

F.No. 116-15/2013-SB (Pt-SBCO)
Govt. of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi-110001

Dated: 08.03.2021

To

All Heads of Circles / Regions

Subject: Change of Roles of SBCO – Reg.

Madam / Sir,

After implementation of CBS in Post Offices in the year 2013, nature of works of SBCO had got changed and thereby roles of SBCO were revised and circulated vide SB Order No. 14/2015 dated 19.10.2015 with Addendum I & II dated 25.05.2016 & 04.08.2016. Thereafter, changes in the operational, accounting and technological procedures viz. Issue of KVP/NSC in the shape of Account, CBS - CSI GL Integration, introduction of Common Long Book etc have also taken place. Various references are received from some Postal Circles and SBCO Union / Associations for revision in roles of SBCO. Accordingly, it has been decided by Competent Authority to revise the roles of SBCO and a revised set of roles of SBCO superceding the roles prescribed vide SB Order No. 14/2015, is hereby annexed.


2. This revised set of roles is applicable only in case of CBS Post Offices where CSI is implemented and GLs are integrated. In respect of other CBS Post Offices, no change in the roles of SBCO is now proposed.

3. In respect of Non-CBS Post Offices, the SBCO has to perform all the duties viz. Ledger Agreement, Maintenance of Statistical Register, Preparation of Interest Statement, SB-62, SB-62(a), SB-72 etc prescribed in Manual of SBCO Procedure and duties prescribed in different orders issued from time to time.

4. Circles are requested to take necessary action in this regard and this order may be circulated to all the Post Offices.

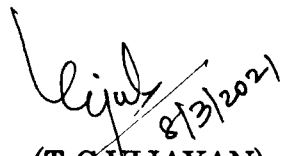
5. This is issued with the approval of DDG (FS).

Encl: As above


(T. C. VIJAYAN)
Asst. Director (SB-I)
8/3/2021

Copy to:-

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


(T C VIJAYAN)
Asst. Director (SB-I)

SBCO Branch

1. General

(i). Duties of Supervisor

1. Supervision over the staff of the Control Organisation.
2. Distribution of work among the staff
3. To ensure that the staff performs the duties properly as prescribed in these rules and orders issued from time to time.
4. To ensure that the periodical returns are sent by due dates.
5. To maintain Nominal Roll (MS-12) in computerized form, in respect of staff of the SBCO and put up the Roll once a week to the Postmaster for check.
6. Examination of the Long Book Consolidation Journal received from HO and SOs
7. Checking of vouchers with Common LOTs viewed from Finacle MIS Server
8. Entries of Interest Adjustments in Finacle and maintenance of Interest Adjustment Register.
9. Maintenance of Objection Registers
10. Upkeep and disposal of Unused Cheque Foils
11. Upkeep and disposal of Undelivered / Spoiled Passbooks.
12. Requisition of Vouchers for Inquiry.
13. Safe Custody of Keys
14. Preservation of Records in Safe Custody.
15. To perform the duties specifically assigned in the orders issued from time to time by the Competent Authority.

(ii) Duties of Postal Assistant

1. Receipt of vouchers along with Long Book Consolidations from HO SB Counter and Sub Accounts Branch in respect of SOs
2. Examination of the Long Book consolidations received from HO and SOs / BOs
3. General Check of vouchers
4. Checking of vouchers with Common LOTs, generated and viewed from Finacle MIS Server
5. Maintenance of Objection Registers. In respect of objections raised by him, he should ensure that the wanting information is furnished and satisfactory replies are given by the S.B. branch / concerned offices in time
6. Maintain various registers as prescribed from time to time
7. Any other work which may be entrusted to him by the Supervisor / Divisional Head / Postmaster / AO (ICO) and also in the orders issued from time to time.

(iii) Distribution of work:- The Supervisor will prepare the Memo of distribution of work (MDW) among himself and Postal Assistants and send it to the A.O. ICO (SB) for approval. After it is approved by the A.O., it will be followed rigidly by the staff and the Memo will be kept in a file in the personal custody of the Supervisor. Any change found necessary thereafter will also require approval of the Accounts Officer.

