Offices compiled from the register in Form SB-63 agrees with the figures arrived at from the consolidated journals of SB deposits and withdrawals.</p> <p>(iv) In the case of accounts other than Savings Accounts, when there are more than one binder in any office, see that a separate page for noting datewise transactions is also maintained properly at the end of each office in SB-85 register on the analogy of SB-63 register.</p> <p>(v) Check the monthly grand summaries prepared in SB-63 and SB-85 registers for different types of accounts for any one month and compare them with the figures worked out in the relevant consolidated journal of the last date of that month.</p> <p>(vi) Is the non-cash register of transactions SB-62(a) and SB-85(a) posted daily and the daily progressive totals checked by the Supervisor with the corresponding figures in respective journals?</p> <p>(vii) The figures of inward and outward transfers as entered in SB-62(a) &amp; SB-85(a) registers for each type of transactions for two selected months should be compared with the figures of transfers received from Circle Pairing/Central Pairing-Offices, and discrepancies, if any, should be examined and commented in the report.</p> <p>Note : — Circle Pairing Unit and Central Pairing Office should send the credit and debit figures as per their records for each P.O. in a circle to AO, ICO(SB) as and when requisitioned by him.</p>	
8	<p>(i) Are the progressive totals cast daily in the consolidated journals of different typed of accounts?</p> <p>(ii) See that the supervisor verifies daily the totals of the cash figures of the consolidated journals with the amounts shown in the Head Office Cash Book and initials the entries in the latter in token of verification.</p> <p>(iii) Is the Supervisor furnishing daily in the Consolidated Journals requisite certificate of verification of cash figures with the Head Office Cash Book?</p> <p>(iv) Is the supervisor furnishing in the SB-62(a)/SB-85(a) registers at the end of the month, the certificate of verification of non-cash figures with the corresponding figures in the non-cash journals.</p> <p>(v) Is the Supervisor furnishing in the consolidated journals at the</p>	<p>(i) Are the progressive totals cast daily in the consolidated journals of different type of accounts?</p> <p>(ii) See that the supervisor verifies daily totals/progressive totals of the cash figures of the consolidated journals with the amounts shown in the SO Summary, HO Summary and Head Office Cash Book and initials the entries in the latter in token of verification.</p> <p>(iii) Is the Supervisor furnishing daily, in the Consolidated Journals requisite certificate of verification of cash figures with the Head Office Cash Book?</p> <p>(iv) Is the Supervisor furnishing in the consolidated journals at the end of the month, the requisite certificate of deposits, withdrawals, etc. with the figures shown in the cash account?</p> <p>(v) The inspecting officer shall see that the amount of deposit,</p>

	<p>end of the month, the requisite certificate of deposits, withdrawals, etc. with the figures shown in the cash account?</p> <p>(vi) See that in the case of CTD/RD accounts, the amount of interest recovered on defaulted instalments or withdrawals repaid and rebate paid on advance deposits as shown in the consolidated journals are agreed with the totals of the relevant columns of the Head Office Cash Book. Test check figures of one month after the last inspection.</p>	<p>withdrawal and interest for each category for the month in respect of the HO agrees with each other in the following three documents ie CONSOLIDATION (arrived at from finacle), CASH ACCOUNT AND STATISTCAL EXTRACT. This check will ensure two things namely-</p> <p>a) That all transactions that have happened in finacle have been incorporated into Cash Account which is in Meghdoot.</p> <p>b) That at O/o GM(F&amp;A)/DAP there is no discrepancy between DB(Detail Book Figure posted from Cash Account sent by Postmaster) and SR (Subsidiary Register posted from Statistical Extract sent by SBCO In-Charge)</p>
<b>9</b>	<p>(i) Is the Supervisor maintaining a "Selection Register" for noting the checks exercised by him in respect of the maintenance of registers of balances?</p> <p>(ii) Is the Supervisor maintaining a "Review Register" for noting the mistakes found by him against each official during his 5% test check of vouchers as recorded in the register of vouchers test checked?</p>	<b>To be deleted</b>
<b>10</b>	<p>(i) Is the "Ledger Verification Check Sheet" maintained properly by the Supervisor for each type of accounts.</p> <p>(ii) See that all binders have come up for agreement for the prescribed number of rounds.</p> <p>(iii) See that the proper sanction for the skipping over the round of agreement, if any, has been obtained from the competent authority and kept on record.</p>	<b>To be deleted</b>
<b>11</b>	<p>(i) Is the "Register of Ledger Discrepancies" maintained properly for each type of accounts? what is the automatic percentage of ledger agreement in the office? If the percentage is low, its reasons should be recorded. [Para 14(3)]</p> <p>(ii) Check the verification sheets of 2% of the binders (minimum 2 binders) in which the totals of the balances as compiled by the machinist differed from the figures worked out in the register of balances and see whether the reasons for discrepancies have been noted in verification sheets and appropriate action taken for reconciliation. The particulars of the binders checked may be indicated in the report.</p> <p>(iii) See that the mistakes noticed in the ledger posting work as revealed at the time of agreement, are taken to the objection register against the ledger clerk concerned. If the disagreement is also due to the mistakes on the part of any of official in the CO, take appropriate</p>	<b>To be deleted</b>

	<p>action against that official?</p> <p>[Para 14(l)(v)]</p> <p>(iv) See that the verification sheets are checked and initialled by the Supervisor.</p> <p>(v) Is the amount of monthly withdrawals in each binder of M.V. Security Deposit Accounts verified with the totals of withdrawals in the binders in the SB-62 Register? Test check 10 binders of any one month.</p>	
<b>12</b>	<p>(i) It should be examined that the interest statement for Savings/PPF/NSS accounts is prepared and agreed and that binder wise summary and office wise grand summary is also prepared after the agreement.</p> <p>[Para16(iv)(e)]</p> <p>(ii) It should also be seen that the opening balance of the whole office for the current year has been correctly worked out after taking into account the deposits/withdrawals, transfers, interest, etc., during the preceding year and the closing balance of interest statement agrees with the closing balance of a statistical register.</p> <p>[Para 16(iv) (f)]</p> <p>(iii) Was the grand summary of interest statement for the previous year sent to the Dy. Director/Director Postal Accounts after agreement by the prescribed date? If not, ascertain the reasons. Also ascertain whether suitable action has been taken to ensure that similar delay does not occur next year.</p> <p>[Para16(iv)(f)]</p> <p>(iv) If the submission of agreed interest summary was delayed, was the approximate figures of interest intimated to Dy. Director/Director Postal Accounts in time? Was the final figures of interest intimated subsequently without undue delay?</p> <p>(v) Whether the closing balance of Savings/PPF/NSS accounts as shown in the statistical register for the month of March agrees with the closing balance shown in the summary of interest statement submitted to the Dy. Director/Director Postal Accounts. If not, get the difference reconciled and see that the revised figures of interest summary or statistical register, as the case may be, are intimated to the Dy. Director/Director Postal Accounts without any delay.</p>	<p>It should be examined that reports regarding annual interest for Savings/PPF/NSS/SSA accounts is generated and sent to PAO. (To be checked till DAP is able to generate reports centrally)</p>
<b>13</b>	<p>(i) Have the P.As maintained records of 20% of Savings Accounts numbers whose annual interest calculation was checked by them</p>	<p><b>To be deleted</b></p>

