

Volume VI – Part III (Chapter I and II)

📖 Rule 1: Supervision of Subordinate Offices by Postmaster

◇ 1. Responsibility of the Postmaster

- The Postmaster is responsible for:
 - ✓ Correctness of accounts rendered by subordinate offices (SO/BO).
 - ✓ Checking whether subordinate postmasters understand and perform their duties efficiently.

◇ 2. Online Checking of Accounts

- ✓ HO checks SO/BO accounts **online** through the system.
- ✗ No need for physical printouts to be submitted to HO by SOs.

◇ 3. Role Authorization

- ✓ The Postmaster must:
 - Nominate suitable staff members.
 - Authorize roles in the system for account-checking tasks.

◇ 4. Daily Monitoring Responsibility

- ✓ Postmaster must:
 - Check SO/BO accounts on a **daily basis**.
 - Raise objections wherever necessary.
 - Raise **tickets with TCS** (technical support) for resolving issues.

◇ 5. Reporting to Authorities

- ✓ If any **laxity, irregularity**, or repeated mistakes are noticed:
 - Inform the **Superintendent or Sub Divisional Inspector (SDI)**.
 - Report names of **incompetent subordinate postmasters**.

◇ 6. Action on Suspicion of Fraud

- ✓ If there is **doubt about honesty** of any subordinate postmaster, like:
 - Not crediting postage recovered on underpaid articles.
 - Suspected misappropriation of money.

👉 Then:

- Immediately inform the **Superintendent or SDI**.
- Assist the Superintendent in:
 - Conducting **test checks** to detect fraud.
 - Ensuring no **detention of articles** or malpractices.

◇ 7. Note (For Larger Offices)

- ✓ In large offices like **GPOs or Gazetted HPOs**:
 - These duties are performed by:
 - **Deputy Postmaster (Dy PM)** or
 - **Assistant Postmaster (APM)** in charge of the **Sub-Account Section**.

📖 Rule 2: Examination of BO Daily Transaction Report in Sub-Offices

1. Duties of Sub-Postmaster (SPM) Regarding BO Daily Transaction Report

- ✓ SPM must:
 - Examine all system-generated **Daily Transaction Reports (DTR)** from BOs directly under the SO.
 - Check whether:

- The reports are **properly prepared and filled**.
 - **Closing balances match correctly**.
 - Reports are **properly disposed of**.
- ◇ **2. Technical Check (System-based)**
- ✓ SPM should use **transaction code ZFR_DAY_NEW** to:
 - Verify the DTR of each BO.
 - Ensure that **all physical vouchers are received** corresponding to the transactions in the DTR.
- ◇ **3. After CSI Implementation (Core System Integrator)**
- ✓ Every office is now an **independent unit**.
 - ✓ Data is:
 - **Automatically updated and reflected in SAP**.
 - Accessible from **any location**.
 - ✓ **Accounting is automatic**.
 - ✗ **BO Summary and SO Summary are discontinued**.
 - ☞ **Responsibility:**
 - BO under the **SPM of SO**.
 - SO under the **Postmaster of HO**.
- ◇ **4. For Non-CSI Offices (Manual Process)**
- ☞ The following manual checks are mandatory:
- | ◇ Step | ◇ Description |
|--------|---|
| (i) | Compare balances in BO DTR with BO Summary (Form ACG 3(a)). |
| (ii) | Ensure entries in BO DTR match correctly with BO Summary. |
| (iii) | Check postage in transit daily using pencil copies of BO slips. |
| (iv) | Personally enter cash (including stamps) in BO Summary. <ul style="list-style-type: none"> ✓ Ensure totals in columns 30–33 are correct. ✓ Ensure columns 31 & 34 in SO Account match BO Summary. |
- SPM is **personally responsible** for the accuracy of these entries.
- ◇ **5. Signing and Verification**
- ✓ **SPM must sign** the system-generated DTR of each BO.
 - ✗ If **suspicious alterations or erasures** are noticed:
 - **Immediate inquiry** should be done by SPM.
 - Report must be sent to:
 - **Divisional Head** or
 - **Sub-Divisional Head**
 for further action.

☞ **Rule 3-Relations of Sub and Branch Offices to Their Account Offices**

- ◇ **1. Daily Exchange of Accounts**
- ✓ **Sub-Offices (SO) and Branch Offices (BO)** maintain a daily exchange with their account offices.
 - ✓ Mode of Exchange:
 - **Sub-Offices** ☞ **Account Office: Exchange of Accounts**.
 - **Branch Offices** ☞ **Account Office: Exchange of B.O. Bags**.
- ◇ **2. Process in CSI Offices (Automated)**
- ✓ In **CSI (Core System Integrator) offices:**
 - Data exchange and accounting are **automated**.
 - Transactions are **updated directly into SAP system**.
- ◇ **3. Process in Non-CSI Offices (Manual)**

- ✓ In **Non-CSI (manual) offices**:
 - The transactions of:
 - **Branch Office (BO)** and
 - **Sub Office (SO)**
 are added **manually** at **Head Office (HO)**.
- ✓ These are posted to the relevant **General Ledger (GL) Codes** while submitting accounts at HO.

📌 **Rule 4: Short Receipt of Vouchers by Account Office**

◇ 1. Action When Voucher is Not Received

- ✓ If a **voucher supporting a credit or debit entry** in the **System Generated Daily Transaction Report (DTR)** is **not received** by the Account Office:
 - The concerned **Sub Postmaster (SPM)** or **Branch Postmaster (BPM)** must be asked to submit it **immediately**.
- ✓ Communication Mode:
 - Through the next **SO Slip** or **BO Slip** generated in **SAP**.
- ✓ **Note**:
 - The item is **admitted temporarily**, pending receipt of the missing voucher.

◇ 2. Recording the Missing Voucher

- ✓ The **Sub-Account Assistant** must:
 - Write a **remark on the System Generated DTR** against the entry related to the missing voucher.
- ✓ The remark must be **attested by**:
 - The **Sub-Account Assistant**, and
 - The **Postmaster of the Account Office**.
- ✓ Additionally, a note about this irregularity should be written in the **Error Book**.

◇ 3. Escalation if Voucher is Not Produced

- ✓ If the **SPM/BPM**:
 - **Fails to submit the voucher promptly**, or
 - **Does not give a valid explanation**,
 then:
- ✓ The matter should be **immediately reported** to:
 - The **Superintendent**, or
 - The **Sub Divisional Inspector (SDI)**.
- ✓ Also, report any **delay in getting the voucher** to the higher authorities.
- ✓ The **Divisional Head** or **SDI** will then take necessary action to obtain the **missing document** from the concerned **SO/BO**.

📌 **Rule 5: Inadmissible Vouchers**

◇ 1. What is an Inadmissible Voucher?

A voucher is considered **inadmissible** if:

- ✗ It has any **irregularity in preparation**.
- ✗ It is **not duly signed** or authenticated.
- ✗ It contains errors or incomplete information.

◇ 2. Action to be Taken by the Account Office

- ✓ The inadmissible voucher should be:
 - **Returned for rectification**, or
 - A **revised document** should be **called for** from the subordinate office (**SO/BO**).

◇ 3. Communication Method

- ✓ Mention the issue in the **remarks section** of the **next SO Slip** or **BO Slip** sent via **SAP** to the concerned **SO/BO**.

◇ 4. Temporary Admission of the Item

- ✓ The item related to the inadmissible voucher should be:
 - **Admitted and included in the accounts temporarily,**
 - Pending correction and submission of the revised voucher.
- ◇ **5. If Revised Voucher is Not Received**
 - ✓ If the corrected voucher is **not received immediately**:
 - Follow the same procedure as for **short receipt of vouchers** (explained in Chapter 4).
 - ↳ That means reporting to the **Superintendent** or **Sub-Divisional Inspector (SDI)** for further action.

📌 **Rule 6: Unnecessary Remittances of Cash to be Avoided**

- ◇ **1. Avoid Unnecessary Cash Transmission**
 - ✓ **Cash movement between post offices should be avoided** unless absolutely necessary.
 - ✓ Aim is to **reduce risk, cost, and operational inconvenience.**
- ◇ **2. Mode of Payments (Digital Only)**
 - ✓ **All payments** must be made by:
 - **Electronically signed payment advices, for**
 - **Direct credit into POSB accounts or Bank accounts** of the recipients.
- ◇ **3. Discontinuation of Cash via Acquaintance Roll**
 - ✗ **Cash payments through acquaintance rolls are discontinued.**
 - ✗ No need to take **physical signatures** on acquaintance rolls.
 - ✗ **Affixing revenue stamps** on physical copies is also stopped.
- ◇ **4. Exception — One-time Relaxation**
 - ✓ **One-time relaxation** is permitted **only in hardship cases**, but:
 - The reasons must be:
 - **Properly justified, and**
 - **Approved by:**
 - **The Head of Department (HOD)** and
 - **The Financial Advisor (FA).**

📌 **Rule 7: Cash Office**

- ◇ **1. What is a Cash Office?**
 - ✓ A **Cash Office** is a **Sub-Office (SO)** that works as a **cash depot** in addition to its normal SO duties.
 - ✓ It:
 - **Supplies cash** to other S.Os, or
 - **Receives surplus cash** from other S.Os.
- ◇ **2. Cash Remittance Rules for SOs**
 - ✓ A SO can:
 - **Remit surplus cash** directly to the cash office.
 - **Indent for cash** directly from the cash office **up to the monthly limit fixed by the Superintendent.**
 - ✓ If the limit is exceeded:
 - SO must obtain approval from the **Head Office (HO)** for further cash requirements.
- ◇ **3. Record Maintenance at Cash Office**
 - ✓ The Cash Office must:
 - Maintain a **separate error book** for tracking remittances made to other SOs.
 - ✓ The **Head of the Office (SPM)** must **check and initial** this book **daily** to ensure limits are not exceeded.
- ◇ **4. Criteria for Declaring a SO as Cash Office**
 - ✓ Generally, an SO becomes a cash office if:

- It can **conveniently supply cash to or receive cash from nearby SOs** better than HO.
 - It is located at a **treasury station** or has direct **bank transactions**.
 - ✓ **Superintendent's approval is mandatory** for declaring any SO as a cash office.
 - ◇ **5. Temporary Arrangements by HO**
 - ✓ The HO can also order any SO (even if not a cash office) to:
 - Supply funds to, or
 - Receive cash from another SO, even if both SOs are under **different HOs**.
 - ✓ Such cases must be **reported to the Superintendent**, unless the HO is acting on the Superintendent's direction.
 - ◇ **6. System Configuration (Technical Note)**
 - ✓ In **exigencies**, the **Superintendent assigns roles** (Cash Office or SO) through the **IM Portal**.
 - ✓ To implement changes in **CSI System**, the tool/code **ZFWF** is used for mapping cash offices with their SOs
- 📄 Rule 8: Check of Remittances Between the Account Office and Its Subordinate Offices**
- ◇ **1. Responsibility of Postmaster**
 - ✓ The Postmaster must ensure:
 - The **rules for receipt and dispatch of remittances** are:
 - **Fully understood** and
 - **Systematically followed** by the **Treasurer** and **Sub-Account Assistant**.
 - ◇ **2. Cash Transfer Procedure (CSI Offices)**
 - ✓ **Cash transfers must be done only through Workflow in CSI.**
 - ✗ **Manual voucher postings are NOT allowed for cash transfers.**
 - ✓ **Process:**
 - **Cash is sent via workflow.**
 - The **receiver office must acknowledge** the receipt in the system.
 - ✗ If not acknowledged:
 - The sender's **Cash in Transit remains outstanding.**
 - **Receiver's DOP Cash will not be debited.**
 - This causes **mismatched closing balances** in reports like:
 - ZFR_DAY_NEW (Daily Report) and
 - ZFBL3N (Cash in Transit GL report).
 - ◇ **3. Remittance in Non-CSI Locations**
 - ✓ If SO/BO is a **Tnf (Transition not finalized) location (Non-CSI)** but the **Cash Office/DDO is CSI enabled:**
 - Cash remittance is handled via **RSAO GL (Remittance Suspense Account Office General Ledger)**.
 - ✓ When the Non-CSI SO/BO sends the **Daily Account with acknowledgment**,
 - The **Postmaster of Cash Office/DDO nullifies the entry**,
 - The item is then considered **paired and settled**.
 - ◇ **4. Checking Cash in Transit (CIT)**
 - ✓ **Treasurer must regularly check Cash in Transit** using:
 - **T-code ZFBL3N** in SAP.
 - ✓ Look into **GL code 4867100000** for:
 - Offices that are **mapped to the HO** for CIT tracking.
- 📄 Rule 9: Limits for Remittances by Various Modes of Conveyance**
- ◇ **1. Modes of Cash Remittance in Postal Department**

Cash is remitted using various modes such as:

- Railways

- Motor vehicles (Departmental or Hired)
- Tongas
- Boats
- On foot or by hand

◇ 2. Cash Remittance Limits (As per latest rules)

◇ Mode of Conveyance

◇ Maximum Limit

(a) Loose cash through Departmental Employee	₹ 5 lakh
(b) Departmental MMS (Driver + MTS) in cash bag enclosed in account bag	₹ 20 lakh
(c) (i) Hired MMS (within city) with Driver + MTS	₹ 5 lakh
(ii) Hired MMS (outside city) with Driver + MTS	₹ 2 lakh
(d) RMS Section/Railway (via TVP) in account bag	₹ 2 lakh
(e) Account bag handed over to carrier (Weighment System/Road)	₹ 40,000
(f) Under Armed Escort	No Limit
(g) Cash via Departmental Employee accompanied by another	₹ 10 lakh
(h) BPM/ABPM/Dak Sevak alone	₹ 1 lakh
(i) BPM/ABPM/Dak Sevak accompanied by another BPM/ABPM/Dak Sevak	₹ 2 lakh

◇ 3. Applicability of Limits

- ✓ These limits also apply to:
 - **HRO/SRO (RMS Offices)** and
 - **Branch Offices (BOs)** — *mutatis mutandis* (with necessary modifications).

◇ 4. Authority to Modify Limits

- ✓ These are **maximum limits**.
- ✓ **Heads of Circle** may **reduce limits** based on:
 - **Discussions with local police**, and
 - **The law and order situation** in the area.

◇ 5. Periodic Review of Limits

- ✓ **The increased limits are reviewed annually.**
- ✓ Review considers whether the revised limits are:
 - **Adequate**,
 - Require **increase**, or
 - Need **reduction** based on the prevailing situation.

📖 **Rule 10: Regulation of Funds for Sub-Offices**

◇ 1. Primary Responsibility of Head Postmaster (HPM)

- ✓ Ensure:
 - Sub-Offices (SOs) have **adequate funds** for operations.
 - **Surplus collections** at SOs are withdrawn when exceeding authorized maximum balances.

◇ 2. Sub-Offices at Treasury/Bank Locations

- ✓ HPM must arrange with the **District Treasury or Bank** to:
 - Place funds at the **credit of the SPM** at **fixed intervals** (weekly/fortnightly) to meet expected needs.
- ✓ HPM should **monitor drawings** and arrange for **additional funds if needed**.

◇ 3. Other Sub-Offices (Not at Bank/Treasury)

- ✓ HPM must either:
 - Personally manage or,
 - Ensure the **Superintendent's arrangements** for:
 - Supplying funds, and
 - Removing surplus from these SOs.
- ✓ Follow the **Superintendent's prescribed method strictly** for:

- Regular supply and removal of funds, and
- Special emergencies.
- ◇ **4. Issuing Remittance Orders**
 - ✓ If HO makes or orders a remittance to/from an SO, the HPM must:
 - Enter the order in the **Daily Transaction Report (DTR)** generated in SAP, in the designated field.
 - ✓ **Sign the entry.**
- ◇ **5. Rule for Processing Cash Requisitions**
 - ✓ For SOs with **more receipts than payments**:
 - Only remit cash if balance falls below the **authorized minimum**.
 - ✗ Reject cash requisition if balance is above minimum.
 - ✓ For SOs with **more payments than receipts**:
 - Remit cash **even if no requisition is received** when balance drops below the minimum.
 - ✓ Monitor balances through:
 - Details furnished on the **reverse of the SO Daily Account (Rule 32)** — (Manual offices only).
 - ✓ **In CSI offices:**
 - No manual entry needed; data updates automatically in SAP.
- ◇ **6. General Rule for Remittance Amounts**
 - ✓ For SO with **surplus funds**:
 - Remit enough to reduce balance to **minimum**.
 - ✓ For SO **requesting funds**:
 - If receipts > payments → Raise to **minimum balance**.
 - If payments > receipts → Raise to **maximum balance**.
 - ✓ If the HPM finds the requisition **genuinely justified**, he can approve amounts **even if they exceed limits**.
- ◇ **7. Handling Urgent Cash Requests**
 - ✓ If an SO requests **urgent funds after the regular mail is dispatched**:
 - ✓ If the amount is **large**, use a **special carrier** (Rule 22 procedure).
 - ✓ If there is a **second mail dispatch**:
 - Send the remittance in a **cash bag with an extra SO slip**.
 - Place it in an **extra account bag**, mark as "**Due Mail**" in the mail list or registered list.
 - Provide an explanation for the extra dispatch in the mail list.
 - Mention the extra bag in the **next regular SO slip**.
 - ✓ **In CSI offices:**
 - All remittances are processed through the **CSI system by requisition**.
 - After GL code integration, **entries auto-update**, and manual recording on the reverse of DTR is **not required**.
- ◇ **8. Exception for Presidency Offices**
 - ✓ In Presidency areas, an **extra SO slip (allowed under Rule 18 exceptions)** can be used for **occasional/urgent remittances to delivery Town SOs**.