1.1 Supervisor SBCO will identify one SBCO PA,

(i). To receive vouchers bundles with Long Book Consolidation Reports and other documents viz. unused cheque foils, undelivered passbooks etc from HO SB and Sub Account branches and

(ii). To check the date stamp, signature of the Postmaster / DPM / APM and number of vouchers attached with the consolidations.

1.2 In case of credit of Pension and Salary to the Pensioners and other staff, and benefits under DBT schemes, separate pay-in-slip(s) along with the list of beneficiaries duly signed by the APM Accounts Branch / APM or DPM or Postmaster of the HO will be handed over by the HO SB Branch.

1.3 There will be no voucher for Standing Instruction Entries and entries related to charges deducted automatically i.e. Automatic Transfer from SB to RD, MIS/TD/SCSS to SB, charges collected for issue of cheque books and charges collected towards dishonour of cheques received for clearing and these transactions are not included in Common List of Transaction as these are system generated transactions. If there is any failure of SI transaction, the failure report will be shared by CEPT with respective CPCs for further necessary action on daily basis.

1.4 Other channel transactions namely ATM, Internet Banking and Mobile Banking are not included in Common List of Transactions and hence there will be no vouchers for these transactions.

1.5 SAS and MPKBY Agents Commissions credit transactions are not included in Common List of Transactions and hence there will be no vouchers for these transactions. The Accounts branch of the HO will continue to prepare the schedule of Agent Commissions paid and TDS recovered from Agents through respective General Ledgers in CSI. The Accounts branch of the HO will also file the TDS returns with Income Tax Department as per the existing procedure.

1.6 A single entry for each MPKBY Agents LOT is included, and if required, the detailed transaction can be viewed through agent reports using HFINRPT menu.

1.7 Transactions are reflected in the order of time of creation of Transaction ID in each Post Office (SOL) in the Common List of Transactions.

1.8 When POSB transactions are performed on more than one counter in a Post Office, at the end of the counter hours, all the vouchers from all the counters together are to be arranged according Transaction ID number wise, irrespective of scheme in a single bundle. When the total number of vouchers in an office exceeds 120, more than one bundle may be prepared, in such a way that each bundle contains 100 vouchers.

1.9 In case of any adjustment if required in interest or principal, Postmaster/Sub Postmaster will write error book and raise the issue to Head Postmaster who will raise the issue with Supervisor SBCO. In case of any adjustment, Head Postmaster will raise the issue with Divisional Head with copy of error book who will after necessary inquiry (if required), approve adjustment and send letter to Head Postmaster and SBCO Supervisor. In case of accounts standing in Gazetted HO, approval may be issued by Gazetted Postmaster / Director of GPO after necessary enquiries.

1.10 In case revised AOF is obtained by Post Offices from the Depositor(s) at the time of closure of account, KYC documents of the Depositor(s) duly verified by the APM/DPM/SPM shall be attached with AOF.

2. Receipt of vouchers from the Head Offices

(i) The designated PA (SBCO) receives every morning from the HO SB Counter, duly entered in the voucher list (S.B-22) in duplicate, the following documents and vouchers in respect of S.B. transactions at the Head Office.

(1) Long Book consolidation Report of the Head Office Transactions along with sealed voucher bundle.

(2) Any other document / list viz. undelivered / spoilt passbooks, unused cheque foils etc.

(ii) The designated PA (SBCO) receives every morning from the Sub Accounts Branch of HO, duly entered in the Hand to Hand Receipt Book (MS-7), Long Book consolidations along with the sealed voucher bundles (Sub Offices and Branch Offices) in respect of POSB transactions at sub offices.

(iii) The designated PA (SBCO) receives the documents viz spoiled passbooks for safe custody, unused cheque leaves, 'Will-Follow' vouchers etc, every morning from the designated PA of HO, who is authorized to receive and open the List of Documents from Sub Accounts Branch, duly entered in the voucher list (S.B-22) in duplicate.