	<p>[Para 16(i) (ii)]</p> <p>(ii) See that the Supervisor has maintained a register showing the record of 10% test check of annual interest calculation in respect of rechecked binders in which the number of mistakes detected during 20% test check by the P-As is 5% or more.</p> <p>[Para 16(i) (Hi)]</p> <p>(iii) See whether annual Savings/PPF/NSS interest has been properly adjusted through the March Final Account in the SB-62(a), SB-62 and SB-63 register.</p> <p>[Para 16(i) (v)]</p> <p>(iv) Is a register being maintained showing OT work done by the staff for checking of interest calculation showing their hours of attendance and the number of accounts in which interest calculation was checked each day? Whether the register was duly checked by the Supervisor and Postmaster.</p>	
<b>14</b>	Whether the Annual listing of balances as on 31st December in respect of CTD/RD/TD/MIS accounts was completed in time and a copy of the lists sent to ICO?	<b>To be deleted</b>
<b>15</b>	Whether the silent accounts cards have been separated and lists prepared before the preparation of the interest statement and copy of the list sent to ICO? Whether these lists are properly maintained and kept by the Supervisor under his personal custody?	<b>To be deleted</b>
<b>16</b>	<p>(i) Is the Register of undeliverable pass books for each type of accounts maintained properly?</p> <p>[Para 19]</p> <p>(ii) Is the Supervisor verifying the balance in the U/D Pass Book with that contained in the relevant agreement sheet and recording the remark "verified" below the entry of balance in the pass book under his dated initials?</p> <p>(iii) Is the Supervisor verifying the stock of pass books once a year in April and recording the certificates in the register of U/D Pass Books? Is he keeping the pass books safely in his personal custody?</p> <p>[Para 19 (A) (iii)]</p> <p>(iv) Destroy all undeliverable pass books in deposit for more than 6 years after making a note in the register.</p>	<p>(i) Is the Register of undeliverable pass books (SB 44) for each type of accounts maintained properly at HO/SO?</p> <p>(ii) Is the Supervisor verifying the stock of pass books once a year in April and recording the certificates in the register of U/D Pass Books maintained in SBCO? Is he keeping the pass books safely in his personal custody?</p> <p>(iv) Destroy all undeliverable pass books in deposit for more than 1 year after making a note in the register.</p>
<b>17</b>	<p>(i) Is the register of spoilt pass books maintained properly for each type of accounts?</p> <p>[Para 19 (B) (i)]</p>	<p>(i) Is the register of spoilt pass books maintained properly?</p> <p>(ii) Destroy all spoilt pass books in deposit for more than 1 year after making a note in the register.</p>



	(ii) Destroy all spoilt pass books after verifying balance as shown in the Pass book/register with the relevant agreement sheet/ledger cards, as the case may be, after making a note in the register.	
<b>18</b>	<p>(i) Are the statistical registers of different types of accounts maintained properly and kept upto date? [Para 20]</p> <p>(ii) Are the extracts from the statistical registers submitted to the Director/Dy. Director Postal Accounts in time every month?</p> <p>(iii) The SB Control Account is maintained by the Circle Postal Accounts Office. The differences in the booked figures and those shown in the statistical returns are pointed out by the Circle Postal Accounts Office. It should be seen that adequate action for the reconciliation of the discrepancies and also to avoid their recurrence is taken.</p>	<p>(i) Are the statistical registers of different types of accounts generated from CBS system?</p> <p>(ii) Are the extracts from the statistical registers submitted to the Director/Dy. Director Postal Accounts in time every month?</p>
<b>19</b>	<p>(i) Is the register of unused cheque foils maintained properly? [Para 18]</p> <p>(ii) Destroy the unused cheque foils in partly used cheque books surrendered for cancellation by the depositors on the closure of the cheque accounts lying in deposit in the C.O.</p>	<p>(i) Is the register of unused cheque foils maintained properly?</p> <p>(ii) Destroy the unused cheque foils in partly used cheque books surrendered for cancellation by the depositors on the closure of the cheque accounts.</p>
<b>20</b>	<p>In respect of Monthly Income Account Scheme the following checks are to be exercised :—</p> <p>(a) Whether the vouchers relating to deposits and monthly payment of interest are being checked with reference to ledger cards as prescribed.</p> <p>(b) Whether the vouchers relating to premature and final closures of cases are being checked.</p> <p>(c) Whether separate statistical register is being maintained.</p> <p>(d) Whether ledger agreement on quarterly basis is being done.</p> <p>(e) Check 10 cases of premature withdrawals and see the correctness of the discount recovered and credited whenever necessary.</p> <p>For item (a) &amp; (b) above 5% of the vouchers of one day transaction after last inspection be selected at random for check.</p>	<b>To be deleted</b>
<b>21</b>	In respect of National Savings Scheme accounts, the following	1. Are all closures of discontinued scheme accounts (like

<p>checks are to be exercised :</p> <p>(i) Whether the vouchers relating to deposits/withdrawals/premature and final closures are being checked with reference to ledger cards as per percentage prescribed. For this purpose, 5% of the vouchers of one day's transactions after last inspection be selected for random check.</p> <p>(ii) Whether the ledger agreement on six monthly basis is being done and whether the work is up-to-date.</p> <p>(iii) Whether a separate statistical register is being maintained for this scheme.</p> <p>(iv) Whether the annual interest calculations in the accounts are checked cent per cent by the S.B.C.O.</p>	<p>NSS-87 and NSS-92) is done at HO only and that the closure amount is paid only by credit into savings account or by cheque. No closures should have been processed at SO and no cash payment should have been made.</p> <p>2. That Issue of Duplicate Pass Book is being done at HO only as per point No 31 circulated vide SB order 5/2016 dated 21.06.2016 and as amended from time to time.</p>
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SL No	Additional questions to be incorporated in AOICO Inspection in CBS environment.
	Check the (HFINRPT Report: Common user Profile and access report) which shows that the user-IDs of those officials who have proceeded on leave/deputation/retired/suspended etc have been disabled.
	Check that the Sanchaya software has been disabled at the Post Office.
01.	<p>For selected month/dates randomly from last inspection, office accounts have to be checked. All Office Accounts should be checked by comparing HO Summary/ Daily Account. <b>Refer annexure for Office Accounts.</b> No transfer entry should be made in any clearing Office Account from any other Office Account. <b><u>Point 7 SB order 5/2016 dated 21.06.2016 states that any unauthorized entry into any Office Account shall be treated as violation of rules and official will be liable for disciplinary action.</u></b></p> <ol style="list-style-type: none"> <li>0340(Postmaster's Account): It should be credit balance only.</li> <li>0017 (Outward Clearing A/c): It should be Zero balance.</li> <li>0101(Inward Clearing A/c/POSB cheque Debit to be given): It should be credit balance.</li> <li>0408(Pension upload account): It should be Debit balance only.</li> <li>0409(Salary upload account): It should be Debit balance only.</li> <li>0410(DBT Upload account): It should be Debit balance only.</li> <li>0382 (Subsequent deposit): It should be Zero balance only.</li> <li>0385(Money order upload account): It should be Debit balance only.</li> </ol>