📄 **Rule 11: Provision of Funds for Sub-Offices**

◇ **1. How Sub-Offices (SOs) Get Funds**

When the **cash collections** at an SO are **not sufficient** to meet its operational needs, funds are provided in one of the following ways:

✓ (a) *From Treasury/Bank:*

- If the SO is located at a **Treasury or Bank station**, it can directly **draw funds** from the **treasury or bank**.

- ✓ (b) *From Another Sub-Office:*
 - The SO can receive funds via a **cash remittance from another SO**, often from a nearby **Cash Office SO**.
- ✓ (c) *From the Head Office (HO):*
 - The SO receives funds through **remittance from its own HO**.
- ◇ **2. Exceptional Cases – Funds from Other HOs**
 - ✓ In some **exceptional situations**, an SO may receive funds from a **Head Office other than its own Account Office (HO)**.
 - ✓ In such cases, the procedures and conditions laid down in:
 - **Rule 15 (Cash Office rules)** and
 - **Rule 16 (Check of Remittances)**
are applied **mutatis mutandis** (with necessary adjustments).

📄 **Rule 12: Disposal of Surplus Funds at Sub-Offices**

◇ **1. How Sub-Offices (SOs) Dispose Surplus Funds**

When an SO has **excess funds**, it can dispose of the surplus in the following ways:

- ✓ (a) *To Treasury/Bank:*
 - If the SO is located at a **Treasury or Bank station**, the surplus is **remitted to the treasury or bank**.
- ✓ (b) *To Another Sub-Office (Cash Office):*
 - The surplus can be sent to a **designated Cash Office SO**.
- ✓ (c) *To the Head Office (HO):*
 - The surplus is **remitted to the HO**.
- ◇ **2. Exceptional Cases – To Other HOs**
 - ✓ In **exceptional situations**, the SO may send surplus funds to an **HO other than its own account HO**.
 - ✓ The procedures and conditions of:
 - **Rule 15 (Cash Office)** and
 - **Rule 16 (Check of Remittances)**
must be followed **mutatis mutandis** (with necessary adjustments).
- ◇ **3. Restriction on Holidays**
 - ✗ **No remittance** of surplus funds should be made to an:
 - **HO** or
 - **SO (Cash Office)**
if the date of receipt would fall on a **Sunday** or a **Post Office Holiday**.

📄 **Rule 13: Supply of Funds to Sub-Offices at Treasury/Sub-Treasury/Bank Stations**

◇ **1. Authority of Sub Postmaster (SPM) at Treasury/Bank Stations**

- ✓ If the Sub-Office (SO) is located at a **Treasury, Sub-Treasury, or Bank station**, the SPM is **authorized to:**
 - **Draw money directly** from the treasury or bank.
 - **Up to the limit** of the amount placed at his credit.

◇ **2. Cash Monitoring in CSI Offices**

- ✓ In **CSI Post Offices:**
 - **No need to manually show** the cash credit balance on the **reverse of the System Generated Daily Transaction Report (DTR)**.
 - ✓ The **CSI system shows live cash availability** for any Post Office, accessible from any location.

◇ **3. Cash Monitoring in Non-CSI Offices**

- ✓ In **Non-CSI offices:**
 - The **Daily Transaction Report (DTR)** shows:
 - The **available balance** from the amount placed at the **SPM's credit**.

- This DTR information helps the **Head Postmaster (HPM)** decide on further actions to:
 - Supply funds or
 - Withdraw surplus funds from the SO.

📄 Rule 14: Exchange of Remittances Between Sub-Offices (SOs) in Account with the Same Head Office (HO)

- ◇ **1. Mode of Cash Transfer (CSI SAP Procedure)**
 - ✓ Cash transfer between SOs must be done only via SAP Workflow.
 - ✗ Voucher postings are NOT allowed for cash transfers.
- ◇ **2. Acknowledgment of Cash Transfer**
 - ✓ The receiver SO must acknowledge cash after receipt via workflow.
 - ✗ If acknowledgment is not done:
 - DOP Cash of the receiver office won't be debited.
 - The cash balance won't increase, leading to pending Cash in Transit (CIT).
- ◇ **3. Document Number Reference**
 - ✓ The SO requesting cash must **note and mention the document number** in the request document or letter for tracking.
- ◇ **4. Posting Cash Received Properly**
 - ✓ While accepting cash from a Cash Office or another SO:
 - The receiving SO must **post it under "Cash Received" in transaction code ZFFV50** in SAP.
 - This ensures that **Cash in Transit** gets cleared properly.
- ◇ **5. Daily Adjustment of Cash in Transit**
 - ✓ All SOs must ensure:
 - **Cash in Transit (CIT)** entries are **cleared/adjusted daily** without fail.
- ◇ **6. Verification through DTR (Daily Transaction Report)**
 - ✓ The **System-generated DTR** will show:
 - ✓ Details of **remittances sent or received**.
 - ✓ Whether the **S.O. slip orders for remittances** were properly followed.
 - ✓ Whether the amounts sent have been **duly acknowledged** by the receiving SO.
 - ✗ If there is **delay in sending or acknowledging**, the **Sub-Account Assistant must inform the HPM**, who will:
 - ✓ Report it to the **Superintendent immediately**.
- ◇ **7. Accounting of Remittances in HO Books**
 - ✓ For remittances exchanged between SOs under the **same HO**:
 - In the **remitting SO's account** → Entry goes to "**Cash in Transit**" (Debit).
 - In the **receiving SO's account** → Entry goes to "**Cash in Transit**" (Credit).

📄 Rule 15: Exchange of Remittances Between Sub-Offices Under Different Head Offices (HOs)

- ◇ **1. Authority for Inter-HO Remittances**
 - ✓ A **Head Office (HO)** can, on **requisition from the Superintendent**, order its Sub-Office (SO) to:
 - **Send a cash remittance to, or**
 - **Receive a cash remittance from another SO under a different HO.**
- ◇ **2. Accounting Procedure**
 - ✓ In the books of the **remitting SO**:
 - The remittance is **debited to "Cash in Transit" (CIT)**.
 - ✓ In the books of the **receiving SO**:
 - The remittance is **credited to "Cash in Transit" (CIT)**.
- ◇ **3. Procedure Where Treasurer Is Appointed in SO**

- ✓ If an SO has a **separate treasurer**, then:
 - ✓ If the remittance is **ordered by HO**, the SPM should record the order on the **S.O. slip**.
 - ✓ If the remittance is **requested directly by another SO**, the SPM should:
 - Record the order in the **Registered List**.
 - Keep a **copy of the message/order** filed along with the **Registered Lists** as a reference.

📄 **Rule 16: Manner of Exchanging Remittances Between Sub-Offices**

◇ 1. Authority for Prescribing Method

- ✓ The **Superintendent** prescribes how remittances are exchanged between SOs,
- ✓ Based on the **system approved by the Head of the Circle**.

◇ 2. If Remittance Is Sent by Post

- ✓ **Cash, currency notes, or stamps** are placed inside a **locked and sealed cash bag**.
- ✓ This cash bag is then placed inside a **registered bag**.

✓ *Procedure:*

- ➤ The **Treasurer or SPM** hands over the cash bag to:
 - The **Deputy/Assistant SPM of the Registration Branch**,
 - If not available, the **SPM** himself includes it in the registered bag.
- ➤ The **Registered List** must include:
 - Details of the cash/stamps remitted.
 - Initials of the officer making the remittance.
 - The **weight of the cash bag (in figures)**.
- ✓ **Requisitions** for cash/stamps should also be sent through the **Registered List**.

📄 *Note:*

- If the **accounting date** for the remittance differs from the **registered list date**, it should be clearly **noted on the registered list**.

◇ 3. When Cash Bag Is Received

- ✓ The **SPM or Treasurer** must:
 - Check the **weight of the cash bag** against the registered list.
 - Open and verify the contents as per **Rule 27**.
 - Check the amount with the **memo of remittance in SAP** (for CSI offices).
- ✓ **Acknowledge receipt:**
 - ✓ In **SAP Cash Workflow** (CSI offices).
 - ✓ Or by a note in the **next registered list** sent back to the remitting SO (Non-CSI).

✗ If acknowledgment is not done in CSI, DOP Cash will not be debited, and balance won't be updated.

◇ 4. When Remittance Is Exchanged Physically (Hand-to-Hand)

- ✓ If the remittance is carried by a **Postman, Overseer, or subordinate**, then:
 - The **remitting SO** follows the procedure in **Rule 39**.
 - The **receiving SO** follows the procedure in **Rule 22**.

◇ 5. Custody of Cash Bag

- ✓ Once the **mail bag contains a cash bag and is sealed**, it must be kept in the **personal custody of the SPM** until it is handed over to the carrier.

📄 **Rule 17: Contents of Account Bag**

◇ 1. What Is an Account Bag?

- An **Account Bag** is the bag sent by a **Head Office (HO)** to its **Sub-Offices (SOs)** containing cash and important documents related to accounts and operations.

◇ 2. Contents of the Account Bag

The Account Bag from HO to SO must always contain:

✓ **Mandatory Item:**

- **S.O. Slip** (always compulsory)

✓ **May Also Contain:**

- **Cash Bag**, which includes:
 - **Cash (Currency Notes)**
 - **Postage Stamps**
 - **Non-Postal Stamps**
 - **Indian Postal Orders (IPO)** for sale
- **Savings Bank (S.B.) Documents:**
 - **Passbooks**
 - **S.B. Warrants of Payment**
 - Other related S.B. documents (listed in the **S.B. Slip**)
- **B.O. Daily Transaction Reports** (after being checked at HO)
- **Any other documents** listed in the **remarks column** of the **S.O. slip**

◇ **3. Procedure for S.O. Slip at SO**

- ✓ On receiving the **S.O. slip**, the Sub-Office must:
 - **Sign it**,
 - Apply the **date stamp**, and
 - **File it properly in monthly bundles** for record and future reference.

📄 **Rule 18: S.O. Slips**

◇ **1. What Is an S.O. Slip?**

- ✓ An **S.O. slip** is a document sent **daily by the Head Office (HO) to each of its Sub-Offices (SOs)** enclosed in the **Account Bag**.
- ✓ It contains important financial details, instructions, and communication between HO and SO.

◇ **2. Purpose and Contents of S.O. Slip**

The S.O. Slip contains:

a) **Amount of Cash Remitted** (with details) to the SO.

b) **Particulars of Documents**, including:

- Serial numbers and values of **Indian Postal Orders (IPOs)** sent to the SO.
- **Instructions and Other Particulars**, such as remittance orders or operational guidance.

◇ **3. Important Check by HO Before Issuing S.O. Slip**

- ✓ The **Sub Account Assistant at HO** must:
 - Check the **SO's balance with respect to vouchers** and
 - Verify the **System Generated Daily Transactions** using **ZFR-DAY-NEW Report**
 - Only after verification, the **S.O. Slip is issued**.

◇ **4. Responsibility of the Sub-Postmaster (SPM)**

- ✓ The **SPM is personally responsible** for:
 - Carrying out the **instructions in the S.O. Slip** correctly and punctually.
 - If a remittance ordered in the S.O. slip is **not received in time**, the SPM must:
 - Report immediately to the **Head Office and Superintendent**.

◇ **5. Reporting Delays**

- ✓ If there is any delay by an SO in:
 - **Sending a remittance ordered by HO** or
 - **Acknowledging a remittance received**,
- ✓ The HO must **report it to the Superintendent**, who will take **strict action** against the irregularity.

◇ **6. CSI Office Procedure (Change in System)**

- ✓ In CSI offices, **S.O. Slips are not generated in the old format**.

- ✓ Instead, **only on-demand cash and documents are sent**, and relevant slips are generated through CSI (SAP).

📄 **Rule 19: Remittance of Cash**

◇ 1. Procedure for Ordering a Remittance of Cash

- ✓ When it is necessary to remit cash to an SO, either:
 - From the **Head Office (HO)**, or
 - From another **Sub-Office (SO)**,

✓ The **Head Postmaster** will record the order for remittance on the **System Generated Daily Transaction Report (DTR)**.

◇ 2. Action by Sub-Account Assistant

- ✓ In case of a remittance from the HO to the SO:
 - The order must be shown promptly by the **Sub-Account Assistant** to the **Treasurer**.
 - ✓ The **Treasurer must initial** the order to confirm the instruction.

◇ 3. Entry in S.O. Slip (for Non-CSI Offices)

- ✓ If remittance is from the HO:
 - The **Sub-Account Assistant** must enter the **amount and details of the remittance** in the **S.O. Slip**.

◇ 4. Procedure in CSI Offices

- ✓ In CSI offices:
 - The **Cash Workflow Process** must be followed.
 - A **Memo of Remittance** should be generated through the CSI SAP system.
 - No manual entry is needed in an S.O. slip.

📄 **Rule 20: Supply of Postage and Other Stamps**

◇ 1. Procedure for Ordering Stamp Supply

- ✓ When **postage or other stamps** are to be supplied to a **Sub-Office (SO)**:
 - The **Head Postmaster** writes the order on the **System Generated Daily Transaction Report (DTR)**.
 - ✓ The **Sub-Account Assistant** must:
 - Show the order promptly to the **Treasurer**, and
 - Get the **Treasurer's initials** as a token of acknowledgment.

◇ 2. Procedure in CSI Offices

- ✓ The **HO Treasurer** must:
 - 1 Login to SAP → Enter T-code **MIGO** to process the stamp supply.
 - 2 Print the **Invoice Slip** using T-code **MB90**.
 - 3 Send the stamps along with the **Invoice Slip** to the SO.
- ✓ At the **SO end**:
 - The **SO Treasurer**:
 - **Manually checks the stamps** against the Invoice Slip.
 - **Logs in SAP** → Uses T-code **MIGO** to **acknowledge receipt** of the stamps.

◇ 3. Procedure in Non-CSI Offices

- ✓ The **SPM of the Non-CSI SO**:
 - Sends a **written requisition** for the required stamps to the **Account Office (HO/SO acting as account office)**.
- ✓ The **Account Office (HO)** does the following:
 - 1 The **Postmaster/Sub-Postmaster verifies and approves** the requisition.
 - 2 Orders the **Treasurer to prepare the invoice in three copies**.
 - 3 The **Treasurer sends the stamps** along with the **invoice slips** to the SO under "**Cash to SO**".
- ✓ The **SO**:
 - **Acknowledges receipt of the stamps**,

- And records them as part of Cash from the Account Office.

Rule 21: Remittances Sent Through the Post

◇ 1. Procedure for Sending Remittance by Post

- ✓ When cash, currency notes, postage stamps, or other stamps are sent from the Head Office (HO) to a Sub-Office (SO) through the post:
 - The Treasurer prepares the remittance by enclosing it in a **Cash Bag**.
 - The **Cash Bag** is then enclosed inside the **Account Bag** as per procedure detailed in **Rule 26**.

◇ 2. CSI Scenario Process (Important Update)

- ✓ In CSI offices:
 - Cash remittance should be done using the **Cash Workflow Process in SAP**.
 - A **Memo of Remittance** must be generated in SAP.
 - **Stamps are also sent and received through SAP**, not manually.

◇ 3. Verification at Receiving Office (SO)

- ✓ At the SO, the Sub-Postmaster (SPM) must:
 - Verify the **weight of the Cash Bag**.
 - Verify the **amount of cash and stamps** with entries in the **S.O. Slip** and the **Memo of Remittance (SAP)**.
 - After verification, immediately lock the cash and stamps in the **office safe**.

◇ 4. Verification in CSI System

- ✓ The SPM or Treasurer must:
 - Compare the **cash bag weight and contents** with the **S.O. Slip and Memo of Remittance generated in SAP**.
 - **Acknowledge receipt of cash** in SAP through the **Cash Workflow Process**.
 - If not acknowledged, the **DOP Cash of the receiving office will not be debited**, i.e., the balance will not be updated correctly.
 - **Stamps also must be acknowledged in SAP** using the stock management process.

◇ 5. Checking Cash in Transit (CIT)

- ✓ Both the **Supplying Office (HO)** and the **Receiving Office (SO)** must:
 - Regularly check **Cash in Transit (CIT)** status using **T-code ZFBL3N** in SAP.

Rule 22: Remittances Through Special Carriers

◇ 1. When Remittance is Sent via Special Carrier

- ✓ Remittance to a Sub-Office (SO) can be sent via:
 - **Postman, Overseer**, or any other **subordinate staff**.
- ✓ The cash can be sent:
 - **Loose (without cash bag)** or
 - **Enclosed in a cash bag**,
 - As per the method prescribed by the **Head of the Circle**.