(iv) The designated PA (SBCO) will examine whether the Long Book Consolidation Reports bear signature of Postmaster/APM/DPM, date stamp of the office and number of vouchers written are tallied with number of physical vouchers available in the office wise (SOL ID wise) sealed voucher bundle. He will counter sign on each "Long Book Consolidation Report". In case of any discrepancy observed, SBCO PA will take to the notice of the Supervisor SBCO and hand over all the voucher bundles with Long Book consolidation report-BRN to Supervisor SBCO under acquittance.

(v) The designated PA (SBCO) will check that if there is any manual correction in the printed copy of the Long Book Consolidation Reports whether the copy of the error and the order of the Competent Authority is attached with the voucher concerned and with the Long Book Consolidation Report.

(vi) Supervisor SBCO will receive the voucher bundles from the designated PA (SBCO) and will then assign and hand over the voucher bundles to SBCO PA(s) according to MDW or availability of staff and workload.

(vii) In case of any irregularities noticed, PA SBCO will record objection in Objection register and send copy of Objection Memo duly signed by the Supervisor, SBCO, to concerned office.

3. Checking of Common List of Transactions

(i) SBCO PA(s) will create date wise one folder for Departmental Post Office (i.e. POddmmyyyy e.g. PO28092020) and one folder for BOs if any attached with any Post Office (i.e BOddmmyyyy e.g. BO28092020) daily in their respective nodes.



(ii) SBCO PA(s) will generate "Long Book Detailed Report-BRN" for each Post Office (SOL ID) and "Long Book Detailed Report- SDP & AO" for each Post Office (SOL ID) from Finacle MIS Server and save soft copy in PDF Format of the reports on respective date folders. Downloaded files may be named as per their convenience.

(iii). After saving both the long book reports referred in para (ii) above, for all Post Offices under his jurisdiction, respective SBCO PA will open each office long book detailed reports and tally all vouchers received from concerned Post Office.

(iv). SBCO PA(s) will tally total of debit and credit side available on the print out of the "Long Book Consolidation Report - BRN" & "Long Book Consolidation Report - SDP & AO" received from the Post Offices with the soft copy of the "Long Book Detailed Report-BRN" and "Long Book Detailed Report - SDP & AO" respectively, generated and downloaded from Finacle MIS Server by SBCO for each post office.

(v) PA SBCO then

(a) shall compare the account number and amount of transactions written in the vouchers, with system generated Common LOT.

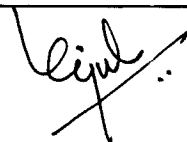
(b). Check the transactions which include Deposits, Withdrawals (Loan, Principal, Interest & Bonus), Default Fee, Rebate, Repayment of Withdrawals, Refund of Default Fee / Interest on RD Withdrawal, Discount / Deductions, Interest recovered on loans in PPF and PPF Default Fee.

(vi). If there is any discrepancy, print out of Common LOT viz. Long Book Detailed Report - BRN or Long Book Detailed Report - SDP & AO may be taken and objection should be raised.

(vii). If for any reason, a voucher does not accompany the consolidation, the remark "will follow" must have been noted by the post office. In case such a remark has not been noted by the post office, the SBCO official should bring this to the notice of the Supervisor / Postmaster immediately without damaging the seal on the bundle of vouchers. An entry should also be made in the "Register of vouchers not received" in form prescribed and the Serial number of the entry in the register should be noted in the consolidation. The number should be in an annual series starting from No. 1 on 1st April. The transaction may, however, be taken into account. When the voucher is subsequently received, a suitable remark should be made against the entry in the register and the voucher kept in a separate monthly bundle in the same order as the entry in the register. The M.A.Ps. and certificates of payments will, however, be attached to the relevant original vouchers in which a note to this effect should be recorded under initials of the Supervisor.

(viii). The Supervisor will examine the register at least once a week and see that the wanting vouchers are furnished by the Post Offices without delay. In case a voucher is not received within a week of the date of the transaction, this should be brought to the personal notice of the Head Postmaster. In case the voucher is still not received within a fortnight of the date of the transaction, the matter should be reported to the Divisional Superintendent for necessary action endorsing a copy thereof to the A.O.I.C.O.(SB).

(ix). Then the SBCO PA will check the vouchers as prescribed in the following para (4).