	<p>9. 0387 (Reinvestment A/c): It should be Zero balance only.</p> <p>10. 0098 ECS Debit &amp; credit Account: It should be Credit balance only.</p> <p>11. 0322PPF Transit account: It could be either Debit/Credit balance.</p> <p>12. 0339Branch office settlement account: It could be either Debit/Credit balance.</p> <p>13. 0006ATM cash account: It should be Debit balance only.</p> <p>14. Also 0336 account needs to be checked whether any wrong debit is done for TTUM upload. HTTUM LOT available should be checked with accounted figure for the uploaded date.</p>
02.	<p>a) The Inward list of cheques received and lodged in Finacle using HMICZ/HICTM menu for clearance may be checked for selected month with respect to the S B account numbers at HO to confirm actual debiting of accounts of H O &amp; SOs. (by using HACLI Menu)</p> <p>b) The Outward cheques received and lodged in Finacle using HMCLZOH/HOCTM may be checked with respect to the account numbers of SOs &amp; HO to confirm credits given on receipt of Outward List (OL) from service centre / GPO and corresponding office account/cheque clearing report.</p> <p>c) The realized cheques needs to be checked for corresponding credit entries from respective office accounts like 0017(Subsequent deposits to PPF, SSA &amp; RD Accounts), 0382(new investment account, excluding SB) (SB Order 5/2016).</p>
03.	For selected month Inspecting officer should see that all non DOP cheques are lodged to SO SOL ID + 0017 for RD, HO SOL ID + 0017 for PPF & SSA accounts irrespective of HO and its Sub Offices. Posting of PPF and SSA to be done at HO itself for all the cheques.
04.	PPF Transit account SOL ID + 0322 should be cross checked for selected monthwith the report of Account Transfer. Also compare the amount shown as remitted/drawn to/from Bank with the amount shown in the office account on selected dates.
05.	Office account SOL ID + 0387 should be checked for selected monthand see that it should not have credits for reinvestment after 18/06/15 as per addendum to SB order number 07/2015.
06.	Office account SOL ID + 0339 (Branch office settlement account) should be checked for selected monthfor BO transactions done by the respective SO/HO and compare the same with BO Summary.
07.	Generate User profile and Login access report in Finacle and cross verify with nominal roll for day of inspection (HFINRPT Report: Common user Profile and access report).
08.	Test check entries in office account SOLID 0098 for selected month and cross verify with the ECS Debit & credit lists of Hos.
09.	During your stay in the office, observe verification of transactions done by Supervisor. Supervisor should visit verification menus after every half an hour and clear the pending transactions. Record your observations.
10.	<b>Use IES menu and cross check few accounts of all category to see whether signature is scanned and uploaded. Record results.</b>
11.	<b>See whether Head office is sending KYC Forms to CPC on daily basis and there is no pendency in Post Office. Record results.</b>
12.	<b>Check stock of Passbooks maintained physically with stock register and physical stock. Record results.</b>
13.	Check Error Book and see that all the corrections done in Consolidation are being recorded and copy is sent to SBCO and higher authority.
14.	Check whether Passbook printer is supplied and it is in working condition? Test check some passbooks from counter and see whether manual entries are still done by the staff in Passbook. Record results.
15.	Whether Post office is attached with ATM. Whether ATM is Installed in the Post Office Premises? If so, is it working?
16.	ATM cash account SOL ID + 0006 needs to be cross checked with cash remittance entry to Bangalore GPO for selected monthcomparing HO

	Summary and RAs(Remittance Advice) drawn and whether acknowledged. ATM cash account should always be in debit (Dr) balance.
17.	(a) Number of instant ATM Debit card kits issue register along with the pending stock needs to be checked. Test check can be done for few cards whether these are issued to genuine customers only. This can be done by referring to CIF where customer details are available. (ATM kits to be checked physically referring the stock register and Issued ATM cards to customers can be checked using Inquire function under CCMM Menu. Stock register needs to be checked manually)
18.	<b><u>AML and CFT checks-</u></b> <ol style="list-style-type: none"> <li>1. The inspecting officer shall check to see that the guidelines circulated vide SB order No 14/2012 received from Directorate vide Lr No 109-04/2007-SB dtd 9/10/2012 regarding AML/CFT norms is being scrupulously followed.</li> <li>2. The inspecting officer shall also check to see that all reports as per the below mentioned reporting schedule are sent. <ol style="list-style-type: none"> <li>(a) CTR All cash transactions more than Rs 10 lakhs.</li> <li>(b) All series of cash transactions totally exceeding more than Rs 10 lakhs during a month.</li> <li>(c) STR Suspected transaction report</li> </ol> </li> </ol> <p>3<sup>rd</sup> working day of subsequent month-Every departmental PO to Divisional office.  5<sup>th</sup> working day of subsequent month- Div Office to Circle Office.  8<sup>th</sup> working day of subsequent month-Head of Circle to DDG (PCO) in Directorate.</p>
	<b>ONE TIME CHECKS</b>
01.	T Recon report for negative balances. Check whether reconciliation reports shared by FSI Vendor after migration with the post office are kept in guard file and copies have been sent to SBCO/DO/RO/CO. This check is very important to ensure that no closed or transferred out accounts have migrated to finacle inadvertently and that the migrated accounts have migrated for correct balances. Examine exception report if provided after migration and record the action taken to settle exceptions.
02.	Check whether all <b>BOs are mapped</b> to their 5 digit BO code correctly. See the drop down list of BOs in Finacle. This can be checked using respective modification menus using Inquire function. (CASBAM for SB, CMISAM for TD, CRDACM for RD)