◇ 2. Procedure if Remittance is Sent Loose

- ✓ **Treasurer hands over the cash directly** to the carrier.
- ✓ The carrier must:
 - **Give a receipt in the Hand-to-Hand Receipt Book** for the amount received.

◇ 3. Procedure if Remittance is in a Cash Bag

- ✓ Steps to follow:
 - 1 Place the money + **Memo of Remittance (full details)** inside the cash bag.
 - 2 **Close and weigh the cash bag in the presence of the carrier**.
 - 3 Carrier must give a **receipt in the Hand-to-Hand Receipt Book**, including the **weight of the bag (in words and figures)**.
 - 4 The bag should be sealed as per **Rule 27(3) of Volume VI Part I**.

◇ 4. Entry in SO Slip

- ✓ A remark must be entered in the SO slip indicating that the remittance is sent through a **special carrier**.
- ✓ On the carrier's return, the Treasurer must:
 - Check whether a **receipt has been obtained** in the **carrier's book or diary**.
 - **Initial the entry with date** to confirm the check.
- ◇ **5. CSI Scenario Process**
 - ✓ Remittance must be done via the **Cash Workflow Process in SAP**.
 - ✓ A **Memo of Remittance is generated in SAP**.
- ◇ **6. At the Receiving Office (SO)**
 - ✓ The **SPM must:**
 - **Count the cash**, whether loose or in the bag.
 - **Verify against the Memo of Remittance** and the **Hand-to-Hand Receipt Book**.
 - If in a cash bag:
 - Check the **weight of the bag**,
 - Open it,
 - **Count contents and verify with the memo**.
 - Give a **receipt to the carrier** in his book or diary, recording the **ascertained weight in words and figures**.
- ◇ **7. Special Note for SO to SO Remittance (with Cash Office)**
 - ✓ When remittance is from one **S.O. to another (Cash Office)** and the **carrier is headquartered at the receiving S.O.:**
 - The receiving S.O. must give acknowledgment both in:
 - The **Carrier's Book/Diary**, and
 - **SAP (Cash Workflow Acknowledgment)**.
- ◇ **8. Entry and Safe Custody**
 - ✓ Compare the amount received with the entry in the **S.O. Slip**.
 - ✓ If the **S.O. slip reaches earlier**, check the entry when the cash arrives.
 - ✓ Enter the amount in the **S.O. account** on the **actual date of receipt**, which must be noted on the **S.O. slip**.
 - ✓ Lock the money safely in the **office safe**.
- ◇ **9. CSI Important Reminder**
 - ✓ In CSI, the **SPM/Treasurer must:**
 - Check **cash bag weight**,
 - Compare with **Memo of Remittance (SAP)** and **Hand-to-Hand Receipt Book**.
 - **Acknowledge receipt in SAP using Cash Workflow Process**, else the balance won't be updated.

📄 **Rule 23: Supply of Indian Postal Orders (IPOs)**

- ◇ **1. Procedure for Supply of IPOs**
 - ✓ When IPOs are to be supplied to an S.O.:
 - They are handed over by the **Money Order Assistant** to the **Sub-Account Assistant (under receipt)**.
 - ✓ The procedure is the **same as the supply of stamps** (Rule 20 applies **mutatis mutandis**).
- ◇ **2. CSI Process for IPO Supply**
 - ✓ IPO remittance is done in SAP (CSI) using:
 - **T-code MIGO** (for creating Goods Receipt Note).
 - An **invoice document** is printed through **MB90**, which is sent along with the **S.O. slip**.
 - ✓ The **IPO stock can be checked** anytime using **T-code MB52**.
- ◇ **3. On Receipt at Sub-Office (CSI)**
 - ✓ The S.O. should:

- Compare the **denomination and number of IPOs** received with the details in the invoice attached with the **S.O. slip**.
 - Check the IPO stock in SAP (**MB52**) after receipt.
- ◇ **4. Procedure for Non-CSI Offices**
- ✓ **Step-wise process:**
 - 1 The SPM sends a requisition for IPOs to the **Account Office (HO)**.
 - 2 The **Postmaster/Sub-Postmaster verifies and approves** the requisition.
 - 3 The **Treasurer prepares an invoice (in 3 copies)**.
 - 4 IPOs are sent along with the invoice slips to the S.O. under "**Cash to SO**".
 - 5 The S.O.:
 - **Checks and acknowledges** the IPOs received.
 - Treats IPOs as **part of cash received from the Account Office**.
- ◇ **5. Important Notes for CSI Offices**
- ✓ After receipt:
 - Check IPO denomination and count in **MB52 (stock view)**.
 - Cross-verify with the document generated from **MB90**.

📄 Rule 24: Adjustment of Errors in Account

- ◇ **1. General Rule**
- ✓ If any **error** like:
 - **Short/Excess Receipt** or
 - **Short/Excess Payment**
occurs at the **Sub Office (S.O.)**,
 - ☞ It is communicated through an entry in the **S.O. slip**.
- ◇ **2. Responsibility of S.O.**
- ✓ The **Sub Postmaster (S.P.M.)** must:
 - **Adjust the error** as soon as possible.
 - Follow the method **indicated by the Head Office (H.O.)**.
- ◇ **3. Procedure in CSI Scenario**
- ✓ In CSI, each **Debit/Credit transaction** generates a **document number**.
 - ✓ If an error is detected:
 - The **Head Postmaster (HPM)** can adjust it by:
 - Correcting the transaction entry or
 - Changing the **GL (General Ledger) Head**, if required.
 - This is done **only after confirmation** from the **concerned branch** about the genuineness of the error.
 - ✓ Alternatively, the document can be:
 - **Reversed back to the originating office** for necessary corrections.
- ◇ **4. Important Note**
- ✓ In CSI, **error adjustments are system-based**, and proper care must be taken to ensure the correctness before making any correction.

📄 Rule 25: S.B. Slips

- ◇ **1. What is an S.B. Slip?**
- ✓ **S.B. Slip (Form S.B. 27)** is used for listing and sending **Savings Bank (S.B.) documents**, such as:
 - Warrants of Payment
 - S.B. Acknowledgements
 - Passbooks
 - Other S.B. related documents
- ◇ **2. Procedure at Head Office (H.O.)**

- ✓ The **Savings Bank (S.B.) Assistant** must:
 - Check entries in the S.B. slip against the **original documents**.
 - After verification, the documents are **enclosed in a cover and sealed**.
 - The cover must be labeled with the **name of the destination S.O.**
 - ✓ The sealed cover is then handed over **under receipt** to the **Sub-Account Assistant**.
 - ✓ The **Sub-Account Assistant** will:
 - Enter the details in the **S.O. slip**.
 - Attach the S.B. slip cover to the corresponding S.O. slip for despatch.
- ◇ **3. Procedure at Sub Office (S.O.)**
- ✓ On receipt, the S.O. must:
 - Immediately **check the S.B. documents** against the details mentioned in the S.B. slip.
 - File the **S.B. slips in monthly bundles** for record.
- ◇ **4. Important Notes**
- ✓ This procedure ensures that **Savings Bank documents are properly tracked and accounted for**.
 - ✓ It also ensures accountability between the Head Office and the Sub Office.
- 📄 **Rule 26: Closing of Account Bags in the Head Office**
- ◇ **1. Key Procedure Before Closing Account Bags**
- ✓ The **System Generated Daily Transaction Reports' balances** must be entered in the **S.O. slips** (both in **words and figures**).
 - ✓ The S.O. slips along with any **Indian Postal Orders (IPOs), stamps, or documents** are placed in the **account bag** for the respective S.O.
- ◇ **2. If No Cash is Involved**
- ✓ Account bags **without cash** are:
 - **Closed and sealed by the Sub-Account Assistant.**
 - Handed over to the **sorting or mail department** under receipt.
- ◇ **3. If Cash or Stamps Are Involved**
- ✓ Procedure:
 - Account bag taken to the **Treasurer** along with documents.
 - The **Treasurer encloses the cash or stamps** in a **cash bag** in the presence of the **Sub-Account Assistant**.
 - ✓ **Sub-Account Assistant is not required to count cash**, but must ensure that the remittance is indeed enclosed.
 - The cash bag is sealed using:
 - ◇ **Cash Seal (black sealing wax)**
 - ✓ The **Sub-Account Assistant weighs the cash bag**, enters the weight (in **words and figures**) on:
 - ◇ The label of the cash bag
 - ◇ Both copies of the S.O. slip
 - ✓ The **Treasurer initials** the weight entry and the remittance entry on the slips.
 - The cash bag is then placed in the account bag in presence of both.
 - Finally, the **Sub-Account Assistant seals the account bag** with the **Sub-Account Seal**.
- ◇ **4. Sealing Rules**
- | | |
|-------------|---|
| ◇ If... | ◇ Seal Used |
| Cash bag | Cash seal (Black sealing wax) |
| Account bag | Sub-Account seal (Red sealing wax if two seals are used) |
- If the **Sub-Account Assistant also handles mail/sorting duties**, then:
 - ◇ **Two seals** are placed on each account bag.

- ◇ **Cash seal with red wax above the Sub-Account seal.**
- ◇ This is done to clearly distinguish between the seals.

◇ 5. Important Notes

- ✓ In CSI scenario, all remittances must be done via **cash workflow in SAP** and a **Memo of Remittance** should be generated.
- ✓ **Stamp supply is also managed via SAP.**
- ✓ **An account bag without cash, stamps, or documents need not be sealed** if enclosed inside a mail bag.

◇ 6. Responsibilities

- ✓ **Sub-Account Assistant must personally perform all duties** related to sealing, weighing, and recording for account bags.
- ✓ **No delegation of duties** is allowed except when the account bag does not contain any remittance (cash or stamps).

📄 **Rule 27: Opening of Account and Cash Bags in Sub-Office**

◇ 1. Examination of Account Bag

- ✓ On receipt from H.O., the **S.P.M. must carefully examine the account bag** before opening it.
- ✓ Check for any tampering or damage to the seals.

◇ 2. If Cash Bag is Included

- ✓ Examine the cash bag similarly.
- ✓ The cash bag should be **weighed in presence of the Sub-Account Assistant.**
- ✓ **Verify the weight** with the entry noted in the **S.O. slip.**
- ✓ Then the cash bag should be opened in presence of the Sub-Account Assistant.

◇ 3. If Treasurer and Sub-Account Assistant are Same Person

- ✓ If both duties are handled by the same official, the cash bag must be:
 - **Weighed and opened in presence of any other official** nominated by the Superintendent.

◇ 4. In CSI Scenario

- ✓ The SPM or Treasurer should:
 - ◇ Check and compare the **cash bag weight** with:
 - **S.O. slip entry**
 - **Memo of Remittance (generated in SAP)**
 - ◇ Acknowledge the cash through **cash workflow process in SAP.**
 - ◇ Cross-check with the **Day's Report of the S.O.**

◇ 5. When Sub-Account Assistant Handles Mail/Sorting Too

- ✓ This fact will be **informed to the S.P.M.** by H.O.
- ✓ The S.P.M. should then check each account bag to ensure it has:
 - ◇ **Two seals:**
 - **Cash Seal (red sealing wax)**
 - **Sub-Account Seal (standard seal)**
- ✓ **Red wax seal is mandatory for cash.**

📄 **Rule 28: Preparation of S.O. System Generated Daily Transaction Report**

◇ 1. Cash Balance Tally (End of Day)

- ✓ At the end of each business day:
 - ◇ **Check and tally the cash balance of:**
 - **Treasurer Cash Book (ZFBL3N)**
 - **With Physical Cash Balance.**
- ✓ Any difference could be due to:

- Missing voucher postings for financial transactions (e.g., WUMTS, MMTS, etc.)
- ◇ **2. Accounting of All Transactions**
 - ✓ All financial transactions must be accounted through:
 - ◇ **POS Back Office Cash (DOP Cash)**
 - Includes transactions from:
 - **POS (Counter Work)**
 - **SB/Finacle**
 - **PLI/RPLI (McCamish)**
- ◇ **3. Generation of Daily Transaction Report**
 - ✓ Use **T-code ZFR_DAY_NEW** in SAP to generate the report.
 - ✓ This report shows:
 - ◇ **Closing Balance (in words and figures) — Generated Automatically.**
- ◇ **4. Completion of Report Entries**
 - ✓ Fill in all other entries:
 - ◇ On the **front and reverse sides** of the report.
 - ✓ Apply the **S.O. date stamp** on the report.
 - ✓ **Sign by S.P.M. — Mandatory.**
 - ✓ This report is a "**due document**", and timely submission to H.O. is compulsory.
- ◇ **5. Year-End Special Instructions (Non-CSI Offices)**
 - ✓ On the **last working day of the month** and on **31st March**, the S.P.M. must note in **Red Ink** (on reverse side):
 - ◇ Details of:
 - (i) **Cash**
 - (ii) **Indian Postage Stamps**
 - (iii) **Other Stamps (if part of cash balance)**
- ◇ **6. Stamps Stock Details (Non-CSI Only)**
 - ✓ Enter stamp stock details under:
 - (i) **Indian Postage Stamps** (includes embossed envelopes, letter cards, post cards)
 - (ii) **Other Stamps** (e.g., Non-judicial stamps if part of cash balance)
- ◇ **7. CSI Scenario Simplification**
 - ✓ **In CSI Offices:**
 - No need to enter red ink particulars or manual year-end entries.
 - **Year-end processes are system-driven and handled centrally.**

📄 Rule 29: Preparation of Daily Accounts by S.O. Not in Daily Communication with H.O.

- ◇ **1. Daily Preparation of Account – Mandatory**
 - ✓ Even if the **Sub-Office (S.O.)** is not in daily communication with its **Head Office (H.O.)**, it must:
 - ◇ **Write, check, and close the account daily** as per rules.
- ◇ **2. Submission to H.O. (On Mail Despatch Days Only)**
 - ✓ The account is **submitted only on the day when the mail is despatched to H.O.**
 - ✓ This account is prepared in the format of the:
 - ◇ **S.O. System Generated Daily Transaction Report (ZFR_DAY_NEW)**
- ◇ **3. How Transactions Are Accounted**
 - ✓ The report will **auto-calculate totals of all transactions** since the last despatch day.
 - ✓ Important:
 - The **closing balance** must exactly match the **closing balance on the date of despatch.**
- ◇ **4. Responsibility for Cash Verification**
 - ✓ If there is an **Assistant in the S.O.** (besides the S.P.M.):

- ◇ The Assistant is **jointly responsible for cash custody.**
- ◇ Assistant must **verify the cash balance daily** as per rules.
- ◇ **Initial the Daily Account (System Generated) each day** to confirm verification.

◇ **5. No Detailed Voucher Check Required**

- ✓ **Detailed check of individual vouchers is NOT needed.**
- ✓ **Only the cash verification and balance confirmation** are mandatory.

📄 **Rule – 30: Liabilities of Sub-Office**

◇ **1. Definition of Liabilities of S.O.**

- ✓ Liabilities mean the total amount of:
 - ◇ **Unpaid eMOs (electronic Money Orders)**
 - ◇ **Unpaid SB Warrants of Payment**
 - ◇ **Any other unpaid instruments like P.O. Certificates**

◇ **2. Daily Entry of Liabilities – Mandatory**

- ✓ **The S.P.M. must enter the total amount of liabilities daily** in the specified column of the:
 - ◇ **S.O. System Generated Daily Transaction Report (ZFR_DAY_NEW)**
- ✓ Purpose:
 - To inform H.O. whether the S.O. needs additional funds or the current balance is sufficient.

◇ **3. Special Entry – If Bag Despatched Within Working Hours**

- ✓ **If the Account Bag is despatched within office working hours**, then S.P.M. must also write:
 - ◇ (a) **Actual Cash in Hand**
 - ◇ (b) **Actual Liabilities**
 - ✎ This should be recorded in the **‘Remarks’ column** on the reverse side of the Daily Transaction Report.

◇ **4. Format for Entry:**

Rs.p. Actual cash in hand at (hour) on (date)

Rs.p. Actual liabilities existing at (hour) on (date)

◇ **5. Important Rule for Cash Count:**

- ✓ The account does NOT need to be made up fully during the day.
- ✓ The S.P.M. should simply:
 - ◇ **Physically count the cash available at the office**
 - ◇ Check the amount of unpaid instruments
 - ◇ This must be done **15 minutes before the bag is despatched.**
- ✓ **No voucher verification needed** for this entry.

📄 **Rule – 31: Details of Remittances Received and Sent**

◇ **1. Mandatory Entry of Remittances**

- ✓ **All remittances**, whether:
 - ◇ **Received from H.O.**
 - ◇ **Sent to H.O.**
 - ◇ **Received from other S.Os**
 - ◇ **Sent to other S.Os**
- ✓ Must be entered properly in the **designated place** provided in the:
 - ◇ **Reverse side of the S.O. Daily Account (Non-CSI offices)**
 - ◇ Or in the **System Generated Daily Transaction Report (ZFR_DAY_NEW)** in CSI offices.