(x). After verifying and checking the vouchers in all the bundles of each Post Office (SOL ID) SBCO PA will write 'Checked and Verified' on the "Long Book consolidation report-BRN" received with voucher bundle along with signature. Supervisor SBCO will also countersign on the Long Book consolidation reports.

(xi). After verifying all the voucher bundles of Post Offices, SBCO Supervisor will check the prescribed voucher checking. After completion of voucher checking by Supervisor SBCO, voucher bundles will be arranged and stored date wise or in the manner of managing the records easily.

Note:- It shall be ensured by the Supervisor or PA, SBCO that the Long book Detailed Reports" are NOT PRINTED in hard copy except in case of any discrepancy.

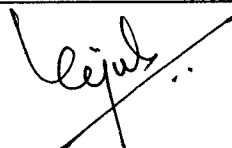
4. Check of Vouchers and Documents

(a). SBCO PA will carry out General Check of Vouchers for all the Vouchers of all the Post Office Savings Banks / Certificates Schemes. Following checks should be carried out as part of general check:

- (i) The entries in the vouchers are complete and there are no suspicious erasures, alterations and over writings.
- (ii) The date stamp of the office has been affixed on the voucher.
- (iii) The application for withdrawal bears the signature of the depositor.
- (iv) The warrant of payment bears the signature of the Postmaster in token of having authorized the payment.
- (v) There is acquittance of the depositor on the warrant of payment in token of having received the amount.
- (vi) The identification of the depositor, wherever taken, is in proper form and witness has written full name and address on the Form.
- (vii) In the case of illiterate depositor, the thumb impression has been attested on both the sides of the voucher.
- (viii) Scheme name and Tran ID is written on each voucher.

(b). SBCO PA will carry out following Checks of Vouchers for all the Vouchers of all the Post Office Savings Banks / Certificates Schemes with reference to system generated Common LOT (Finacle MIS Server):

- (i) Whether the amount written on the Account Opening Form (AOF), Pay-in-Slip, Warrant of Payment of SB-7 or SB-7A or SB-7B or SB-7C by the post office and the depositor agrees with that shown in the system generated Common List Of Transactions.
- (ii) Account number written by the depositor on the voucher tallies with the account number shown in the system generated Common LOT.
- (iii) Transaction date displayed at the top of Common LOT and Value date shown in Common LOT against each transaction is same or date including the transit period in case of BO Transactions and if there is a difference in both, it is supported by proper error extract or approval of competent authority (except in case of deposits through cheques of other banks). If there is any difference of



more than 3 days (in other than clearing) and more than 7 days in (clearing) transactions, full transaction should be checked in Finacle through HTI and objection should be raised if required. While sending copy of the objection to Postmaster, print out of Common LOT / Screen Shot of HTI should be taken and attached.

- (iv) That in case of withdrawal exceeding Rs. 5,000/-, the signature of the depositor on the withdrawal form has been attested by two postal officials except in Single Handed Offices. The SBCO should obtain the list of single-handed sub offices from the Postmaster or the Divisional Superintendent for this purpose. In case of double handed sub offices when the second official goes on leave, the SPM will give a suitable remark to this effect on application of withdrawal for the information of the Head Office / SBCO, so that unnecessary objections are avoided.
- (v) In case of transactions by cheque, the rules relating to cheques have been observed. In case of CTS clearing, image of the cheque should be treated equivalent to the hard copy of the cheques in case of cheques received for clearing.
- (vi) In case of closure, SBCO PA should check that the Account Opening Form (SB-3 / AOF) is attached. In case revised AOF is obtained from the Depositor(s) at the time of closure of account, KYC documents of the Depositor(s) duly verified by the APM/DPM/SPM shall be attached with AOF, Further SBCO PA will check and compare the signature of the Depositor(s) with that of in the CBS Finacle System or AOF in case of the accounts closed in Single Handed Post Offices and Branch Post Offices.
- (vii). In case of Accounts closed at the Post Office other than the one where account was opened, Account Transfer Form collected by the Post Office at the time of closure should be attached with the closure voucher. PA SBCO shall ensure that necessary account transfer fee is collected in such cases.
- (viii). In respect of payments (except Savings Account) of Rs. 20,000/- and above, whether the payment is made by Postmaster's cheque or credit in savings account and the cheque number or the SB Account number is written on the voucher.
- (ix). In respect of closure of unclaimed accounts identified under Senior Citizen Welfare Fund (SCWF) Rules, 2016, whether Head Postmaster has recorded the remarks "CLOSURE ALLOWED" on Account Closure Form under his/her dated signature & designation stamp. Further, whether the copies of KYC documents of Account Holder and 2 Witnesses duly attested by the Postmaster are attached with the Account Closure Form.
- (x). SBCO PA will place his / her full signature with date, on each Long Book Consolidation Reports with the remarks "Voucher checking of all the vouchers is completed" after completion of checking of the vouchers prescribed to be checked with system generated Common LOT.