### Inspection Questionnaire of CBS SO

	<u>Existing</u>	<u>Questions finalized for inspection</u>
1	The Inspecting Authority should see that the SPM/SB Assistant know about all the current savings schemes, and also see that the SPM has overall control over the counters for their smooth and proper functioning and services are rendered promptly to public.	The Inspecting Authority should see that the SPM/SB Assistant know about all the current savings schemes, and also see that the SPM has overall control over the counters for their smooth and proper functioning and services are rendered promptly to public.
2	Check whether the application for opening of accounts and specimen signatures are kept properly secured in respect of RD, MIS, Savings, NSS accounts in SOs/MDGs. a) See that the specimen signature books for each type of POSB schemes are maintained properly in respect of the SO and the BOs in account. Accounts which have been closed/transferred are properly scored out. He should also see that no specimen signature is wanting.	Are all new Account Opening Form (AOF)s along with KYC documents in respect of each type of accounts arranged properly and kept in A4 size Ring Guard Files? Test check for selected 4 days of the AOFs and record results. AOF with KYC documents to be maintained under Scheme wise in ring guard file.
3	(i) Test check to see that the lists of transactions and SB returns are prepared in the prescribed manner. (ii) Select at random five dates in different months since the last inspection and check whether the totals of five deposits/withdrawals shown in the long book/journals tally with the amounts shown in the sub office account (This check should be carried out for all types of accounts, viz SB, TD, MIS, PPF, NSS 87, NSS 92 and MSY accounts) and send it to Head Postmaster for	Select 4 days randomly since last inspection and confirm whether, consolidated scheme wise deposits and withdrawals reflected in the SO Account for selected dates is correctly matching with online report generated from Finacle MIS URL and the Finacle report generated on the day by the respective SOL.

	verification with reference to list of transactions (LOTs) of the SOs concerned.	
4	<p>a) Are the arrangements for pay roll savings Scheme depositors and bulk transactions proper? Make a detailed study of the problems to ensure that there is no delay in carrying out transactions in such accounts.</p> <p>i. Check the credits of the amounts shown in all the preliminary receipt (SB-26) issued since the last Inspection in case of GDS Sub Post Offices.</p> <p>ii. Verify by reference to the HO the number of SB preliminary receipts (SB-26) used by the office since last inspection and also the particulars of the last receipt issued by the office.</p> <p>ii. Satisfy yourself that the unused receipts in the book of preliminary receipts (SB-26) run in consecutive serial order and they are intact.</p> <p>v. If any of the original receipt is spoiled or is not on record duly pasted, ascertain from the office copy of the reasons for the same to your satisfaction.</p>	<u>To be deleted.</u>
5	Examine SB-28 receipts issued, selected at random for 4 dates since last inspection to	Examine SB-28 receipts issued, selected at random for 4 dates since last inspection to ensure that prescribed SB-28 receipts are issued to

	ensure that prescribed SB-28 receipts are issued to depositors in each case where passbook is detained in the post office. Verify that the original copies of receipt with the acquaintance of depositor are kept on record. In case of non-availability of any original receipts see that reasons are explained to your satisfaction. Satisfy that the balances shown in the receipts agree with that noted in the ledger of the concerned account and that unused receipts are intact.	depositors in each case where passbook is detained in the post office. Verify that the original copies of receipt with the acquaintance of depositor are kept on record. In case of non-availability of any original receipts see that reasons are explained to your satisfaction. Satisfy that the balances shown in the receipts agree with that noted in the ledger of the concerned account and that unused receipts are intact.
6	Verify the stock balance of passbooks in the office in respect of all types of savings accounts viz. SB/RD/TD/MIS/PPF etc. w.r.t. the stock register of the passbooks, invoices and specimen signature books. Check at random 2 pass books issued in each month since the last inspection w.r.t. specimen signature book, journals and the stock registers of passbooks.	Verify the stock balance of passbooks with reference to passbook stock register and invoices received since DLI. Passbook issued in respect of new accounts for selected 4 dates. Check whether acknowledgement is on record in case of issue of FPB & DPB for 5 cases with reference to guard file.
7	Check the register of undelivered passbooks in deposit and see that it is maintained in prescribed manner, that the numbers shown in the register tallies with the number of undelivered pass books. See that pass books are not retained in the office for more than thirty days from the date of receipt in sub office. In such case arrange immediate disposal of such pass books.	Check SB-44 register and see whether Passbooks are retained with valid reasons and for the prescribed period.
8	Also ensure that the Sub Postmaster	Also ensure that the Sub Postmaster maintains the register SB-45

	maintains the register SB-45 (Register of passed warrants sent to BOs) properly. Examine the said register and see that timely sanction is sent to BOs by its Accounts Office.	(Register of passed warrants sent to BOs) properly. Examine the said register and see that timely sanction is sent to BOs by its Accounts Office.								
9	Check whether the annual interest statement is received from the HOs. If received, check whether the interest for all the accounts have been posted in SOs ledger of savings accounts, NSS-87/NSS-92 Accounts.	Is the special Error Book for BO Accounts maintained for entry of pass books not received for interest posting even though there were transactions after 1st April maintained and proper follow up action taken?								
10	Check the pass books received for transactions on the days of inspection, whether interest has been added therein and the balance agrees with the ledger balance?	Check few pass books received for transactions on the days of inspection at the counter, whether interest has been added therein and the balance agrees with the ledger balance?								
11	<p>If the office is a single handed SO, select at random 15 accounts standing at the office from the list of accounts in which pass books have not been submitted for entry of interest (received by concerned Inspector Posts). Prepare s statement in the following form:</p> <table border="1"><tr><td>Sl. No.</td><td>SB Account Number</td><td>DLT</td><td>Balance as per last transaction in the journal/ledger</td></tr><tr><td></td><td></td><td></td><td></td></tr></table> <p>Contact the depositors of each of these 15 accounts personally and verify whether the DLT and the balance shown in the passbooks agree with the entries in the list. If any of the depositors are not available, record the fact in your inspection note. Prepare a form in SB-46</p>	Sl. No.	SB Account Number	DLT	Balance as per last transaction in the journal/ledger					<u>To be deleted.</u>
Sl. No.	SB Account Number	DLT	Balance as per last transaction in the journal/ledger							



	<p>and have the same delivered personally at the address of the depositor along with a service cover addressed to the Postmaster. Indicate this in the remarks column of the list against the account concerned. The statement prepared should be sent to the Ho for verification with records and for intimating the results of verification.</p> <p><b>Note:</b> if anybody is not available in the address, notice in SB-46 should be sent through the Mail Overseer when he visits the office next.</p>	
12	<p>Are there any TD accounts standing in the office? Call for 5 pass books and check the balances in the pass books with the balances shown in the journal. Make a list of accounts checked showing the number/DLT/Balance and forward the same to HO for verification and report.</p> <p>In case of single handed SOs issue notices in form SB-46 in respect of remaining accounts and send the list of such accounts to the Head offices for taking action.</p>	<p>a) Are there any TD accounts standing in the office? Call for 5 pass books and check the balances in the pass books with the balances shown in the Finacle CBS Application. Issue SB-46 notices if Passbooks could not be collected from the Depositors.</p> <p>b) Issue notices in form SB-46 in respect of remaining accounts in C Class office.</p>
13	<p>i) Test check in respect of silent accounts whether service charges of Rs. 20/- has been deducted from the silent account having minimum balance of Rs. 50/- and a notice to re-activate the account served to the account holder.</p>	<p>Whether application for silent account revival, transfer of accounts and pledge have been sent to Head office with relevant documents in case there are no Two supervisors in the office. Testcheck two cases each whether actions for the above performed by Head office supervisors as circulated vide SB order 5/2016 dated 21.06.2016 as amended from time to time is being followed correctly? Record observations. (Use HAFI menu for checking)</p>