◇ **2. Purpose of the Entry:**

- ✓ To maintain a clear and transparent record of:

- ◇ **Cash movement between offices.**
- ◇ Ensure correctness of **Cash in Transit (GL 4867100000).**
- ◇ Assist H.O. and auditing authorities in verifying the accuracy of transactions.
- ◇ **3. Applies to All Types of Remittances:**
 - ✓ Cash
 - ✓ Stamps
 - ✓ IPOs (Indian Postal Orders)
 - ✓ Any financial document remitted
- ◇ **4. CSI Office Note:**
 - ✓ In CSI post offices:
 - ◇ **System automatically captures** remittance data via the **Cash Workflow in SAP.**
 - ◇ Still, it is the responsibility of the **SPM to verify** that entries reflect accurately in ZFR_DAY_NEW report and ZFBL3N (Cash in Transit GL).


📄 **Rule – 32: Details of Drawings from Treasury/Bank**

1. Purpose of Recording Drawings:

- ✓ To monitor how much amount is:
 - ◇ **Placed at credit** of the Sub-Postmaster (SPM).
 - ◇ **Drawn so far** from Treasury/Bank.
 - ◇ **Balance remaining** at Treasury/Bank.
- ◇ **2. For Sub-Offices at Treasury/Bank Stations:**
 - ✓ Each day, SPM must record:
 - ◇ **Amount placed at credit.**
 - ◇ **Amount drawn till date.**
 - ◇ **Balance remaining at treasury/bank.**
 - ✓ This is entered on the **reverse side** of the **S.O. Daily Account** or **Daily Transaction Report (ZFR_DAY_NEW).**
- ◇ **3. For Account Bag Dispatched During Working Hours:**
 - ✓ SPM should record the exact status of funds at the Treasury/Bank:
 - ◇ **15 minutes before dispatching the account bag.**
 - ◇ This includes amount at credit, drawn, and balance.
- ◇ **4. For S.Os Not at Treasury/Bank Station:**
 - ✓ Daily entry includes:
 - ◇ **Authorized Maximum Limit** of cash drawn from Cash Office without H.O. approval.
 - ◇ **Additional Credits**, if placed by the H.O.
 - ◇ **Amount already drawn.**
 - ◇ **Balance remaining** from limit or credit.
- ◇ **5. CSI Post Offices Process:**
 - ✓ Cash drawing process is automated via SAP:
 - ◇ Voucher is prepared for "**Cash Drawn from Bank**".
 - ◇ On physical receipt of cash, Treasurer logs in SAP.
 - ◇ Use T-Code **ZFFV50**.
 - ◇ Select "**Cash Drawn from Bank**", enter **SOL ID** and **Amount**.
 - ✓ This entry directly reflects in the S.O. Daily Transaction Report.

📄 **Rule 33 – Remarks in S.O. Daily Transaction Reports**

◇ 1. Purpose of the Remarks Column (Back Side of DTR):

- ✓ Space is provided to enter any essential remarks related to:
 - ◇ **Unclassified receipts and payments.**
 - ◇ **Electronic Money Order (eMO) lists dispatched.**
 - ◇ **Documents related to Postal Certificates or Custom Duty Receipts.**
 - ◇ **Parcels with details of amounts realized.**
 - ◇ **2. For Treasury/Bank Book Transfers:**
 - ✓ When cash is drawn by book transfer from treasury/bank, SPM must:
 - ◇ Enter the **nature of the transaction** in the remarks section.
 - ◇ Mention the **amount drawn** by book transfer.
 - ◇ **3. Pay, Allowances & Contingent Charges:**
 - ✓ Entries must include:
 - ◇ **Pay and allowances**—charged on the day of payment.
 - ◇ For **contingent charges**, mention:
 - **Nature of the charge.**
 - **Amount.**
 - **Attach voucher and sanction**, invoiced with DTR.
 - ◇ Any amount sent out of account (e.g., **Security Bond premium remittance to sureties**) must also be detailed.
 - ◇ **4. Cash Balance Below Minimum or Excess:**
 - ✓ When **cash falls below minimum**, SPM must:
 - ◇ Provide a clear **reason/explanation** in remarks.
 - ✓ When **cash exceeds the authorized maximum**, SPM must:
 - ◇ Record **full reasons** for excess retention in the remarks.
 - ◇ **5. For CSI Post Offices:**
 - ✓ Remarks are entered **during transaction posting in SAP.**
 - ✓ After verification, remarks are automatically reflected in the account.
 - ✓ Amounts get **auto-posted into the relevant GL code.**
-  **Rule 34 – Requisition for Postage and Other (Non-Postal) Stamps**
- ◇ **1. Purpose:**
 - ✓ When a Sub-Postmaster (SPM) needs:
 - ◇ **Postage stamps** (e.g., postcards, letter cards, embossed envelopes)
 - ◇ Or **non-postal stamps** (like court fee stamps, revenue stamps, etc.)
 - ◇ **2. Requisition Procedure:**
 - ✓ SPM should:
 - ◇ Prepare a **requisition list** on a plain sheet of paper.
 - ◇ Mention:
 - ✓ **Denominations** (e.g., ₹1, ₹5, ₹10)
 - ✓ **Total value** of the stamps required.
 - ◇ Attach this list to the **S.O. System generated Daily Transaction Report (DTR).**
 - ◇ **3. How to Note in DTR:**
 - ✓ In the “**Remarks**” column on the **back side** of DTR, the SPM should write:
 - ☞ “**Stamps and stationery ₹_____ vide list attached.**”
 - ✓ No need to send **cash with the requisition.**
 - ◇ **4. Applicability:**
 - ✓ This procedure is valid for both:
 - ◇ **Postage stamps.**

◊ Non-postal stamps.

- ✓ Applies to S.O. requisitioning stamps from its Head Office (H.O.).

★ Quick Process Flow:

◊ Step

◊ Action

- 1 Prepare stamp requisition (denomination & value)
- 2 Attach requisition with DTR
- 3 Note in DTR remarks: "Stamps and stationery ₹___ vide list attached"
- 4 No cash required to be sent

🔔 Important Note:

- ✓ This rule governs the supply of non-postal stamps from H.O. to S.O.

🔑 CSI Offices Note:

- ✓ Although not directly mentioned here, in CSI, requisitions for stamps are processed through SAP using T-Code **MIGO**, and the stock is tracked via **MB52**.

📄 **Rule 35 – Documents Sent with S.O. System Generated Daily Transaction Report (DTR)**

◊ 1. Purpose:

- ✓ These are the documents that must be sent by the Sub-Office (S.O.) along with its **System Generated Daily Transaction Report (DTR)** to the Head Office (H.O.).

◊ 2. List of Documents:

📄	📄 Document Name	🔑 Purpose/Remarks
1	Sub-office e-Money Order Lists	For eMO transactions summary
2	Consolidation with vouchers and accompaniments	Total of day's transactions
3	List of Documents	Lists all documents enclosed with DTR
4	List of Indian Postal Orders (IPOs) Paid	Record of IPO payments
5	List of Indian Postal Orders (IPOs) Sold	IPO sales details
6	Treasury/Bank receipt or voucher	For money deposited into or drawn from treasury/bank
7	Signed receipts for Inward Foreign Parcels with Customs Duty	Proof of customs charges collected
8	BOs Daily Transaction Reports (DTRs)	For Branch Offices in direct account with the S.O.
9	Daily List of Telephone Revenue Collections	If any telephone bills collected
10	Void e-Money Orders Paid	For voided eMO payments
11	Documents for Unclassified Payments	Supporting documents for unusual payments
12	Signed Receipts in Form ACG-17	ACG-17 is a general receipt form
13	List of Accountable Articles Booked (if any)	Parcels, insured, registered, VP, etc.
14	Vouchers for 3rd Party Transactions (outside CSI)	For services like WUIMT, e-Post, Aadhaar, etc.
15	Others	Any other relevant document required by rules

◊ 3. Important Note:

- ✓ Each document must be properly listed and invoiced in the "**List of Documents**" enclosed with the DTR.

🔔 CSI Post Office Process:




- ✓ Documents like treasury receipts, IPO lists, and money order lists are generated and tracked in SAP (CSI system).

- ✓ Physical documents like BO DTRs, ACG-17 receipts, and parcel customs receipts are still physically sent where necessary.

Rule 36 – Contents of Account Bag (From S.O. to H.O.)

◇ 1. Main Contents of the Account Bag Sent to H.O.:

- ✓ The **Account Bag** from the **Sub-Office (S.O.) to the Head Office (H.O.)** generally contains:

 Step	 Contents	 Purpose
1	System Generated Daily Transaction Report (DTR)	Summary of daily financial transactions
2	All Documents listed in Rule 35	eMO lists, IPO lists, Treasury receipts, BO DTRs, etc.
3	Cash Bag (if remittance is required)	Contains cash or stamps remitted to the H.O.

◇ 2. If No Cash is Sent:

- ✓ The account bag may only contain the DTR and related documents without the cash bag.



CSI Post Office Note:

- ✓ Remittance is processed through the **Cash Workflow in SAP (CSI)**.
- ✓ A **Memo of Remittance** is generated digitally.
- ✓ Physical cash bag is still sent where applicable.

Rule 37 – Remittances Sent Through the Post

◇ 1. Procedure for Sending Cash Remittance to H.O.:

- ✓ When cash or currency notes are sent to the **Head Office (H.O.) through post**, the following steps are followed:

 Step	 Action
1	Cash placed in Cash Bag As per procedure in Rule 27, Vol. VI Part I .
2	Record the Weight Weight of the cash bag to be noted: ✓ On the bag label ✓ In words & figures ✓ In Remarks column of DTR ✓ On the back of DTR in red ink (Non-CSI only).
3	Enclose in Account Bag Cash bag is placed inside the Account Bag going to the H.O.

◇ 2. CSI Post Office Process:

- ✓ In CSI offices:
 - Remittance is done through **Cash Workflow in SAP**.
 - **Memo of Remittance** is generated in SAP.
 - **No need** to write the weight or details in red ink on the DTR.
 - The remittance automatically reflects in the **Workflow of SO/HO** and in the **Day's Report**.



◇ 3. Responsibility:

- ✓ All steps must be done **personally by the Sub-Postmaster (SPM)**.
- ✓ The **cash bag remains in the personal custody** of the SPM after sealing until it is placed in the account bag and handed over to the carrier.

Rule 38 – Closing of the Account Bag

◇ 1. Procedure for Closing Account Bag:

- ✓ The **Sub-Postmaster (SPM)** must perform the following steps **personally**:

 Step	 Action
1	Place Articles/Documents in Bag All articles, documents, DTR, remittance (if any), etc., to be placed in the bag by SPM.
2	Label the Bag Attach a White Bag Label showing the name of the Head Office (H.O.) .

12 34	Step	Action
3	Close and Seal	Properly close and seal the bag.
4	Despatch	Despatch the bag as per the procedure in Chapter 3 of this Volume.

◇ **2. Reference Note:**

✓ Follow the **same note as Rule 37(2):**

- In **CSI offices**, once the remittance is processed through **SAP Cash Workflow**, it reflects in both the **Workflow and Day's Report**.
- **No need to write remittance details manually** on the DTR.

◇ **3. Responsibility:**

✓ The process of placing, sealing, and despatching must be done **personally by the Sub-Postmaster (SPM)**.

✓ It is the **sole responsibility** of the SPM to ensure correctness and security.

 **Rule 39 – Remittances through Special Carriers**

◇ **1. Mode of Remittance to H.O.:**

✓ Remittance can be sent to H.O. either:

- **Loose Cash**, or
- **Cash Bag (sealed)**
 - ✓ As per method prescribed by **Head of the Division**.

◇ **2. Receipt by Carrier:**

Mode	Process
Loose Cash Carrier must give a receipt in the Hand-to-Hand Receipt Book or S.O. Account .	Cash Bag Cash with Memo of Remittance is placed in the bag. Bag is closed, sealed, weighed. Carrier signs the receipt and notes weight (in words & figures) in the receipt book.

Cash Bag Cash with **Memo of Remittance** is placed in the bag. Bag is closed, sealed, weighed. Carrier signs the receipt and notes **weight (in words & figures)** in the receipt book.

◇ **3. Entry in Overseer Diary:**

- ✓ SPM must record the remittance (cash bag or loose cash) in the **Overseer's Diary**.
- ✓ SPM should ensure the **cash limit for the carrier is not exceeded**.

◇ **4. If Cash Limit Exceeds:**

✓ SPM must mention this in the **Remarks column** of the **Daily Transaction Report (DTR)**.

◇ **5. Important Limits:**

- ✓ **Max Loose Cash Limit = ₹5 Lakhs** (As per Directorate letter dated 01-10-2018).
- ✓ For amounts exceeding, proper escort must be arranged.

◇ **6. Special Case – Mail Motor Service (MMS):**

- ✓ In MMS towns, Head of Circle may permit:
 - Cash bag to be **sealed and weighed in advance** (without waiting for the carrier).
 - Carrier examines bag condition and weight at pickup.
 - ✓ Receipt must still be taken in **Hand-to-Hand Receipt Book**.

◇ **7. Receipt Acknowledgment in DTR:**

- ✓ SPM should record remittance details on the **back of DTR**.
- ✓ Carrier's signature and bag weight must be recorded.
- ✓ On return, SPM must verify carrier has obtained a receipt from H.O.

◇ **8. Procedure at H.O.:**

Step	Action
On Receipt of Cash Bag	Treasurer (in presence of Sub-Account Asst.) checks seal, weight, opens, counts cash, verifies memo.

Step	Action
Receipt to Carrier	Treasurer provides signed receipt with weight in words & figures in carrier's book or diary.
Verification with DTR	Treasurer checks DTR entry from SO. If correct, initials it for Sub-Account Asst. acceptance.
Date of Accounting	Remittance is accounted for on actual date of receipt in H.O.

◇ **9. CSI Scenario:**

- ✓ Remittance is done via **Cash Workflow in SAP.**
- ✓ **Memo of Remittance** generated.
- ✓ Treasurer verifies:
 - **Weight (as per memo and actual bag)**
 - **Entry in Hand-to-Hand Receipt Book.**
 - ✓ Acknowledgment done in SAP Cash Workflow.

🏢 **Rule 40 – Opening of Account Bags in the Head Office**

◇ **1. Receipt of Account Bags from S.Os:**

- ✓ Account bags are handed over by the **Mail or Delivery Department** to the **Treasurer** under receipt.
- ✓ The treasurer must check:
 - 🏷 **Bag label**
 - 🔒 **Seal condition**
 - 📜 **Cord integrity**
 - 📦 **Overall condition of the bag**

◇ **2. Opening Procedure:**

- ✓ Bags are opened by the **Treasurer in the presence of the Sub-Account Assistant.**
- ✓ If there is a **Cash Bag** inside:
 - The treasurer removes it.
 - ✓ The **Account Bag (with other contents)** is handed over immediately to the **Sub-Account Assistant.**

◇ **3. Immediate Verification:**

- ✓ Sub-Account Assistant checks the **S.O. System Generated Daily Transaction Report (DTR)** to verify:
 - Whether any remittance (cash) is advised as sent.
 - ✓ **If a remittance is advised but no cash bag is received:**
 - The **Head Postmaster must be summoned immediately** for investigation.

◇ **4. Bags Received After Office Hours:**

- ✓ Bags or sealed cash bags received **after the day's transaction closing** must be:
 - Made over by Mail/Delivery Department to the **Treasurer under receipt.**
 - Receipt must include:
 - **Bag description**
 - **Name of the S.O.**

◇ **5. Procedure for After-Hours Bags:**

- ✓ If received **before treasury closing:**
 - Stored in the treasury.
 - ✓ If received **after treasury/bank closure:**
 - Kept securely overnight in:
 - **Joint custody of the Postmaster and another official, or**
 - **Two designated officials** (as per office duty distribution memorandum).

◇ **6. Recording:**

✓ Treasurer must record the **total number of bags** in the **H.O. System Generated Daily Transaction Report**.

✓ The **Postmaster must verify this count physically**.

◇ **Note for CSI Offices:**

✓ This physical verification process continues, but cash remittances and acknowledgments are additionally tracked via **Cash Workflow in SAP**.

Rule 41 – Opening of Cash Bags in the Head Office

◇ **1. Examination of Cash Bag:**

✓ On receipt of a cash bag advised in the **S.O. System Generated Daily Transaction Report (DTR)**, the **Treasurer** must check:

- **Seal, cord, and label**
- **Bag condition (if leather, also check lock)**
- **Weigh the bag**

✓ Compare the weight with the entry on the **Memo of Remittance** (held by Sub-Account Assistant).

◇ **2. If Weight Matches:**

✓ The bag is opened by the **Treasurer in the presence of the Sub-Account Assistant**.

✓ The **contents (cash) are counted and checked** against the memo of remittance.

✓ If correct:

- The Treasurer **initials the memo**, authorizing it to be accepted by the Sub-Account Assistant.