(c). The Supervisor, SBCO will carry out the following checks daily in respect of H.O. and S.O. transactions:

(i) Supervisor SBCO will carry out same checks as mentioned above in Para 4 above, for all the deposit vouchers amounting to Rs. 1,00,000/- or more and all the withdrawals including loans and account closure vouchers amounting to Rs. 50,000/- or more, which are already checked by every SBCO PA. Supervisor SBCO shall countersign in full on these vouchers in token of having exercised prescribed checks.

(ii) The Supervisor will be responsible to see that the P.As carry out the requisite checks effectively by test checking of the vouchers checked by them. The Supervisor will note the particulars of mistakes and omission committed by each of the PAs as detected by him in a **Review Register**. Separate page / pages will be allotted to each of the PAs. The instances of mistakes and omissions will be got noted by the PAs concerned. Instances of recurring irregularities will be brought to the personal notice of A.O. I.C.O. (SB) by the Supervisor for necessary action.

The Review Register mentioned in para (ii) above will be maintained in the following form.

**Particulars of mistakes detected in the test check of vouchers checked
by.....P.A.**

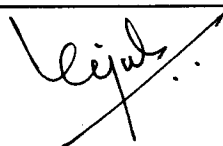
Sl. No.	Date of test check	Particulars of voucher test checked	Nature of mistake detected	Initials of the Supervisor	Dated initials of the PA noting the irregularity
(1)	(2)	(3)	(4)	(5)	(6)

(d). The above-mentioned points relating to voucher checking are not exhaustive. In addition, the Control Organisation is responsible for ensuring that all the relevant rules and orders issued on the subject from time to time are followed.

5. Checking and Correction of Interest and Balances

(i). Whenever if any adjustment is required in interest payment of any accounts of HO or SO, the Head Postmaster concerned will raise the issue with the Supervisor SBCO. The Supervisor SBCO will check the interest and balances. Then, the Head Postmaster will raise the issue with Divisional Head along with a copy of the error, who will after necessary inquiry (if required) approve the adjustment required and send the copy of the orders to Supervisor SBCO. In case of accounts standing in Gazetted HO, approval may be issued by Gazetted Postmaster / Director of GPO after necessary enquiries.

(ii). Whenever the Supervisor SBCO receives the orders from Divisional Head / Sr. Postmaster / Chief Postmaster / Director GPO for correction of transactions or balance with respect to Principal or Interest amount, in any POSB account, he/she will enter the details of correction in register as prescribed below.



Sl.No	Date	Name of the Office / SOLID	Scheme	Account Number	Name of depositor	Amount Debit	Amount Credit	Reasons for correction	Order Number	Tran ID	Signature of Supervisor SBCO	Signature of Postmaster	Remarks
1	2		3	4	5	6	7	8	9	10	11	12	13