	<p><b>ii)</b> Whether the service charges deducted from the silent accounts at the Head Post Office for the unit as a whole has been communicated to the SO by the HO for making necessary entries in the relevant record i.e. ledgers. Test check a few entries made in the ledgers and whether remarks made in the specimen signature treating the account as silent.</p> <p><b>iii)</b> Whether interest-cum-silent accounts statement prepared by SBCO has been received in SO on time.</p> <p><b>iv)</b> Whether a separate list of silent accounts prepared by SBCO with balance of below minimum of Rs. 50/- from the interest-cum-silent accounts statement has been received in the SO?</p> <p><b>v)</b> Whether interest-cum-silent accounts statement is prepared by the Sub-Postmaster in the guard file to be kept in a folder.</p> <p><b>vi)</b> Whether entries of interest, remark regarding accounts treated as silent, service charge levied and closing balance has been made in respective ledgers at SOs? Simultaneously check regarding accounts having been treated as silent entry has been made</p>	
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	<p>in the Specimen Signature Book.</p> <p><b>vii)</b> Check whether correct procedure has been followed in the revival of silent accounts.</p> <p><b>viii)</b> Check whether for revival of a silent account, the depositor has presented the pass book with application for withdrawal of pay-in-slip for deposit. See that if the balance is below the minimum, the amount of deposit has to raise the balance above the minimum.</p> <p>Whether entries have been made in the prescribed register for revival of silent account by the selection grade Post Offices and to check whether monthly extract of the said register has been sent to control organization for making necessary adjustments in the control non-cash register through HOs.</p>	
14	Check at random at least 5% of pre-mature closed RD/MIS accounts to verify whether interest has been correctly calculated and paid to the account holder.	<u>To be deleted.</u>
15	<p><b>a)</b> Check whether nominations registers are maintained in prescribed manner?</p> <p><b>b)</b> Test check whether the nomination register maintained in respect of various accounts/schemes w.r.t.</p>	Test check 5 AOFs from selected 4 dates and see whether nomination has been correctly registered in the account details in Finacle. Record results.

	<p>application for opening of accounts/purchase application of KVP, NSC etc. that the nominations are registered correctly and nomination number noted in the relevant column in the ledgers and application form? Also check whether the prescribed fee is charged for change of nomination subsequently. (This check may be carried out in respect of 5 cases of each type of Savings Scheme.)</p>	
16	<p><b><u>POST DATED CHEQUES:-</u></b></p> <ul style="list-style-type: none"> <li>i) Check whether the future payable date has been specified on the PDCs if available at SO for delivery to account holders of Post Office Savings Bank.</li> <li>ii) Collect few MIS Pass Books received in the counter during the course of inspection and check whether pass books of the depositors who opted PDC has been updated?</li> <li>iii) Check whether the prescribed procedure for issuing duplicate cheques has been followed.</li> <li>iv) Test check whether amount @ Rs. 4/- per unused cheque in case of prematurely closed accounts has been charged correctly and necessary</li> </ul>	<p><b><u>To be deleted.</u></b></p>



	<p>entries made in the ledger.</p> <p>v) Check the record of PDCs which was received from HO with the record of PDCs issued to customers in the SOs and whether corresponding entries have been made in the concerned MIS ledgers.</p>	
17	<p>Examine the register of deceased claims maintained in respect of all savings schemes i.e. SB, RD, TD, MIS, PPF etc. and ensure that they are maintained properly. Examine at least five SB deceased claim cases to see that they have been processed correctly and properly without any undue delay.</p>	<p>Examine the registers of Deceased Claim Cases maintained in r/o all Schemes and satisfy that these are maintained strictly as prescribed. Review at least 4 cases decided by the Postmaster and also a few pending cases to see that there is no undue delay and action taken is in order.</p>
18	<p>a) In respect of RD &amp; MIS Accounts, since the last inspection/check, whether the posting in the RD binder has been done on day to day basis as per the revised procedure? Record reasons, if position is not upto date; and ensure that arrears in RD are cleared without delay.</p> <p>b) Whether the ledger cards are removed from the binder in respect of closing RD Accounts and are kept in month wise bundles for the year as a whole?</p>	<p><u>To be deleted.</u></p>
19	<p>i) See that application for purchase of PO</p>	<p>Whether all new Account Opening Form (AOF)s alongwith KYC</p>

	<p>certificates are serially numbered and securely kept in guard files. Check the stock of unsold certificates by making a reference of certificates available with the SO to HO.</p> <p><b>ii)</b> Check credits of certificates sold at the SO for at least 4 days (one in each quarter)</p> <p><b>iii)</b> See if unsold statement of certificates is being sent by the SO to HO regularly.</p>	documents in respect of each type of accounts arranged properly and kept in A4 size Ring Guard Files? Test check some of the AOFs and record results.
20	See that the Register of Claims of PO certificates and the statistical registers are maintained properly. Examine at least five deceased claim cases to see that they have been processed correctly and properly without any undue delay.	<u>To be deleted as already covered in all schemes.</u>

## Additions of New Questions

1	Is there a local clearing house and is the SO a member / sub member of the clearing house? Are cheques both local and outstations being cleared without delay? Check whether the Sub office is maintaining a cheque register for sending the cheques to HO. Test check a few entries in the cheque register to see that there has been no delay in clearance of cheques.	<p>a) Is there a local clearing house and is the SO a member / sub member of the clearing house? Are cheques both local and outstations being cleared without delay?</p> <p>Generate Inward and outward clearing report for selected 4 days from Finacle and tally the amount with SO Daily Account.</p> <p>b) Check whether the Sub office is maintaining a cheque register for sending the cheques to HO. Test check a few entries in the cheque register to see that there has been no delay in clearance of cheques.</p>
2	Generate Inward and outward clearing report for _____ days from Finacle and tally the amount with SO Daily Account.	To be deleted as it is incorporated above.
3	<p>a) Whether officials who have qualified in SB aptitude test are posted in SB counters and are working to the satisfaction of supervisors.</p> <p>b) Check that no official is working in SB/CC counter and Supervisor without training in Finacle CBS Application.</p>	To be deleted as it is not required in inspecting point of view.
4	The Inspecting Officer shall select _____ dates at random from last inspection ( one in each quarter) and see that procedure for transfer of account circulated vide SB order 5/2016 dated 21.06.2016 is being followed correctly? Record observations.	To be deleted as it is added above.....( )
5	<p>Check _____ applications for opening accounts (AOF) in r/o accounts opened under Savings Accounts, RD, TD, MIS, SCSS, PPF and SSA schemes since the last inspection to see that :-</p> <p>a) The amount has been invested by those only authorized under the respective SB schemes.</p> <p>b) Amount of deposit written in AOF has been correctly entered in the account in Finacle.</p>	<p>Check 5 applications for opening accounts (AOF) in r/o accounts opened under all Savings schemes since the last inspection to see that :-</p> <p>a) The amount has been invested by those only authorized under the respective SB schemes.</p> <p>b) Amount of deposit written in AOF has been correctly entered in the account in Finacle.</p> <p>c) KYC documents have been taken alongwith AOF.</p> <p>d) status of KYC documents is "Documents Submitted" in Finacle.</p>