◇ **3. If Weight Does NOT Match:**

✓ The bag is **NOT opened by the Treasurer**.

✓ It must be handed over **unopened to the Head Postmaster**.

✓ The **Head Postmaster opens it in the presence of witnesses** and counts the contents.

◇ **4. If Amount Differs from Memo:**


✓ The **Head Postmaster is summoned immediately** for further action.

✓ **In CSI Scenario:**

- Cash entry is **rejected** in SAP.
- A new **cash workflow is started afresh**.

◇ **5. Special Scenario – Account Bag Dispatch Before Closing Time:**

✓ If a Sub-Office sends its **account bag early (e.g., 2 PM)** but the remittance reaches before the Daily Transaction Report (DTR) for that day:

-  An **explanatory remark** should be made on the previous DTR (the one sent with the remittance).
- The entry for the cash remittance will be written in the **next day's DTR**.

✓ Such remittances are **accounted for on the actual date of receipt at the H.O.**

◇ **6. Important Rule:**

✓ **All duties must be performed personally** by the:

- **Treasurer**
- **Sub-Account Assistant**

✗ **No delegation of these duties is allowed.**

★ **Summary:**

“Cash bag → Verify seal, cord, label, lock → Weigh → Match with Memo → If OK → Open & count → If mismatch → Call Head Postmaster → In CSI, reject & restart workflow.”

◇ **Note for CSI Offices:**

✓ Weight verification and memo comparison remain manual.

✓ Cash handling, accounting, and discrepancies are managed through **Cash Workflow in SAP**.

Rule 42 – Check of Account Items in Head Office

◇ **1. Check of "Cash in Transit":**

- ✓ The **Sub-Account Assistant (SAA)** must:
 - Compare “**Cash in Transit**” entries in the **System Generated Daily Transaction Report (DTR)**
 - Verify it against the **S.O. slips (copy on record)**
 - Initial with date on the S.O. slips after verification
- ◇ **2. Verification of Other Account Items:**
- ✓ Other items should be verified with:
 - Totals on the **reverse of S.O. DTR**
 - S.O. Daily **e-MO lists**
 - **List of Indian Postal Orders Paid/Sold**
 - **List of SB/RD/TD/SSA/PPF/MIS/SCSS/NSC/KVP transactions**
 - **Post Office Certificate Lists**
- ✓ Cross-check:
 - **Postage due on undeliverable articles** → should match the DTR entries
 - **Cash drawn from Treasury/Bank** → Verify with treasury/bank vouchers/receipts
 - **Cash remitted to Treasury/Bank** → Check respective documents
 - All miscellaneous items → Verify with vouchers/documents
- ✓ Ensure totals and balances of DTR are accurate.
- ◇ **3. Handling of Documents:**
- ✓ After verification, the SAA should:
 - Examine treasury/bank vouchers and other documents for completeness (properly prepared, signed, valid).
 - Hand them over to the **Accountant under receipt** (receipt entry on the reverse of DTR).
 - Undeliverable articles → to **Deposit Clerk**.
 - Other documents → to **respective branch assistants**, with initials noted on the DTR (as per rules 44 to 48).
- ◇ **4. Signature Verification:**
- ✓ For DTRs from **S.Os with Assistants**:
 - DTR should bear signatures of both the **Sub-Postmaster (SPM)** and the **Assistant**.
 - ✓ If missing:
 - ▶ **Enter in the Error Book**
 - ▶ Inform the **Head Postmaster (HPM)**
 - ▶ HPM will report to the **Superintendent immediately**.
- ◇ **5. Process for Non-CSI Post Offices:**
- ✓ Concerned **Postal Assistant (PA)** must:
 - Check DTR entries with physical vouchers and records.
 - Sign the DTR as confirmation of verification.
 - ✓ If any discrepancy found:
 - ▶ Report in writing to the **Postmaster/Sub-Postmaster**.
 - ✓ The **Postmaster will**:
 - Seek report from the SPM.
 - Check genuineness personally.
 - ✓ If suspicion persists:
 - ▶ Submit a **detailed report with recommendations to the Divisional Head** for further action.

 **Rule 43 – Check in Head Office of Remittances**

- ◇ A. Remittances Between Sub-Offices Under the Same Head Office

(1)  **Checking Remittances Between S.Os:**

- ✓ Sub-Account Assistant (SAA) must check that remittances **sent or received** by one S.O. are correctly reflected in the **System Generated Daily Transaction Report (DTR)** of the **other S.O. without delay**.
- ✓ This ensures the accuracy of **cash in transit**.



 **Note:**

- Use **T-Code ZFBL3N** to check **GL Code 4867100000 (Cash in Transit)** for the offices under the same H.O.

(2) **In CSI Environment:**

- ✓ Remittances between **S.O. to S.O. (Cash Office)** are **automatically adjusted** when received.
- ✓ **Postmaster in H.O. must periodically check the Cash in Transit Report.**

Color Codes in CSI:

-  **Green:** Adjustment done
-  **Red:** Adjustment pending

▶ If any amount remains unadjusted for a **prolonged period**, report to the **Divisional Head** for immediate enquiry.

(3)  **Remittance via Special Carrier:**

- ✓ If cash is sent between S.Os via a **special carrier**, the **SAA must ensure that the carrier's receipt is obtained on the back of the DTR.**


◇ B. Remittances Between Sub-Offices Under Different Head Offices

(4)  **Check by Both H.O.s:**

- ✓ Both the sending and receiving S.O.s **and their respective H.O.s must check the remittance** using the **Cash in Transit option (ZFBL3N)** as explained above.

(5)  **In Non-CSI Offices:**

- ✓ Entries are made in the **S.O. summary** based on the date when the DTR mentioning the remittance is **received and accounted for.**
- ✓ If the **debit (sending S.O.)** is received before the **credit (receiving S.O.)**, or vice versa, both should be admitted based on the date of the DTR.

(6)  **Monitoring by HPM (Non-CSI):**

- ✓ The **Head Postmaster** must continuously monitor **amounts in transit** until cleared by a matching debit or credit.

(7)  **Remittance to Non-CSI S.O. (TNF Locations):**

✓ **Cash Remittance Accounting Procedure:**

◇ **From H.O. to Non-CSI S.O.:**

- **RSAO Dr (H.O. Profit Center)**
- **DoP Cr (H.O. Profit Center)**

◇ **On Acknowledgement by TNF Office (via DTR):**

- **DoP Cash Dr (S.O. Profit Center)**
- **RSAO Cr (S.O. Profit Center)**

✓ **Transaction pairing:**

- Done by **Sub-Account Assistant**
- Verified by **PAO (Postal Accounts Office)** using the **Reference Text Field.**

 **Rule 44 – Sub-Office E-Money Order Journals and Documents**

◇ (1) **Verification of e-Money Order Transactions:**

- ✓ On any day when **e-Money Order (eMO)** transactions are shown in the **System Generated Daily Transaction Report (DTR)** of a sub-office:
 - The **Sub-Account Assistant (SAA)** at the H.O. must ensure that:
 - ◇ The **S.O. Daily e-Money Order Journal(s)** and

◇ All prescribed accompaniments (supporting documents) are received from the S.O.

- ✓ If any document listed in the journal is **missing**, the SAA must:
 - ◇ **Make a note** of the missing item **on the journal itself**, and
 - ◇ Sign the note with his **initials** for accountability.
- ◇ (2) **Handover Process at H.O.:**
 - ✓ The following items received from S.Os should be handed over to the **e-Money Order Assistant**:
 - ◇ **e-Money Order Journals**
 - ◇ **Accompaniments** (i.e., supporting documents)
 - ◇ **Void e-Money Orders (Cancelled eMOs)**
 - ✓ The handover must be done **under receipt**, which is taken **on the reverse of the S.O.'s System Generated Daily Transaction Report**.

🏛️ **Rule 45 – Memo of Indian Postal Orders (IPOs) Sold**

- ◇ **Verification of IPO Sales:**
 - ✓ Whenever a **Sub-Office (S.O.)** reports the sale of **Indian Postal Orders (IPOs)** in its **System Generated Daily Transaction Report (DTR)**:
 - ◇ The **Sub-Account Assistant (SAA)** at the **Head Office (H.O.)** must ensure that the:
 - ☞ **Prescribed Memo of IPOs Sold** is received from the S.O.
- ◇ **Check through SAP (CSI Scenario):**
 - ✓ The **Sub-Account Assistant** should perform a cross-check in the system using:
 - ◇ **T-code MB52** in SAP.
 - ◇ Enter the **Plant Number of the H.O.** and the **Location Number of the S.O.** to view and verify the **stock position of IPOs**.


🏛️ **Rule 46 – List of S.B. (Savings Bank) Documents**

- ◇ **Verification Process at Head Office (H.O.):**
 - ✓ The **Sub-Account Assistant (SAA)** at the H.O. must:
 - ◇ Compare the **details mentioned in the 'List of Documents'** received from the Sub-Office (S.O.) with the:
 - ☞ **Actual S.B. documents and vouchers attached.**
- ◇ **Checking of Documents:**
 - ✓ The SAA should:
 - ◇ Verify whether **all documents and vouchers invoiced** in the list are actually received.
 - ◇ If **any document or voucher is missing**, the SAA should:
 - Make a **note of the omission** on the list of documents.
 - Add his **initials with date** on the note for record.
- ◇ **Handover to Savings Bank (S.B.) Branch:**
 - ✓ Once verified, the:
 - ◇ **List of Documents along with the S.B. documents and vouchers** should be:
 - ☞ **Handed over to the S.B. Assistant.**
 - ◇ A **receipt must be obtained** in the **Hand-to-Hand Receipt Book** as proof of transfer.

🏛️ **Rule 47 – Sub-office Post Office Certificate Lists and Documents**

- ◇ **Verification at Head Office (H.O.):**
 - ✓ For any day when a **Post Office Certificate (POC) transaction** is shown in the **S.O. System Generated Daily Transactions Report (DTR)**, the:
 - ◇ **Sub-Account Assistant (SAA)** should ensure that:

- ✦ The S.O. daily list of Post Office Certificates and
 - ✦ All prescribed accompaniments/documents are properly received from the S.O.
 - ◇ **Checking of Documents:**
 - ✓ The SAA should:
 - ◇ Verify the documents listed in the daily list.
 - ◇ If any document is missing, a note must be made by the SAA on the list itself, along with the SAA's initials and date.
 - ◇ **Handover to Certificate Branch:**
 - ✓ After checking, the:
 - ✦ List of Post Office Certificates and documents must be handed over to the Post Office Certificate Assistant.
 - ✦ A receipt should be obtained in the Hand-to-Hand Receipt Book for proper record.
 - ◇ **Important Note:**
 - ◇ This process will continue only till all old savings certificates are discharged.
 - ◇ Once the physical stock of Post Office Savings Certificates is fully discontinued, this process will no longer be applicable.
- 📦 Rule 48 – Parcel Receipts Submitted by Sub Offices**
- ◇ **Submission of Parcel Receipts:**
 - ✓ Receipts for all inward parcels (both foreign and inland) that are:
 - ◇ Charged with customs duty and
 - ◇ Delivered from Sub-Offices (S.Os)
 - ✦ Must be sent to the Head Office (H.O.).
 - ◇ **Check against DTR:**
 - ✓ These receipts are listed and detailed in the System Generated Daily Transactions Report (DTR) of the respective S.O.
 - ◇ **Handover Process:**
 - ✓ The receipts received from S.Os should be:
 - ✦ Immediately handed over to the Accountant at the H.O.
 - ✦ Proper entry should be made in the Hand-to-Hand Receipt Book as proof of the handover.
- 📄 Rule 49 – Adjustment of Incorrect Account Items**
- ◇ **1. Handling of Errors in Daily Transaction Report (DTR):**
 - ✓ If any error is found in the DTR of a Sub Office (S.O.) after checking, like:
 - ◇ Incorrect account item,
 - ◇ Incorrect totaling,
 - ◇ Wrong opening balance, or
 - ◇ Wrong closing balance,
 - ☹ DTR figures should not be corrected or altered directly.
 - ◇ **2. Method of Adjustment:**
 - ✓ The error (short/excess receipt or payment) must be:
 - ✦ Communicated to the S.O. through the next S.O. Slip,
 - ✦ Along with instructions on how to adjust the error.
 - ◇ **3. CSI Environment Procedure:**
 - ✓ In CSI (SAP) offices:
 - ◇ T-Code FB08 is used by the Head Postmaster to reverse incorrect transactions.
 - ◇ Corrections can be:
 - ◇ Complete or Partial Reversal.

- ◇ The reversal creates **new entries** in receipt/payment sides but **does NOT delete original transactions**.
-  A **Reversal Register** must be maintained both at **HO and SO** for every adjustment made.
- ◇ **4. Errors Found by Other Departments:**
 - ✓ If errors are identified by **e-M.O.** or **S.B. departments**,
 - + They will inform the **Sub-Account Assistant**,
 - + Who will initiate adjustment using the same procedure.
- ◇ **5. Important Rule:**
 - ⊖ The **DTR** should **NEVER** be returned to the **S.O.** for correction.
 - + All corrections must be made via the **S.O. Slip with adjustment instructions**.
- 🏠 **Rule 50 – Entries in the Accounts of the Head Office of Remittances Received**
- ◇ **1. Rule for Entry of Remittances:**
 - ✓ Any **remittance received from a Sub Office (S.O.)** must be:
 - ◇ Credited in the **H.O. System Generated Daily Transaction Report (DTR)**, and
 - ◇ Entered in the **Treasurer's Cash Book**.
- ◇ **2. Date of Entry:**
 - ✓ The entry must be done on the **actual date of receipt of the remittance**,
 - ✓ Whether the corresponding **S.O. DTR is received or not** on that day.
- ◇ **3. Key Purpose:**
 - ✓ Ensures that the **H.O.'s cash balance** reflects the **correct position on the actual date the money is received**.
- ◇ **4. Important to Note:**
 - ⊖ Delay in receiving the **S.O.'s DTR** does **NOT delay** the credit entry of remittance in the **H.O.'s account**.
- 🏠 **Rule 50 – Entries in the Accounts of the Head Office of Remittances Received**
- ◇ **1. Rule for Entry of Remittances:**
 - ✓ Any **remittance received from a Sub Office (S.O.)** must be:
 - ◇ Credited in the **H.O. System Generated Daily Transaction Report (DTR)**, and
 - ◇ Entered in the **Treasurer's Cash Book**.
- ◇ **2. Date of Entry:**
 - ✓ The entry must be done on the **actual date of receipt of the remittance**,
 - ✓ Whether the corresponding **S.O. DTR is received or not** on that day.
- ◇ **3. Key Purpose:**
 - ✓ Ensures that the **H.O.'s cash balance** reflects the **correct position on the actual date the money is received**.
- ◇ **4. Important to Note:**
 - ⊖ Delay in receiving the **S.O.'s DTR** does **NOT delay** the credit entry of remittance in the **H.O.'s account**.
- 🏠 **Rule 51 – Postage and Remittances in Transit (HO ↔ SO)**
- ◇ **1. Transit Entries in Non-CSI Offices:**
 - ✓ If **cash or stamps are remitted** from:
 - ◇ **HO → SO**
 - ◇ **SO → SO** (under the same HO)
 - ✓ The amount remains shown in the **S.O. Summary (Cash in Transit)** until it is **acknowledged by the receiving office**.
- ◇ **2. Remittance Received Before DTR:**

- ✓ If the remittance is received in HO before the DTR arrives,
 - ➡ It will be:
 - ◇ Credited in the **HO Daily Transactions Report**, and
 - ◇ Entered in the **Treasurer's Cash Book**.
- ✓ The net balance is then transferred to the Postmaster's Balance Sheet.
- ◇ 3. CSI Scenario (Post-Computerization):
 - ✓ In CSI, every office functions as an independent unit in SAP.
 - ✓ Entries are updated automatically — no need for manual transit entries in the S.O. summary.
- ◇ 4. Process for Stamps Movement in CSI:

🚚 When HO sends stamps to SO:

- ✓ HO Treasurer:
 - Logs in to SAP.
 - Uses **T-code MIGO** to create a goods issue.
 - Prints **Invoice Slip via MB90**.
 - Sends stamps along with the Invoice Slip to SO.
- ✓ SO Treasurer:
 - Physically checks the stamps with the Invoice Slip.
 - Logs into SAP.
 - Uses **T-code MIGO** to acknowledge and receive the stamps.

📁 **Rule 52 – Maintenance of SO Daily Transactions Report**

- ◇ 1. **Stamping and Signing:**
 - ✓ Each **SO Daily Transactions Report (DTR)** must be:
 - ◇ Stamped with the office date stamp.
 - ◇ Signed by the **Sub-Account Assistant**.
- ◇ 2. **Verification by Head Postmaster:**
 - ✓ After the sub-account Assistant checks and signs, the report must be:
 - ◇ Verified and signed by the **Head Postmaster**.
- ◇ 3. **Filing Procedure:**
 - ✓ Once verified, the SO DTRs are to be:
 - ◇ Arranged **date-wise** (daily bundle).
 - ◇ Filed systematically for office record and reference.