- (iii). For making adjustment of both the Principal and Interest amount, Supervisor SBCO will login to Finacle and invoke HIARM menu and will make correction entry for the amount mentioned in the orders.
- For Debiting / Crediting the balance, SBCO can adjust the balance / interest by making suitable correction in HIARM by entering Adjusted amount (calculated along with interest), select Debit / Credit Interest as "D – Debit or C – Credit", Select Run indicator as 'Credit or Debit' & Applicable From Date as on '31-03-xxxx'. A single entry in HIARM will suffice for debit, after which CEPT Team will execute HACINT based on HIARM.
 - Supervisor SBCO will submit the HIARM register to Postmaster/Senior Postmaster for verification of correction entries with his signature along with order received for correction.
 - Postmaster of HO will send email to CEPT team email id cbs-cept@indiapost.gov.in from Official email id mentioning the details of correction for updation of balances. Scanned copy of Divisional Head orders will be attached for reference.
 - Supervisor SBCO will place the correction order in a guard file. Serial number of correction entry in the register to be written on top of the order.
 - After one week, Supervisor SBCO will inquire in HIARM menu for the accounts where corrections were made and check the transaction ID and note down the TRAN ID in the register against respective correction entry.

6. Checking of Consolidations, Finacle Office Accounts & Other Transactions

(i) In respect of post offices where CBS and CSI are implemented and GL integration is completed, all CBS Finacle transactions are incorporated in Daily Accounts of the concerned offices automatically and hence checking of deposits and withdrawals with HO Summary / SO Summary / BO Summary and HO Cash Book / HO Cash Account is discontinued.

(ii) PA SBCO or Supervisor SBCO will carry out the following checks, in order to prevent frauds.

- Check the Manual corrections made for Finacle related figures in CSI Daily Account by Login in CSI-SAP and run the TCODE ZFI_DOC_LOG for generating report for all CSI Facility IDs under their jurisdiction for previous working day on daily basis. If any entry is found made by the users other than system user viz SAPFAOP, which can be checked by looking at User Name column of the report,

document number of the concerned transaction entry may be noted. The noted document number shall be checked in CSI-SAP by running a TCode FB03. In case of any such manual entry, it should be checked that whether appropriate sanction/order is enclosed for manual correction for the accounts. If it is not available, objections are to be raised and copy of Objection Register is to be sent to Postmaster concerned and Divisional Head.

- b) PA SBCO or Supervisor SBCO will check the unverified Non-Financial entries pending and deleted transactions of previous day(s), in Finacle using HAFI and HFTI menu for all SOLs every day. In case if any unverified transactions are found, PA or Supervisor SBCO will record objection in Objection Register and send copy of Objection Memo to concerned office. In case of any suspicious deletion entry noticed, report will be sent to Divisional Head / Gazetted Postmaster / Director GPO.
- c) PA or Supervisor SBCO will check the following Finacle Office Accounts by viewing the ledgers of the Office Accounts of the offices (SOLs under their jurisdiction) in Finacle using the HACLINQ, or HACLPOA or by generating the Office Accounts Transactions report using HFINRPT for SOL / SET commands as follows. They will check whether
 - (1) The balance in Office Account No. SOLID+0322 is zero. The amount of transactions in this account has to be cross checked with the PPF Accounts Transfer Report in Finacle.
 - (2) The transactions in Office Accounts No. SOLID+408, SOLID+0409 & SOLID+0410 are genuine and amounts are tallied with the supporting vouchers.
- d) In case of any discrepancy, Supervisor SBCO will record objection in Objection register and send copy of Objection Memo to concerned office.

7. Writing of Objections and Maintenance of Objection Register

- i. Separate Objection Register in the prescribed format (SB-61) shall be maintained for each of the PA SBCO and Supervisor SBCO will maintain in SBCO.
- ii. Entries in the objection register will be numbered serially starting from 1 on the first April each year.
- iii. In case of any irregularity noticed, concerned PA SBCO will record the same in Objection Register and each objection written in the register will be checked and signed by the Supervisor.
- iv. The extracts of Objections relating to HO shall be handed over to APM under acquittance. The extracts of Objections relating to Sub Offices shall be sent to the concerned Sub Offices through Sub Accounts Branch of HO.
- v. If the irregularity relating to a transaction is such as would affect its validity e.g., if there is erasure or overwriting or the depositor's acquittance is wanting, the amount involved should be placed under objection.
- vi. Voucher once received by the SBCO should not be given back.
- vii. Every irregularity should be brought to the notice of the Postmaster.