	c) KYC documents have been taken alongwith AOF d) status of KYC documents is "Documents Submitted" in Finacle.	
6	Examine the following guard files and see that applications for transfer of automatic interest / deposits is properly and systematically maintained:- (i) Guard file of applications for automatic credit of MIS/SCSS/TD interest into SB accounts. (ii)Guard file of applications for automatic credits in RD accounts by transfer from SB accounts.	Examine the following guard files and see that applications for automatic transfer of interest / Standing Instructions is properly and systematically maintained:-  (i) Guard file of applications for automatic credit of MIS/SCSS/TD interest into SB accounts.  (ii)Guard file of applications for standing instructionsfor RD/PPF/SSA accounts by transfer from SB accounts.
7	If SO is authorized to issue AAR books, the Inspecting officer shall see that Proper records of Authorized Agents receipt books has been maintained. Check the stock with balance shown in stock register. Also see that limit of supply to the authorized agents of such books has not been crossed.	Check whether the Proper records of Authorized Agents,stock register of receipt books has been maintained. Check the stock with balance shown in stock register. Also see that limit of supply to the authorized agents of such books has not been crossed. Check whether investments more than 50,000/- is made through cheques only for selected 4 dates.
8	See that the index to NC 4(a) receipts used at SOs is being maintained properly. (a)Examine the book of NC 4(a) receipts. Check the credits of 4 dates in different months. Verify that blank unused receipts are in order.	<b><u>To be deleted as certificates replaced with Passbook.</u></b>
9	Whether Post office is attached with ATM. Whether ATM is Installed in the Post Office Premises? If so, is it working?	To be deleted as it is incorporated in " <b>Additional questions to be added in CBS environment</b> ".
10	If ATM is attached to the SO, ATM cash account SOL ID + 0006 needs to be cross checked with cash remittance entry to Bangalore GPO for _____ selected dates. ATM cash account should always be in debit (Dr) balance.	To be deleted as it is incorporated in " <b>Additional questions to be added in CBS environment</b> ".
11	(a) Number of instant ATM Cards / Welcome Kits lying in Stock? ATM Debit card issue register	To be deleted as it is incorporated in " <b>Additional questions</b> "

	along with the pending stock needs to be checked. Test check can be done for few cards whether these are issued to genuine customers only. This can be done by referring to CIF where customer details are available.	<b>to be added in CBS environment”.</b>
12	Office account SOL ID + 0387 should be checked for _____ selected dates and see that it should not have credits for reinvestment after 18/06/15 as per addendum to SB order number 07/2015	To be deleted as it is incorporated in <b>“Additional questions to be added in CBS environment”.</b>
13	Office account SOL ID + 0339 (Branch office settlement account) should be checked for few selected dates for BO transactions done by the respective SO and compare the same with BO Summary.	To be deleted as it is incorporated in <b>“Additional questions to be added in CBS environment”.</b>
14	Generate User profile and Login access report in Finacle and cross verify with nominal roll for _____ selected dates.	To be deleted as it is incorporated in <b>“Additional questions to be added in CBS environment”.</b>
15	During your stay in the office, observe verification of transactions done by Supervisor. Supervisor should visit verification menus after every half an hour and clear the pending transactions. Record your observations.	Does the Supervisor verifies the transactions immediately and cross check (use HFTI menu) whether any withdrawals effected before verification ?
16	Check the stock of cheque books physically and tally the same with finacle inventory of cheques through menu HISRA or HIIA.	To be deleted as it is incorporated in <b>“Additional questions to be added in CBS environment”.</b>
17	<b>Use IES menu and cross check few accounts of all category to see whether signature is scanned and uploaded. Record results.</b>	To be deleted as it is incorporated in <b>“Additional questions to be added in CBS environment”.</b>
18	<b>See whether post offices is sending KYC Forms to CPC on daily basis and there is no pendency in Post Office. Record results.</b>	See whether Post office is sending KYC Forms to HO/CPC on daily basis and there is no pendency in Post Office. Record results.
19.	List out major issues pending with help desk. Pending tickets of the post office where solutions are provided.	To be deleted as MEOPs being handled at CPC(CBS).
20	Talk to staff working on Finacle and check whether all the staff has been trained in Finacle.	To be deleted.

	Record results.	
21	See whether Job Aids provided by Vendor are available on the desktops of all counters? Record results.	To be deleted.
22	Check whether post office has returned all the stock of unsold certificates to HO and record results.	To be deleted.
24	Check Error Book and see that all the corrections done in Consolidation are being recorded and copy is sent to relevant higher authority.	To be deleted as it is incorporated in “ <b>Additional questions to be added in CBS environment</b> ”.
25	Test check 5 AOFs with the data entry made in Finacle while creating CIF and record results.	To be deleted as it is added above.....( )
26	Check whether users are doing De-duplication before opening new accounts and record results.	Check whether users are doing De-duplication before opening new accounts for existing customers having multiple CIFs and record results.
27	Check whether Passbook printer is supplied and it is in working condition? Test check some passbooks from counter and see whether manual entries are still done by the staff in Passbook. Record results.	Check whether Passbook printer is supplied and it is in working condition? Test check some passbooks from counter and see whether manual entries are still done by the staff in Passbook. Check the balance with reference to Finacle and record observations.
28	Check condition of UPS and Generator in the office and record results.	Check condition of UPS and Generator in the office and record results.
29	Check at what time EOD is completed in the office? If there is a delay, record reasons for the delay.	To be deleted as it is being done by Circle SPOC.
30	Check whether reconciliation reports shared by FSI Vendor after migration with the post office are kept in guard file and copies have been sent to SBCO/DO/RO/CO Examine exception report if provided after migration and record the action taken to settle exceptions	Check whether reconciliation reports shared by FSI Vendor after migration with the post office are kept in guard file and copies have been sent to SBCO/DO/RO/CO  Examine exception report if provided after migration and record the action taken to settle exceptions
31	Check whether all <b>BOs are mapped</b> to their 5 digit BO code correctly. See the drop down list of BOs in Finacle	This can be checked using respective modification menus using Inquire function. (CASBAM for SB, CMISAM for TD, CRDACM for RD)

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### **CBS Inspection Questionnaire (HO/SBCO)**

Review of existing Inspection questions:

SL No.	SL No. questionnaire	Existing inspection questions	Questions finalized for Inspection
1	54	Please enquire and find out from SB counter supervisor/PA as to the daily percentage of depositors whose specimen signatures do not tally. How does he solve the problem at the counter/ Is he to secure the cooperation in this type of problem savings?	Whether PA/Supervisor aware of the documents circulated to be taken to identify the depositor in case of signature mismatch or not available in Finacle? Whether the counter PA or Supervisor has taken necessary steps to upload the signature?
2	55	Does the SB Supervisor exercise proper control over the counter & Ledger clerks to ensure that there is no delay to the public?	Does the Supervisor verifies the transactions immediately and cross check (use HFTI menu) whether any withdrawals effected before verification ?
3.	56	See that the lists of transactions and returns for all SB schemes i.e. saving accounts, RD, TD, MIS, NSS-87, NSS-92, PPF and MSY are prepared by HO as well as SOs in the prescribed form and submitted daily to SBCO as per rule duly entered in voucher list after being sealed. Test check a few dates in different months say 4, to see that the total in the list of HO transactions tallied with that in the long book / HO summary. (Rule 46 of POSB Manual Vol.-I)	Select 4 days randomly since last inspection and confirm whether, consolidated scheme wise deposits and withdrawals reflected in the HO Summary for selected dates is correctly matching with online report generated from Finacle MIS URL and the Finacle report generated on the day by the respective SOL.
6	59	Are all index cards (SB-3) in respect of each type of accounts for each office separately included HO arranged properly and kept in safe custody and kept in order of account number? Test check the same. Is proper action being taken to obtain wanting specimen signatures. See that SB-3 of closed accounts and silent accounts are not kept in cabinets with SB-3 of current accounts.	Are all new Account Opening Form (AOF)s along with KYC documents in respect of each type of accounts arranged properly and kept in A4 size Ring Guard Files? Test check for selected 4 days of the AOFs and record results. AOF with KYC documents to be maintained under Scheme wise in ring guard file.
7.	60	See whether the Registers of Nominations prescribed for entering nominations in respect of all savings schemes i.e.	Test check 5 AOFs from selected 4 dates and see whether nomination has been correctly registered in the account details in

		Savings Accounts, RD, TD, MIS, NSS-87, NSS-92, PPF and MSY schemes are maintained properly in the prescribed form, entries authenticated, the applications for subsequent nominations or change of nominations are kept serially numbered in guard file and prescribed fee is charged for change of nominations subsequently. Test check a few entries in the registers with reference to the ledger cards / ledgers. (Rule 22 of POSB Manual Vol. I)	Finacle. Record results.
8.	61	c) Are the special error books for entry of pass books of accounts not received for interest posting even though there was transactions on or after 1st April maintained and is a proper follow up action taken? (Rule 74 of POSB Manual Vol-I)	Are the special Error Book for BO Accounts maintained for entry of pass books not received for interest posting even though there were transactions after 1st April maintained and proper follow up action taken?(in case BO is in direct account with HO)
12	65 (i)	Is there a local clearing house and is the HO a member / sub member of the clearing house ? Are cheques both local and outstations being cleared without delay ? Test check a few entries in the cheque register to see that there has been no delay in clearance of cheques. (Appendix I of POSB Manual Vol. I)	Are the cheques received from SOs and its own cheques are being lodged correctly in Finacle to respective office accounts? Ask concerned user to generate Cheque Clearing report for selected 4 dates and cross check the data with Cheque Clearance Register.
13	66	a) Whether officials who have qualified in SB aptitude test are posted in SB branch and are working to the satisfaction of supervisors. b) Whether relevant records regarding grant of SB allowance to the SB staff are properly kept? c) Is SB Allowance paid to staff without delay? d) Check that no official is working in SB/CC Branches beyond prescribed tenure.	a) Whether officials who have qualified in SB aptitude test are posted in SB branch and are working to the satisfaction of supervisors. b) Whether relevant records regarding grant of SB allowance to the SB staff are properly kept? c) Is SB Allowance paid to staff without delay? d) Check that no official is working in SB/CC Branches beyond prescribed tenure.
14.	67	a) Examine the registers of Deceased Claim Cases maintained in r/o Savings Accounts, RD, TD, MIS, NSS-87, NSS-92, PPF and MSY Schemes and satisfy that these are maintained strictly as prescribed. Review a few cases decided by the Postmaster and also a few cases pending final disposal to see that there is no undue delay and action taken is in order.	Examine the registers of Deceased Claim Cases maintained in r/o all Schemes and satisfy that these are maintained strictly as prescribed. Review at least 4 cases decided by the Postmaster and also a few pending cases to see that there is no undue delay and action taken is in order.
15.	68	Examine the guard file of applications for duplicate pass books	Examine the guard file of applications for duplicate pass books and

		and test check them to see that in each case where a duplicate pass book has been issued, a record has been kept in the respective ledger card / ledger and proper enquiries were made about the identity of applications. Generally see that there is no undue delay in disposal of cases without valid reasons. (Rule 69 of POSB Manual Vol. I)	test check them to see that in each case where a duplicate pass book has been issued by invoking HAFI menu. Generally see that there is no undue delay in disposal of cases without valid reasons.
18.	71	The Inspecting Officer shall examine and see at random for four dates in different months, one for each quarter that (i)The applications for transfer (SB-10b) have been promptly dealt with, (ii)In case of delay look into the causes for that and take remedial action (iii) That ATs are kept in safe custody (iv) RBT / PBT registers have been maintained as per rules (v) Advice of transfers received from other HOs have been dealt within the time limit prescribed. (vi) Acknowledgements of ATs have been obtained and pasted with office copy of the AT and (vii)Particulars of ATs have been noted on the top of ledger cards. (Rule 64 of POSB Manual Vol. I)	The Inspecting Officer shall select 4 selected dates and see that procedure for transfer of account/scheme, freezing & unfreezing, circulated vide SB order 5/2016 dated 21.06.2016 as amended from time to time is being followed correctly with references received from POs with one supervisor and record observations.
19.	72	i) See that the withdrawals of Rs. 5000/- or above from single-handed SOs and BOs are being sent to the IPOs etc. for verification. Is a watch kept over the receipt of reports on the result of verification? ii) Whether a report is furnished regularly every quarter to Divisional head by 5 <sup>th</sup> of the month following each quarter in Jan, April, July and October informing completion of verification on withdrawals in time.	i) See that verification memos of withdrawals of Rs. 10,000/- or above from single- handed SOs and BOs are being sent to the Field officers for verification. Is a watch register is maintained to monitor the receipt of reports on the result of verification? Review the pendency status. ii) Whether a report is furnished regularly every quarter to Divisional head by 5 <sup>th</sup> of the month following each quarter in Jan, April, July and October informing completion of verification on withdrawals in time?
20	73	a) Is the list of accounts, for which passbooks have not come for interest entries up to 30 <sup>th</sup> June, being prepared in r/o BOs/GDSOs and of single handed SOs for savings/PPF/NSS accounts and sent to the Inspector Posts for physical verification with Pass books?	a) Is the list of accounts, for which passbooks have not received for updation of interest entries up to 30 <sup>th</sup> June, being prepared in r/o BOs for savings accounts and sent to the Sub Divisional Heads for physical verification with Pass books? (in case BO is in direct account with HO)