🏠 **Rule 53 – Examination of Sub-office Balances by Head Office**

- ◇ 1. **Responsibility of Sub-account Assistant (H.O.):**
 - ✓ Must check balances held by all Sub-Offices (S.Os) as shown in their **System Generated Daily Transaction Reports (DTR)**.
 - ✓ Refer to the **maximum/minimum cash and stamp balances memo** approved for each S.O. and its B.O.s.
- ◇ 2. **Verification Points:**
 - 🔍 Ensure that:
 - (a) The balance in **cash and stamps** at each S.O. is within the **sanctioned limits**.
 - (b) For each S.O., check that the **total maximum allowed balances for all B.O.s under it** are correctly entered in the DTR.
 - (c) **Compare actual balances with limits**.
 - 📄 In **CSI environment**, use **T-code FAGLL03** to check these balances automatically.
- ◇ 3. **Action on Irregularities:**
 - If the following are noticed:
 - (a) **Excess cash** beyond maximum limit OR **less than minimum** limit.

(b) **Excess stamp balance** beyond limits or previous month's daily average.


(c) **Total cash + stamps of BOs exceed their sanctioned limits.**

- Then:
 - △ Inform the **Head Postmaster immediately.**
 - △ Place the concerned DTR before the Head Postmaster for **orders.**
 - △ Ensure that the **SPM has recorded reasons** for any excess/shortfall on the **reverse of the DTR.**
 - ◇ **4. Head Postmaster's Responsibility:**
 - ✓ Must review and pass orders on such DTRs **immediately.**
 - ✓ If excess cash is held, order a **remittance** to be sent to HO, communicated via the next **SO slip.**
 - ✓ Check DTRs **daily**, preferably in the morning.
 - ◇ **5. CSI-specific Provisions:**
 - **Stamps issued only through SAP** upon requisition.
 - Checking maximum stamp limits from the **Master Allowable Balance (MAB)** is mandatory before dispatching stamps to SO/BO.
 - The Head Postmaster/SPM can check stamp balances online in SAP before approval.
 - **No physical consolidation required** since accounting is centralized and automatic.
 - ◇ **6. Branch Office (BO) Oversight:**
 - ✓ Check that BOs do not hold cash/stamp balances beyond their prescribed limits set by the **Superintendent.**
 - ✓ If BO holds excess, reasons or liabilities must be clearly mentioned in the DTR.
 - ◇ **7. Online Monitoring (CSI Environment):**
 - HO monitors SO/BO accounts **online in SAP**, no need for physical printouts.
 - Postmaster must:
 - ◇ Nominate authorized staff.
 - ◇ Ensure daily checks.
 - ◇ Raise tickets with **TCS support** if issues arise.
 - ◇ Update and approve revised **MDW (Memorandum of Distribution of Work)** post-CSI rollout.
- 🏠 Rule 54 – Action to be Taken by Head Postmaster on Irregularities in Sub-office Balances**
- ◇ **1. Responsibility on Detecting Irregularities:**
 - 🔍 In any case mentioned in **Rule 53(2)**, particularly:
 - (a)(i) – **When cash exceeds the maximum limit,**
 - ✓ The **Head Postmaster (HPM)** must:
 - Personally verify** the reasons for excess cash.
 - If there is **any suspicion**, even slight, the HPM must:
 - △ Report it immediately to the **Superintendent.**
 - △ Provide **full facts** for further detailed inquiry at the S.O. or B.O. level.
 - ◇ **2. Daily Check of DTRs:**
 - ✓ HPM must:
 - Check every **DTR (Daily Transactions Report)** received from S.Os.
 - Compare the **actual cash and stamp balances** with the **authorized limits.**
 - This applies particularly to DTRs that **haven't been signed yet.**
 - ▶ **Main Responsibility:**
 - 👉 The HPM holds full responsibility for maintaining **strict check over the balances held by all S.Os.**
 - 👉 This is a **serious daily duty**, and failure can lead to financial lapses.
 - ◇ **3. Verification Process:**

- The HPM must always refer to the "**Memo of Authorized Balances**" issued by the **Superintendent**.
- Also verify that the **B.Os under each S.O.** do not hold balances exceeding the prescribed limits.

Rule 55 – Receipt of S.P.M's Monthly Report

◇ 1. Duty of Sub-Account Assistant (Clerk) at H.O.:

- Ensure that all **S.P.M's Monthly Reports** are received:
 - On or before the 1st day** of the following month.
-  Verify that:
 - ◇ The entries cover the entire period **from 1st to last day of the month**, matching the **S.O. Daily Transactions Reports (DTRs)**.
 - ◇ All entries, figures, and statistics required are **completely filled** by the Sub-Postmasters (SPMs).

◇ 2. Procedure After Receipt:

- The **Sub-Account Assistant** must:
 - ◇ **Sign and stamp** the report on the **date of receipt**.
 - ◇ Hand it over to the **Head Postmaster (HPM)** immediately.

◇ 3. Responsibility of Head Postmaster (HPM):

-  HPM must:
 - ◇ Check whether the reports are **received punctually**.
 - ◇ **Sign, stamp, and forward** the reports to the **Superintendent without delay**.

◇ 4. Note for CSI Offices:


- At HO, the **Sub Account Assistant** can:
 - ◇ Use **T-code ZFDAILY** in SAP.
 - ◇ Select the **Profit Centre of the SO** (with From and To dates and leaving GL code blank).
 - ◇ This will generate the **SPM's Monthly Report** for verification on the **1st day of the next month**.

Rule 56 – Contents of B.O. Bags

◇ 1. Standard Contents of a B.O. Bag:

- Every B.O. bag sent from its account office **must always contain**:
 - A B.O. Slip**.
- It may also contain:
 - Unregistered articles of the letter mail** (paid & unpaid).
 - Accountable articles** (Registered, Parcel, Speed Post) with lists if required.
 - e-Money Orders for payment**.
 - Indian Postal Orders (IPO)**.
 - S.B. Passbooks and other Savings Bank documents**.
 - A cash bag containing cash, postage stamps, and non-postal stamps**.

◇ 2. Sorting of Unregistered Mail:

- The **sub-account Assistant** receives **unregistered articles** from the deposit/sorting department.
- These articles are:
 - ◇ Date-stamped on the back.
 - ◇ Sorted as per the **Village Sorting List**.
-  **Exception**: Paid unregistered articles meant for direct delivery (Rule 59 exception) are sorted by the **Sorting Assistant** and **not** by the sub-account Assistant.

◇ 3. Other Items for B.O.s:

- The sub-account Assistant receives:
 - ◇ **Registered, V.P., insured & Speed Post articles** → From Registration Assistant.
 - ◇ **Parcels** → From Parcel Assistant.

- ◇ **e-Money Orders for payment** → From e-MO Assistant.
- ◇ **SB Passbooks & Documents** → From SB Assistant.
- ✓ All are received under signature in the **Hand-to-Hand Receipt Book**.

📌 **Note:**

- For B.Os not authorized to handle registered or parcel lists, such articles are sent with only entries in the **B.O. slip**, no separate registered/parcel lists.
- ◇ **4. Cash & Stamp Remittances to B.O.:**
 - 📄 **Order for cash/stamp remittance** is written on the **B.O.'s Daily Transaction Report** by the postmaster (unless he handles it directly).
 - ☑ This order is shown to the treasurer who **initials** it as proof of acknowledgment.
- ◇ **5. Handling of Insured Articles:**
 - 📄 When sending **insured articles**:
 - ✓ They are placed in the B.O. bag **in the presence of the treasurer**.
 - ✓ The treasurer checks:
 - ◇ That all items match the entries in the **B.O. slip/registered/parcel list**.
 - ◇ Condition and weight of each insured item.
 - ☑ The treasurer **initials the list/document** against each insured article's weight.
 - 🚩 The **B.O. bag is sealed by the sub-account Assistant in the treasurer's presence**, and the treasurer hands it to the mail or sorting assistant for dispatch.
 - ◇ **6. Indian Postal Orders (IPOs) to B.O.:**
 - ✓ IPOs requested by a B.O. are:
 - ◇ Handed over by the **e-MO Assistant** to the **sub-account Assistant** under receipt.
 - ◇ Their details are entered in the **B.O. slip**.

💰 **Rule 57 – Mode of Sending Remittances to Branch Offices**

◇ **1. Standard Procedure for Remittance (Cash/Stamps) via Post:**

When remittance (Cash, Currency Notes, Postage Stamps, Non-postal Stamps) is sent to a Branch Office:

✓ **Step 1:**

- The **Sub-Account Assistant (SAA)** takes the prepared **B.O. bag**, along with articles and documents, to the **Treasurer**.

✓ **Step 2:**

- The **Treasurer encloses the cash/stamps in the cash bag in presence of the SAA**.
- The SAA **does not count the cash/stamps**, but verifies that the remittance is actually placed in the cash bag.

✓ **Step 3:**

- The **Treasurer seals the cash bag** using the **cash seal with black sealing-wax** (mandatory for cash bags).

✓ **Step 4:**

- The SAA **weighs the cash bag** and notes the weight:
 - ◇ On the **cash bag label**.
 - ◇ On **both copies of the B.O. slip**.
 - ◇ In **words and figures**.

✓ **Step 5:**

- These weight entries are **attested (signed) by the Treasurer**.
- The Treasurer also **initials the remittance entry** on the B.O. slips.

✓ **Step 6:**

- The **Treasurer places the closed cash bag inside the B.O. bag** in the **presence of the SAA**.

✓ **Step 7:**

- The SAA **seals the B.O. bag with the sub-account seal** in the presence of the Treasurer.

✓ **Step 8:**

- The Treasurer keeps the sealed B.O. bag until it is handed over (under receipt) to the **Mail Department** or, where applicable (per Rule 59), to the **Sorting Department**.

◇ **CSI Process Note:**

- ✓ In **CSI scenario**, remittance is handled digitally through the **cash workflow process in SAP**.
- ✓ **Stamps are also issued and acknowledged in SAP**.

◇ **2. Sending Remittances by Special Carrier:**

- ◇ Remittance can be sent by **Special Carrier** following the procedure under **Rule 22**.
- ◇ **Carrier's receipt is recorded in the Hand-to-Hand Receipt Book**.
- ◇ A note about the mode of remittance is added to the **B.O. Slip**.

◇ **3. Revised Cash Conveyance Allowance (Latest Rates):**

- ✎ **No fixed allowance. Payment is based on the occasion and distance:**

✓ **For Remittance Less than ₹1 Lakh:**

- ₹ **₹30 per trip + actual conveyance charges**.
- Subject to maximum equal to public bus fare.

✓ **For Remittance More than ₹1 Lakh:**

- ₹ **₹50 per trip + actual conveyance charges**.
- Subject to maximum equal to public bus fare.

📄 **Rule 58 – B.O. Slips**

◇ **1. Purpose of the B.O. Slip:**

A **B.O. Slip** is sent **daily** by the **Account Office (S.O./H.O.)** to each of its **Branch Offices (B.O.)** inside the **B.O. bag**.

It contains the following entries:

- | 12 | Details Mentioned in B.O. Slip |
|----|---|
| 1 | Postage due on unpaid articles sent to B.O. |
| 2 | Amount of cash sent + weight of cash bag |
| 3 | Details of postage and other stamps sent |
| 4 | Closing balance from the last B.O. Daily Transactions Report (in words and figures) |
| 5 | Particulars of accountable articles, documents, and insured articles (including weight and insured value for insured articles) |
| 6 | Instructions and other remarks , if any |

◇ **2. Preparation of the B.O. Slip:**

- ✓ **Prepared in Duplicate:**
 - ◇ **One copy:** Sent to the B.O. in the B.O. bag.
 - ◇ **Second copy:** Retained in the **Account Office** for record.
- ✓ Both copies are **signed by the Sub-Account Assistant (SAA)** and stamped with the **office date-stamp**.

◇ **3. Process under CSI (Core System Integration):**

The B.O. Slip is **system-generated** in CSI using the following steps:

✓ **Step 1:**

- **Accountable articles & e-Money Orders are closed in a bag** with a label and bag number.

✓ **Step 2:**

- **Cash/stamps, if needed, are issued using T-Code ZFFV50**.
- **Note the document number** for reference.

✓ **Step 3:**

- Open T-Code **ZMO_RICT_DATA** in SAP.

- Enter all details:
 - ◊ Bag number,
 - ◊ Cash document number,
 - ◊ Denomination of cash,
 - ◊ Weight of the cash bag,
 - ◊ Documents enclosed.

☑ **Step 4:**

- **Generate and print the B.O. Slip using T-Code BOSLIP.:**

 **Rule 59 – Closing of Bags for Branch Offices**

◊ **1. Arrangement of Contents in B.O. Bags:**

- 13** **Items to be included in the B.O. bag**
- 1 **Unregistered articles (Paid & Unpaid) — tied in separate bundles.**
 - 2 **e-Money Orders, receipts, and all other documents — placed inside an envelope along with the B.O. Slip.**
 - 3 **Registered, Speed Post, COD, Insured, and V.P. articles — tied together in a bundle.**
 - 4 **Parcel mail articles with related parcel lists (if prescribed) — placed loose in the bag.**

◊ **2. Labeling and Sealing of B.O. Bags:**

- ✓ Each B.O. bag must be labeled with **‘L’ bag barcode series (Red Colour)**.
- ✓ This **‘L’ label** is prescribed for:
 - ◊ **Unregistered First Class Bags** and
 - ◊ **Account/BO Bags.**
- ✓ The label must have:
 - ◊ An impression of the **Name Stamp of the SO/BO**, and
 - ◊ The words **"Account/BO bag"** written manually on the label.

◊ **3. Sealing Procedure:**

- ✓ The bag should be **closed and sealed with the Sub-Account seal** (if supplied).

◊ **4. Handover for Dispatch:**

- ✓ The closed **Account/BO bag** is made over **under receipt** to the:
 - ◊ **Mail Assistant** or
 - ◊ **Sorting Assistant**,
 as applicable, for dispatch.

◊ **5. Illustration for Tamilnadu Circle:**

- For example, the **‘LBT’ barcode series** is prescribed for Tamilnadu Circle for closing:
 - ◊ **Account bags** and
 - ◊ **BO bags.**
- **(All BOs are now authorized to book Registered articles).**

 **Rule 60 – Contents of B.O. Bags Received**

◊ **1. Items That May Be Contained in a B.O. Bag (Received from a Branch Office to its Account Office):**

13 **Contents**

- a) **Unregistered articles (Paid & Unpaid) — posted or returned as undeliverable.**
- b) **Registered articles (except V.P.) of letter or parcel mail — along with the Registered & Parcel Lists (if prescribed).**
- c) **Speed Post articles.**
- d) **V.P./COD articles — posted or returned as undeliverable; Parcel articles — posted or returned.**
- e) **e-Money Orders:**• Paid MOs• Returned unpaid MOs• **S.B. passbooks and other S.B. documents.**

Contents

- f) **Post Office Certificates:**• Discharged certificates with **connected documents**.
- g) **A Cash Bag** — containing **cash remittance** from the B.O.
- h) **Indian Postal Orders (IPOs)** for payment.

◇ 2. Mandatory Document:

- ✓ Every B.O. bag must always contain the **B.O. Daily Transactions Report (DTR)** duly filled by the B.O.

📄 **Rule 61 – Opening of B.O. and Cash Bags**

◇ 1. Procedure for Opening B.O. Bags:

- ✓ The **mail or delivery department** hands over B.O. bags to the **treasurer under receipt**.
- ✓ The **treasurer checks**:
 - **Seal, cord, label, and bag condition** for correctness and intactness.
- ✓ The bag is opened **in the presence of the sub-account Assistant (SAA)**.
- ✓ Both the **treasurer and SAA jointly verify**:
 - All **insured articles** as listed in the **B.O. Daily Transaction Report (DTR)**, Registered List, or Parcel List.
 - **Condition and weight** of insured articles are correct.
 - Articles are **within the maximum insured value limit**.
- ✓ Both officials must **initial** the document (Registered/Parcel list or DTR) as proof of checking.
- ✓ If any **irregularity** (e.g., overweight, excess insured value) is detected:
 - **Note in the error book**.
 - Report immediately to the **postmaster**.
- ◇ **2. Procedure for Cash Bags inside B.O. Bags:**
- ✓ Any **cash bag** is taken out by the **treasurer**.
- ✓ The remaining contents (mail, documents) are handed over to the **sub-account Assistant**.
- ✓ The SAA should:
 - **Check the B.O. DTR** to confirm if a remittance is advised.
 - If a remittance is advised but **no cash bag is received**, or if the **cash differs from advised amount**, then:
 - ↳ **Postmaster must be summoned immediately** for urgent investigation.

◇ 3. Opening and Checking Cash Bags:

- ✓ Examine the **bag, seal, label, cord**, and if leather — the **lock condition**.
- ✓ Weigh the cash bag.
- ✓ Open the cash bag following **Rule 41 procedures**:
 - Count contents in the presence of SAA.
 - Verify amounts against the B.O. DTR or memo of remittances.

◇ 4. Special Note:

- ✓ If the **same person** performs duties of both **treasurer and SAA**, then:
 - Bags must be opened in the presence of **another official** selected by the **Superintendent**.


📄 **Rule 62 – Check and Disposal of Cash Remittances**

◇ 1. Cash Remittance Received by Post:

- ✓ When remittance is received from a **Branch Office (BO)** by post in a cash bag:
 - **Check the cash amount** against the entry in the **B.O. Daily Transaction Report (DTR)**.
 - Follow the procedure as per **Rule 41** (which involves checking bag condition, weighing, opening in presence of sub-account assistant, and counting cash).

◇ 2. Cash Remittance Received by Special Carrier:

- ✓ If cash is received via a **special carrier (not through post)**:

- Handle it as per the procedure in **Rule 39** (checking the carrier's acknowledgment, recording in hand-to-hand receipt book, and proper handling by treasurer and sub-account assistant).
 - ◇ **3. Verification of Carrier's Acknowledgment:**
 - ✓ If the remittance is shown in the **B.O. DTR as sent through a special carrier**, then:
 - The **sub-account Assistant must verify** that the **carrier has acknowledged receipt of cash** by signing on the **B.O. DTR**.
 - ◇ **4. CSI Environment Procedure:**
 - ✓ In **CSI Scenario**:
 - **Cash remittance from BO to Account Office (SO/HO)** is managed through the **cash workflow process in SAP**.
 - The account office must **acknowledge receipt in SAP** system instead of manual signature.
-  **Rule 63 – Check of B.O. Daily Transactions Reports**
- ◇ **1. Verification of Cash Entries:**
 - ✓ The **sub-account Assistant** must:
 - Compare entries like "**Cash received from the Account Office**" with the entries in the **copy of the B.O. Slip** kept on record.
 - **Initial and date** the B.O. slip as proof of this check.
 - ◇ **2. Verification of Other Account Items:**
 - ✓ The sub-account Assistant must:
 - Check **all other items** in the B.O. DTR with the **totals on the reverse side** of the DTR.
 - **Verify totals and closing balance.**
 - Ensure that the **balance held by the B.O. is within the approved limit.**
 - ◇ **3. Excess Balance Handling:**
 - ✓ If a **Branch Office holds excess balance**:
 - **Report immediately** to the **Postmaster**, who will further report to the **Sub-Divisional Inspector**.
 - ◇ **4. Verification of Liabilities:**
 - ✓ Check whether the liabilities shown by BPMs are correct by referring to:
 - **DPMS** (Branch Office Monitoring System)
 - **B.O. slips**
 - ✓ Verify **SB account balances** before accepting any liabilities shown for **SB withdrawals**.
 - ◇ **5. Reporting Irregularities:**
 - ✓ If there are:
 - **Serious errors, delays in payment of e-Money Orders or SB warrants**, or
 - **Delays in delivery of VP/COD articles**,
→ **Report immediately** to the **Sub-Divisional Inspector or Superintendent** as per the seriousness of the case.
 - ◇ **6. Final Procedure:**
 - ✓ After checking:
 - The **sub-account Assistant** should **sign and stamp** the B.O. DTR.
 - The **Head Postmaster** also examines and signs it.
 - Then, file it in the **daily bundle** for record-keeping.

 **Rule 64 – Disposal of Contents of B.O. Bags**

- ◇ **1. Date Stamp Requirement:**
- ✓ **All articles** (paid/unpaid, registered/unregistered) received in B.O. bags must be **impressed with the date-stamp on the back** before handing over to respective assistants.
- ◇ **2. Unregistered Letter Mail Disposal:**

Type	Send to
Unpaid Station Articles	Postmaster
Paid Station Articles	Delivery Assistant
Returned (Paid & Unpaid)	Deposit Assistant
Other Unregistered Articles	Sorting Assistant

◇ 3. Registered/Insured/VP/COD Mail Disposal:

Type	Send to
Registered Mail (including insured & COD/VP)	Registration Assistant
Returned Registered Mail	Registration Assistant
Delivery Receipts of VP/Insured Articles	Registration Assistant

◇ 4. Speed Post Disposal:

Type	Send to
Posted in B.O. or Returned Undeliverable	Speed Assistant

◇ 5. Parcel Mail Disposal:

✓ The following items are to be made over to the **Parcel Assistant**:

- Parcel mail (including insured & VP) posted at B.O.
- VP/Insured/COD articles returned undelivered
- Forms of VP filled by senders

◇ 6. e-Money Orders & Postal Orders Disposal:

✓ Sent to the e-Money Order Assistant:

- e-Money Orders (paid and unpaid)
- Postal orders sent by B.O. for payment issuance

◇ 7. Savings Bank & Certificates Disposal:

✓ SB documents and PO certificates such as:

- Passbooks, withdrawal forms, applications, discharged certificates
→ Must be handled as per **Rules 53 and 54** of this Volume.

◇ 8. Acknowledgements in Hand-to-Hand Receipt Book:

✓ For the following items, obtain acknowledgements in the **Hand-to-Hand Receipt Book**:

- Registered articles, insured letters, Speed articles, COD, Parcel mail, e-Money orders, and related documents.

 **Rule 65 – Disposal of V.P. (Value Payable) Articles Receipts**

◇ 1. Disposal in Non-CSI B.O.s:

✓ For V.P. Articles:

- BPM must return the **VPMO form** (Value Payable Money Order form) to the Account Office for rebooking.

✓ For COD Articles:

- BPM collects the **COD amount** from the customer.
- The COD amount is accounted for in the B.O. daily transaction report.
- The **VPMO form is sent to the Account Office for rebooking** similarly to VP.

◇ 2. Disposal in CSI B.O.s:

✓ Both VP and COD articles are managed **digitally through RICT Device**.

- **Delivery of VP/COD article and VPMO booking** are done via **RICT (Rural ICT) Device**.
- The accounting for **VPMO and COD amount** is **automatically reflected** in the **B.O. Daily Transaction Report (DTR)**.

★ **Note:**

- CSI system automates the VP/COD clearance process, reducing manual dependency.
- In **non-CSI**, the process is manual with physical forms, while in **CSI**, it is fully digital through the RICT device.

Rule 66 – Check of B.O. Serial Numbers

◆ 1. Earlier Procedure (Before CSI/RICT):

- The Sub-Account Assistant used to check the **serial numbers** of B.O. Daily Transactions Reports for continuity and correctness.

◆ 2. Current Procedure (After CSI/RICT Implementation):

✓ **Serial number checking is discontinued.**

✓ Instead, the Sub-Account Assistant should check:

- Whether **correct postage** has been paid on articles (Registered, Insured, Speed Post, Parcel) received from B.O.
- Postage should be paid either through **stamps affixed** or **cash**.

★ **Note:**

- This change simplifies the work of the Sub-Account Assistant after the rollout of **RICT (Rural ICT Devices)** at Branch Offices.
- Focus shifts from verifying serial numbers to ensuring the **payment of postage** is correct.

Rule 67 – Adjustment of Errors and Irregularities

◆ 1. Action on Finding Errors:

✓ If any mistake is found in the **B.O. Daily Transactions Report (DTR)** after checking,

✓ Follow the same procedure as mentioned in **Rule 49** (for sub-offices).

◆ 2. Method of Communication:

✓ The error should be communicated to the **Branch Office (B.O.)** through the **next B.O. slip**.

✓ Necessary **instructions for adjustment** should be written clearly in the B.O. slip.

◆ 3. Prohibited Actions:

⊘ The B.O. Daily Transactions Report (DTR) **should not be returned** to the B.O. for correction.

⊘ The figures in the DTR **must not be corrected or altered manually** at the Account Office.

◆ 4. Record Maintenance:

✓ A separate **Register of Errors/Adjustments** must be maintained at the **Sub-Office (S.O.)** for proper recording and monitoring of errors and their adjustments.

★ **Note:**

- This procedure ensures transparency and proper accounting without tampering with the original records.

Rule 68 – Stamps and Cash in Transit between Account Office and Branch Offices (B.O.s)

◆ 1. Adjustment Process in CSI Environment:

✓ The **cash remittances** and **stamps exchanged** between the **Sub-Office (S.O.)** and **Branch Office (B.O.)** are automatically adjusted in the **Core System Integrator (CSI)** environment.

◆ 2. Role of Sub Postmaster (SPM) at S.O.:

✓ The SPM at S.O. must **periodically check** the following reports for accuracy:

-  **Cash in Transit Report**
-  **Stamps in Transit Report**

◆ 3. Action on Unadjusted Items:

✓ If any **amount remains unadjusted for a prolonged period**, it must be:

➔ **Reported to the Divisional Head** immediately.

➔ Necessary steps should be taken for **immediate enquiry and resolution**.

◆ 4. Objective:

✓ To ensure that no cash or stamp transaction remains pending in transit.

✓ Maintains the accuracy and transparency of financial records between SO and BO.

💡 **Note:**

- In the **pre-CSI scenario**, these adjustments were manual. Now, CSI automates them but requires monitoring.

- This is crucial for **fraud prevention, timely settlement, and error correction.**

 **Rule 69 – Responsibility for Accounts, Cash, etc.**

♦ **A. Non-CSI Post Offices:**

① **Responsibility of SPM:**

- ✓ The **Sub Postmaster (SPM)** is personally responsible for:
 - Correct and punctual maintenance of the **S.O. Account** before office closing.
 - Accuracy of **accounts and cash balances.**

② **Joint Responsibility (where Assistant is present):**

- ✓ **SPM and Assistant** are jointly responsible for:
 - Safe custody of **cash, stamps (postal/non-postal), IPO,** and other valuables **after office hours.**
 - ✓ Both hold keys to the iron safe (**locks of different patterns**).

+ **Exception:**

If there's **only one Assistant**, the **Divisional Head** may exempt the **Assistant** from joint custody of cash/valuables after office hours.

③ **When Treasurer is present:**

- ✓ The responsibility divides like that of **Head Postmaster and Treasurer in a Head Office (H.O.).**

♦ **B. Verification Process by Assistant:**

- ✓ At the time of **closing accounts**, the Assistant must:
 - **Count cash and stamps** to verify balance (as per **Rule 79**).
 - Check the '**Remarks**' column of the **S.O. account**, registered/parcel abstracts, and V.P. registers to ensure items like insured articles, COD items in deposit are actually in the safe.
 - Verify that the **closing balance in the DTR matches with the S.O. Account.**
 - **Initial the S.O. Account and sign the DTR** as proof of checking.

- ✓ ♦ **Detailed voucher-wise checking is NOT required.**

♦ **C. Duty of the SPM:**

- ✓ The **SPM must personally write the S.O. Account** every day.

♦ **D. In CSI Post Offices:**

- ✓ All responsibilities under (1) and (2) **apply to CSI offices.**
- ✓ The SPM is responsible for correctness of accounts and balances.

✓ **Check the post office status using:**

- ➔ **T-Code: HACLINQ** with (SOL ID + 0006).

- ✓ The SPM is personally responsible for the genuineness of the **S.O. Account generated in the system.**

♦ **E. Where Multiple Assistants Are Present:**

- ✓ The **Superintendent will nominate one Assistant** (through MDW – Memorandum of Distribution of Work) to perform the duties mentioned for Assistant in this rule.

 **Rule 69(A) – Roles and Responsibilities of Postmaster in ATM Operations**

♦ **1. Complete Ownership of ATM:**

- ✓ The **Postmaster (where ATM is situated)** has **full responsibility for the ATM operations.**
- ✓ Must ensure that the ATM operates **24x7 without interruption.**

♦ **2. Cash Loading Responsibility:**

- ✓ The Postmaster must:

- ➔ **Accompany the CRA (Cash Replenishment Agency)** each time during cash loading.

- ➔ Physically verify the loading process.

♦ **3. Accounting Responsibility:**

- ✓ The Postmaster must ensure that:

- ➔ The **ATM cash loading transaction** is properly entered in the **Daily Transaction Report (DTR)** on the **same day.**

- ➔ The transaction is shown under the head:

- ♦ "CASH BALANCES IN ATMs" (on the **payment side** of DTR).
- ➔ The amount in DTR should exactly match the **cash slip provided by CRA**.

♦ 4. Process Check in Finacle:

☑ *During Cash Loading:*

- ✓ Confirm that the **SB Counter PA** has:
 - **Received the same amount of cash from the Treasurer.**
 - **Debited the ATM Cash Account (SOL ID + 0006) in Finacle.**

☑ *During Cash Removal from ATM:*

- ✓ Confirm that the **SB Counter PA** has:
 - **Credited the ATM Cash Account (SOL ID + 0006) in Finacle.**
 - **Returned the cash properly to the Treasurer on the same day.**

💡 **Note:**

- Any delay or error in cash accounting for the ATM will be the **sole responsibility of the Postmaster.**
- Proper tallying between **physical cash, Finacle records, and DTR** is mandatory.

📖 **Rule 70 – Verification of Balances by Sub-Postmaster**

♦ **Daily Responsibility of S.P.M.:**

- ✓ **Every evening before closing the office, the SPM must:**

1) **Cash Verification:**

- **Count all cash physically available in the office.**
- **Ensure the cash matches the closing balance shown in the S.O. Account (Daily Transaction Report).**

2) **Stamp Verification:**

- Calculate the total value of:
 - ✓ **Postage stamps**
 - ✓ **Non-postal stamps (e.g., Revenue stamps, Court fee stamps)**
- **Confirm that the value of stamps plus cash covers the total balance in the S.O. Account.**

3) **Check 'Remarks' Column:**

- **Refer to the 'Remarks' column of the S.O. Account.**
- **If any amount is shown as 'in deposit' (e.g., V.P. amount, COD amount, unpaid items):**
 - ➔ **Verify that this amount is actually available in cash in hand.**

4) **Indian Postal Orders (IPO) Verification:**

- **Ensure that the stock of Indian Postal Orders (IPO) is correct.**
- **Cross-check with the IPO stock register and confirm its physical availability.**

📖 **Rule 71 – Treasurer's Cash Book**

♦ **A. In CSI Post Offices:**

- ✓ **Treasurer's Cash Book is maintained digitally in the system.**
- ✓ **Entries are made using respective T-codes in SAP (CSI Environment).**
- ✓ **System-generated—No manual writing required.**

♦ **B. In Non-CSI Post Offices:**

- ✓ **The SPM/Treasurer is personally responsible for maintaining the Treasurer's Cash Book manually in the prescribed proforma.**
- ✓ **Every transaction must be entered daily without fail.**
- ✓ **After day-end balancing, the SPM/Treasurer must sign the Cash Book as a certification of its accuracy and genuineness.**

♦ **Key Responsibility:**

- ✓ **Daily maintenance and authenticity of cash transactions are the sole responsibility of the SPM/Treasurer.**

📖 **Rule 72 – Custody of Postage and Other (Non-Postal) Stamps**

♦ **A. Safe Custody of Stamps:**

✓ **All postage and non-postal stamps must be kept inside the office safe.**

◆ **B. Storage Method:**

1) Stamps should be placed in a **small box (wooden/tin)** and then kept in the safe.

2) If a box isn't available, stamps can be stored in a:

→ **Cardboard case, or**

→ **Blank book interleaved with blotting paper** (to avoid moisture damage).

◆ **C. During Working Hours:**

✓ **Most of the stamp stock should remain inside the safe** even during the day.

✓ **Only a day's or half a day's sales quantity** should be taken out for counter use.

◆ **D. Prevention of Spoilage:**

✓ To avoid stamps getting spoiled due to long storage:

→ **Sell older stock first before using newly received stock.**

✓ Keep each supply of stamps **separately arranged** (old vs. new) to follow **First In, First Out (FIFO)** method.

📖 **Rule 73 – Disbursement of Pay**

◆ **Present Method of Disbursement:**

✓ **Pay and allowances are credited directly to the respective Savings Bank (SB) accounts** of Government employees.

◆ **No Cash Disbursement:**

✓ Unlike earlier manual disbursement in cash, **payment is now fully digital** through the **SB account** of the employee.

◆ **Mode of Credit:**

✓ Salary is directly credited via:

→ **ECS (Electronic Clearing Service)** or

→ **Online banking transfer** through the postal or banking system.

◆ **Benefits of this System:**

✓ Safe and secure payment.

✓ Avoids risks of cash handling.

✓ Ensures quick and transparent credit to employees.

📖 **Rule 74 – Disposal of Acquittance Rolls**

◆ **A. Current Rule – No Physical Acquittance Roll:**

✓ **All payments, including pay, are made through electronically signed payment advices.**

✓ Payment is directly credited to the employee's **POSB/Bank account**.

✓ **Physical acquittance rolls with signatures and revenue stamps are discontinued.**

◆ **B. Exception – One-time Relaxation:**

✓ In cases of genuine **hardship**, payment can be made by other recognized modes.

✓ This requires approval from:

→ **Head of the Department (HOD)** and

→ **Financial Advisor (FA)**

◆ **C. Procedure for Special Cases (Old Method Allowed Temporarily):**

1) After disbursing pay, the **SPM signs the acquittance roll**.