		b) Has the HO taken action for complete verification of all accounts standing open in one or two single handed SOs selected by the Div. Head.	b) Has the HO taken action for complete verification of all accounts standing open in one or two single handed SOs selected by the Div. Heads.
21	74	i) See that the index to PRs for GDSSOs and for BOs in direct accounts is being maintained in prescribed manner and is being checked by the Supervisor ii) See that SB-45 register is properly maintained.	i) See that the index for Preliminary Receipts (SB-26) for BOs in direct accounts is being maintained in prescribed manner and is being checked by the Supervisor. ii) See that SB-45 register is properly maintained.
28	81	Check the pass books pending disposal in the HO and see whether they are retained with valid reasons only	Check SB-44 register and see whether Passbooks are retained with valid reasons and for the prescribed period.
29.	82	Examine the following registers and see whether action for transfer of interest / deposits is taken properly and systematically. (i) Register of automatic credit of MIS/TD interest into SB accounts. (ii) Register of automatic credits in RD accounts by transfer from SB accounts.	Examine the following guard files and see that applications for automatic transfer of interest / Standing Instructions is properly and systematically maintained:- (i) Guard file of applications for automatic credit of MIS/SCSS/TD interest into SB accounts. (ii) Guard file of applications for standing instructions for RD accounts by transfer from SB accounts.
30	83	Are register of SB accounts standing open in Branch Offices maintained corrected up to date?	Are register of SB accounts standing open in Branch Offices maintained corrected up to date?
32	85	i) Test check in respect of silent accounts whether service charge of Rs.20/- has been deducted from the silent account having minimum balance of Rs.50/- and a notice to reactivate the account served to the account holder?	Test check 4 applications of revival of silent accounts to see whether procedure circulated vide SB Order 5/2016 as amended from time to time has been followed correctly.
35.	88	See that the Issue and Discharges journals are prepared in the prescribed manner and all monthly returns are submitted to the Postal Accounts Office by the due dates. Tests check few journals and returns. (Rule 20 and 33 of POSB Manual Vol. II)	Check that monthly return of discharge of certificates is sent to DAP within the time limit. Test check some returns and cross check the amount with the cash book.
36	94	During the inspection of HO, the Inspecting officer shall see that the procedure for payment of commission to SAS agents is followed as prescribed and the returns of commission paid to agents are routed through SBCO and PAO promptly. Proper records of Authorized Agents receipt books has been maintained. Check the stock with balance shown in stock register. Also see that limit of supply to the authorized agents	Check whether the Proper records of Authorized Agents, stock register of receipt books has been maintained. Check the stock with balance shown in stock register. Also see that limit of supply to the authorized agents of such books has not been crossed. Check whether investments more than 50,000/- is made through cheques only.

		of such books has not been crossed.	
37	98	Test check in case of pledged certificates w.r.t. ACG 67 receipts and application for purchase of certificates whether the prescribed pledging fees have been collected.	Test check in case of pledged certificates/passbooks w.r.t. ACG 67 receipts and application for purchase of certificates whether the prescribed pledging fees have been collected.

### Additional questions to be added in CBS environment.

SL No	Additional question
01.	For a selected month/dates randomly from last inspection, office accounts like 0340(Postmaster's Account), 0408(Pension upload account), 0409(Salary upload account), 0410(DBT Upload account) & 0385(Money order upload account) should be checked by comparing HO Summary/ Daily Account. Also 0336 account needs to be checked whether any wrong debit is done for TTUM upload. HTTUM LOT available should be checked with accounted figure for the uploaded date.
02.	a) The Inward list of cheques received and lodged in Finacle using HMICZ/HICTM menu for clearance may be checked for selected 4 dates with respect to the S B account numbers at HO to confirm actual debiting of accounts of H O & SOs. (by using HACLI Menu) b) The Outward cheques received and lodged in Finacle using HMCLZOH/HOCTM may be checked with respect to the account numbers of SOs & HO to confirm credits given on receipt of Outward List (OL) from service centre \ GPO and corresponding office account/cheque clearing report. c) The realized cheques needs to be checked for corresponding credit entries from respective office accounts like 0017(Subsequent deposits to PPF, SSA & RD Accounts), 0382(new investment account, excluding SB) (SB Order 5/2016).
03.	For selected 4 dates, Inspecting officer should see that all non DOP cheques are lodged to SO SOL ID + 0017 for RD, HO SOL ID + 0017 for PPF & SSA accounts irrespective of HO and its Sub Offices. Posting of PPF and SSA to be done at HO itself for all the cheques.
04.	PPF Transit account SOL ID + 0322 should be cross checked for 4 selected dates with the report of Account Transfer. Also compare the amount shown as remitted/drawn to/from Bank with the amount shown in the office account on selected dates.
05.	Office account SOL ID + 0387 should be checked for 4 selected dates and see that it should not have credits for reinvestment after 18/06/15 as per addendum to SB order number 07/2015
06.	Office account SOL ID + 0339 (Branch office settlement account) should be checked for few selected dates for BO transactions done by the respective SO/HO and compare the same with BO Summary.
07.	Generate User profile and Login access report in Finacle and cross verify with nominal roll for day of inspection (HFINRPT Report: Common user Profile and access report).
08.	Test check entries in office account SOLID 0098 for 4 selected dates and cross verify with the ECS Debit & credit lists of Hos.
09.	Check the stock of cheque books physically and tally the same with Finacle inventory of cheques through menu HISR or HIIA.
10.	<b>Use IES menu and cross check few accounts of all category to see whether signature is scanned and uploaded. Record results.</b>

11.	<b>See whether Head office is sending KYC Forms to CPC on daily basis and there is no pendency in Post Office. Record results.</b>
12.	<b>Check stock of Passbooks maintained physically with stock register and physical stock. Record results.</b>
13.	Check Error Book and see that all the corrections done in Consolidation are being recorded and copy is sent to SBCO.
14.	Check whether Passbook printer is supplied and it is in working condition? Test check some passbooks from counter and see whether manual entries are still done by the staff in Passbook. Record results.
15.	Whether Post office is attached with ATM. Whether ATM is Installed in the Post Office Premises? If so, is it working?
16.	ATM cash account SOL ID + 0006 needs to be cross checked with cash remittance entry done in Finacle for selected 4 dates comparing HO Summary and RAs(Remittance Advice) drawn against Bangalore GPO and whether the same is acknowledged by them. ATM cash account should always be in debit (Dr) balance.
17.	(a) Number of instant ATM Debit card kits issue register along with the pending stock to be checked. Test check can be done for five cases whether they are issued to genuine customers only. This can be done by referring to CIF where customer details are available. (ATM kits to be checked physically referring the stock register and Issued ATM cards to customers can be checked using Inquire function under CCMM Menu.)