2) The roll is then forwarded to the **Head Office (HO)**.

3) This entry should be made **on the reverse of the S.O. Daily Transaction Report**.

◆ **D. Accounting Note:**

✓ **The receipts in the acquittance roll are NOT part of the daily cash balance.**

✓ Amounts paid are immediately **charged to GL code** on the date of payment.

✓ Mention:

→ "Roll will follow" on the back of the Daily Transaction Report.

◆ **E. HO's Responsibility:**

✓ The **Head Postmaster** must verify that:

→ The total payments made daily do not exceed the sanctioned pay bill.

✓ This is done by checking with the **Post Office Establishment Pay Bill**.

◆ **F. Special Note for Absentees:**

✓ If an employee is absent (e.g., on leave), and a **separate receipt** is taken instead of signing the acquittance roll:

→ This receipt will be treated like an **individual acquittance roll**.

→ It should be disposed of as per the process above.

📄 **Rule 75 – Payment of Travelling Allowances (TA)**

◆ **Mode of Payment:**

✓ **Travelling Allowance (TA)** is not paid in cash.

✓ The **amount is directly credited to the employee's Savings Bank (SB) account** linked to their office.

◆ **Process:**

→ After approval of TA bills, the sanctioned amount is processed for credit.

→ Payment is done electronically via the CSI system or ECS to the **POSB account or Bank account** of the official.

◆ **Advantages:**

✓ **Quick, secure, and transparent payment.**

✓ Eliminates handling of cash.

✓ Direct benefit transfer into the official's account.

📄 **Rule 76 – Payment of Contingent Charges**

◆ **What Are Contingent Charges?**

✓ These are **office-related expenses** other than salary and TA.

✓ Examples:

- Conveyance for heavy mails
- Repairs to furniture
- Small office maintenance expenses

◆ **Mode of Payment:**

✓ Paid **from the office cash balance**.

✓ The amount is charged to the **concerned General Ledger (GL) Code**.

◆ **Accounting Process:**

① **Enter the particulars** of the contingent charges on the **reverse of the S.O. Daily Transaction Report**.

② **Attach vouchers/bills** related to the expenditure.

③ **Submit to Head Office (HO)** along with the daily transaction report.

◆ **Important Notes:**

✓ Proper vouchers are mandatory for each contingent expense.

✓ Expenses should be reasonable and according to the approved norms.

📄 **Rule 77 – Refund**

◆ **Authority for Sanctioning Refunds:**

✓ **SPMs in Selection Grade SOs** can sanction refunds in the following case:

→ **Refund of VP Fee** (Value Payable Article fee) if the **complaint is genuine and well-grounded**.

✓ For **all other types of refunds** (other than VP fee):

→ Applications must be sent to the **Divisional Office for approval**.

✓ In non-Selection Grade SOs:

→ All refund requests must be forwarded to the **Divisional Head**.

◆ **Accounting Procedure:**

✓ Refunds are accounted under the **relevant General Ledger (GL) code**.

✓ Must be shown in the **S.O. account on the date the refund is made**.

✓ The **receipt of the payee (person receiving refund)** should be treated as a **voucher** and forwarded to the **Head Office (H.O.)**.

📖 **Rule 78 – Preparation of S.O. Account**

◆ **Preparation of S.O. Account (Form PA-17)**

✓ Used for daily cash and transaction reporting between S.O. and H.O.

✓ Entries are made as per **Rules 21 and 22**.

◆ **Entries on Receipt Side:**

① **Balance from previous day** carried forward.

② **Postage due realized** on delivered articles.

③ **Cash received from H.O. or other S.Os.**

④ **Revenue collected through POS/Frinking Machine (FM).**

⑤ **Treasury/bank withdrawal:**

→ Amount should match with **ACG-8 voucher** or **Bank receipt**.

◆ **Entries on Payment Side:**

✓ **Cash sent to H.O. or other S.Os.**

→ Mention names of offices in 'Remarks'.

✓ **Remittance to Treasury/Bank:**

→ Should match **ACG-8 passbook** and **ACG-11 memo**.

✓ **Miscellaneous payments or receipts** recorded with details in 'Remarks'.

◆ **Additional Remarks Column Entries:**

✓ **Insured article numbers** kept in office safe.

✓ **Weight of cash bag** sent to H.O.

◆ **Important Note for CSI Offices:**

✓ In **CSI environment**, preparation of **physical S.O. account** is **discontinued**.

✓ **Transaction accounting** is **automated** in **SAP CSI**.

📖 **Rule 79 – Checking Balance of S.O. Account**

◆ **How to Check the Balance:**

① **Total Receipts** and **Total Payments** are calculated.

② **Closing Balance = Total Receipts – Total Payments.**

③ **Closing balance** must be recorded properly in the **S.O. account**.

◆ **Special Cases:**

✓ **Night Post Offices:**

→ Must prepare **Daily Transaction Report (DTR)** even on **Sundays and Holidays**.

✓ **Head Offices (H.O.):**

→ If kept open on **Sundays/Holidays**, H.O. must prepare **DTR** for those days.

◆ **S.P.M's Responsibility Before Closing the Office:**

✓ Verify each item in the **S.O. account**:

→ Cross-check with **Consolidation, vouchers, receipts, and payments**.

✓ Check totals of **receipts and payments** match correctly.

✓ Ensure that the **calculated balance** is accurate.

◆ **Physical Verification of Balances:**

- ✓ Count **cash and currency notes physically**.
- ✓ Check stocks of:
 - ➔ **Postage stamps**
 - ➔ **IPO (Indian Postal Orders)**
 - ➔ **Cheques**
 - ➔ **Other inventory items** held in the office.
- ✓ This ensures that the **physical stock matches the book balance**.
- ◆ **Important Note (CSI Environment):**
- ✓ In **CSI offices**, preparation of physical **S.O. account is discontinued**.
- ✓ **Transaction data and balances are automatically updated in SAP**.
- ✓ Hence, **manual balance checking is not needed**.

📄 **Rule 80 – Preparation of S.P.M.'s Monthly Report**

- ◆ **When & How to Prepare:**
- ✓ Prepared **every month** by each **Sub-Postmaster (S.P.M.)**.
- ✓ Use **Form PA-17** (same as S.O. account form).
- ✓ Must be written up **daily from S.O. account entries**.
- ◆ **Contents of the Monthly Report:**
- 1 **Front Side:**
 - ➔ Complete summary of all **cash, receipts, payments, and balances**.
- 2 **Back Side (Reverse):**
Includes **Statistics** like:
 - ✓ **Savings Bank (S.B.) and National Savings Certificate (NSC) transactions**.
 - ✓ **E-Money Orders** — both issued and paid.
 - ✓ Number of:
 - **Insured Letters and Parcels**.
 - **Value Payable (V.P.) articles**.
 - **Ordinary Registered Letters**.
 - **Ordinary Registered Parcels**.
 - ✓ Data for articles posted on the **first working day** of the month must be shown separately under:
 - **Postal Service articles**
 - **Other articles**
 - ◆ **Despatch Instructions:**
 - ✓ The report is prepared on the **last day of the month**.
 - ✓ Must be sent to the **Head Office (H.O.) on the 1st of the next month**.
 - ✓ Mention this despatch on the back of the **Daily Transaction Report (DTR)** of that day.
 - ◆ **Statistical Register:**
 - ✓ Each S.O. must maintain a **Statistical Register** (prescribed format).
 - ✓ Daily entries are made from reports for:
 - **SB/NSC transactions**
 - **Registered/VP/Insured articles**
 - **E-money orders** etc.
 - ✓ This helps in **compiling the monthly report quickly**.
 - ◆ **Memo of Authorized Balances:**
 - ✓ Write the authorized cash and stamp balances (from the **memo of authorized balances**) in the space provided on the **reverse of the monthly report**.
 - ◆ **Note for CSI Offices:**
 - ✓ In **CSI offices**, the **manual monthly report is replaced** by reports generated in SAP.


📖 Rule 81 – Principles Regulating the Supply and Disposal of Funds

- ◆ **1. At Treasury/Bank Stations:**
 - ✓ If S.O. receives more money than it pays:
 - ➔ Once the **maximum balance** is reached, remit the **surplus (above minimum)** to the **Treasury/Bank**.
 - ✓ If S.O. pays more money than it receives:
 - ➔ When the **minimum balance** is reached, draw cash to raise the balance back to the **maximum limit**.
- ◆ **2. At Non-Treasury/Bank Stations:**
 - ✓ The **Superintendent** will decide:
 - ➔ How funds are **supplied**.
 - ➔ How **surplus funds** are remitted.
 - ➔ Also prescribes **special procedures for emergencies**.
 - ✓ Sub-Offices must follow this procedure unless the **Head Office (H.O.)** orders otherwise in special cases.
- ◆ **3. General Rule for Remittances:**
 - ✓ If S.O. has **surplus funds**:
 - ➔ Remit enough to reduce balance to **minimum limit**.
 - ✓ If S.O. needs funds:
 - **For offices with more receipts:** Raise to **minimum balance**.
 - **For offices with more payments:** Raise to **maximum balance**.
- ◆ **4. Exceptions – S.P.M.'s Discretion:**
 - ✓ If there are **actual existing liabilities** (e.g. large withdrawals, MO payments), the S.P.M. can remit/draw money **outside normal rules**.
 - ✓ Must write an **explanatory remark** on the **reverse of the S.O. Daily Transaction Report (DTR)** for the transaction.
- ◆ **5. Important Note for Calculating Balances:**
 - ✓ While deciding whether **maximum/minimum balance** is reached, the S.P.M. must consider:
 - ✓ Actual liabilities like:
 - **Savings Bank withdrawals**
 - **Payments for certificates**
 - **E-Money Orders to be paid**
 - **Pay disbursements**
 - **Remittances to B.Os and other S.Os**
 - ✗ **Do NOT consider probable liabilities** (these are already factored into the authorized balances).

📖 Rule 82 – Authorized Balances

- ◆ **1. Fixing of Authorized Balances:**
 - ✓ The **Superintendent** fixes for each Sub-Office (S.O.):
 - ◆ **Minimum cash balance**
 - ◆ **Maximum cash balance**
 - ◆ **Maximum stamp balance** (Postage + Non-postal stamps)
 - ✓ The memo of authorized balances (**Form PA-14(S)**) must be:
 - ➔ **Pasted on a board/cardboard and displayed** inside the S.O. for reference.
- ◆ **2. Responsibility of the S.P.M.:**
 - ✓ Must ensure that cash and stamp balances:
 - Are **within authorized limits**.
 - ▲ **Excess cash is not retained unnecessarily**.
 - ✓ Exceptions:
 - If the cash exceeds the maximum, it is allowed **only if required to meet existing liabilities**.
 - If BOs under the S.O. hold excess cash/stamps, the S.P.M. must ensure it has **valid justification**.

- ✓ In case of:
 - ▲ **Excess Cash:**
 - ➔ Mention reason on the **reverse of the S.O. Daily Transaction Report (DTR)**.
 - ▼ **Less than Minimum Cash:**
 - ➔ Record explanation in the **remarks column** on the DTR reverse.
 - ◆ **3. Explanation on Liability Rule:**
 - ✓ If total **liabilities exceed the maximum cash balance**, then:
 - Keep cash equal to **total liabilities only**.
 - ◆ If future liabilities are expected **before the next remittance**, the S.P.M. may retain:
 - ➔ **Liabilities + Minimum Cash Balance**.
 - ◆ **4. ECB (Excess Cash Balance) Memo Process:**
 - ✓ When cash exceeds authorized limits:
 - 1 S.O. prepares and submits **ECB Memo to H.O.**
 - 2 At H.O., **Sub Account Assistant** checks genuineness and prepares monthly **ECB Consolidation**.
 - 3 **Postmaster** verifies the ECB Memo and forwards it to the **Divisional Office**.
 - 4 **Superintendent (Divisional Head):**
 - Reviews ECBs of all POs in jurisdiction.
 - If discrepancies are found, **orders an enquiry and takes action**.
 - ◆ **5. Revision of Authorized Balances:**
 - ✓ The Superintendent shall review authorized balances regularly as per:
 - ◆ **Postal Manual Volume VIII**
 - ◆ **Financial Handbook**
 - ✓ Balances should be adjusted to meet operational needs like:
 - Enhanced workloads, more BOs, high cash flow, etc.
 - ◆ **6. SAP/CSI Note:**
 - ✓ In CSI environment, balances can be verified using:
 - ➔ **DOP Cash** module in SAP.
 - ✓ System flags excess balances automatically and supports ECB monitoring digitally.
- 📌 📄 **Rule 83 – Treasury Pass-book**
- ◆ **1. Maintenance of Treasury Pass-book (Form A.C.G. 8)**
 - ✓ Applicable for S.O.s which are:
 - ◆ Located at **Treasury/Sub-Treasury stations**, or
 - ◆ Have transactions with **Bank** (in CSI or Non-CSI setup).
 - ✓ Purpose:
 - To maintain a **complete record** of all amounts:
 - ➔ **Received from** Treasury/Bank/Sub-Treasury
 - ➔ **Paid into** Treasury/Bank/Sub-Treasury
 - ✓ Entries should be separated for:
 - 💰 **Cash Transactions** (Physical money)
 - ➔ **Book Transfers** (Adjustments without cash movement)
 - ◆ **2. Use of Treasury Pass-book with Remittances:**
 - ✓ The **Treasury Pass-book must accompany:**
 - All **remittances to** Treasury/Bank.
 - All **withdrawals (demands) from** Treasury/Bank.
 - ✓ After each transaction, the passbook will be:
 - ➔ **Attested by the Treasury Officer/Bank Manager**, confirming the transaction.
 - ◆ **3. Custody and Responsibility:**

- ✓ The **S.P.M. is personally responsible** for:
 - Keeping the Treasury Pass-book, Treasury/Bank Receipts, and related Vouchers in **his personal custody**.
 - Making **all necessary entries personally** in the passbook.
- ✓  The passbook is a **confidential and sensitive document**, critical for cash accountability between the post office and the Treasury/Bank.

Rule 84 – Remittances to and Drawings from Treasury or Bank

◆ 1. Procedure (Non-CSI Offices)

- ✓ **Rules:** Follow the rules laid down for Head Offices in the **P&T Financial Handbook (Volume-I)** with slight modifications for Sub-Offices (S.O.).
- ✓ **Receipts/Vouchers:**
 - Forms used:
 - ◆ **A.C.G. 13 – For Remittances to Treasury/Bank**
 - ◆ **A.C.G. 14 – For Drawings from Treasury/Bank**
 - Prepared in **triplicate** by the S.P.M.:
 - ➔ **Original + Duplicate:** Sent to Treasury/Bank through a trustworthy official (must have provided security).
 - ➔ **Triplicate Copy:**
 - ◆ On reverse, the carrier (official) acknowledges receipt of cash or vouchers.
 - ◆ Retained as **record in the S.O.**
- ✓ **Verification:**
 - The **original receipt/voucher**, signed by Treasury/Bank officer, must be checked by S.P.M. to confirm:
 - ◆ Amount sent matches acknowledgment (for remittances).
 - ◆ Amount received matches voucher details (for drawings).
 - Verified receipts are sent to **H.O. in the next account bag**.
- ◆ **2. Cancellation Procedure:**
- ✓ If a receipt or voucher needs cancellation:
 - Write **“Cancelled”** boldly across all **three copies** in ink.
 - S.P.M. must **sign across** the cancelled documents.
 - Process:
 - ➔ **Original + Duplicate:** Sent to H.O. (enter details on reverse of the S.O. DTR).
 - ➔ **Triplicate:** Retained at the S.O. for records.
- ✓ **Register:**
 - Maintain a register at S.O. to record the **serial numbers of all cancelled receipts/vouchers**.
- ◆ **3. Special Note:**
- ✓ If the amount exceeds the limit fixed by the **Head of Circle**, then:
 - **S.P.M. himself should visit** the Treasury/Bank if possible.
 - If not, the same rules as H.O. apply for choosing and securing the assistant carrying the money.
- ◆ **4. CSI Environment Process (Revised):**
- ✓ **Physical usage of ACG-11, 12, 13, and 14 is discontinued.**

Sr. No.	ACG Form	◆ Revised Process in CSI
1	ACG-11 & ACG-13	Challan/voucher generated through CSI SAP system with form numbers in sequence.
2	ACG-12 & ACG-14	Cheque books supplied by Circle Accounts Officer are used.

Rule 85 – Purchase of Postage Stamps

- ◆ **1. Supply Chain of Postage Stamps**
- ✓ The supply of postage stamps follows this order:
 - ➔ **CSD (Central Stamp Depot)** → supplies to **Head Offices (H.O.)**.
 - ➔ **H.O.** → supplies to **Sub Offices (S.O.)** (on indent/request).
 - ➔ **S.O.** → supplies to **Branch Offices (B.O.)** (on indent/request).
- ✓ Each office should place an **indent (request)** when their stock is nearing minimum limits.
- ◆

