**INSPECTION REPORT DATED 09.05.2022 ON JONNALAGADDA BO A/W**

**SATULURU SO BY THE INSPECTOR POSTS, CHILAKALURIPET**

**SUB DIVISION, CHILAKALURIPET – 522 616.**

**A. ADMINISTRATION**

1. **General Information about Branch Post Office**

|  |  |  |
| --- | --- | --- |
| **Sl.No** | **Information** | **Details** |
| 1 | Name of the Branch Office | Jonnalagadda BO |
| 2 | Name of the Account Office | Satuluru SO |
| 3 | Name of the Head Office | Narasaraopet HO |
| 4 | Facility ID of the BO | BO11408127017 |
| 5 | Profit/ Cost centre ID of the BO | 1142612715 |
| 6 | Date of Opening of the BO | 13.01.1950 |
| 7 | Date of last inspection/ visit by Divisional Head | 12.03.2009 |
| 8 | Date of last inspection | 25.02.2021 |
| 9 | Last inspected by | Sri K.Yedukondalu,  The then IP, Chilakaluripet Sub Division |
| 10 | Dates of Subsequent visits by Sub Divisional Head | Nil |
| 11 | Dates of subsequent visits by Mail Overseer. | 04.03.2021 , 02.06.2021 , 02.09.2021 , 06.12.2021 & 07.03.2022 by Sri N.Manikya Rao, MO- II, Narasaraopet Sub Division. |

1. **Technical Information about the BO**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl.No** | **Information** | **Activities** | **Details** | **Remarks** |
| 1 | Working hours | | 09:00-14:00 | BO is functioning for minimum 5 hours. These timings are suitable and require no change. |
|  | Receipt of Mails | 10:10 |
| Delivery of Mails | 10:25 |
| LB clearance | 13:25 |
| Dispatch of Mail | 13:40 |
| 2 | Authorized cash Balances | Minimum | 200 | In DTR there is no information about authorized balances. Hence checked the cash balances in ZFBL3N with satisfactory result. On observation of transactions, it is opinioned that the balances are adequate and require no revision. |
| Maximum | 400 |
| Authorized stamp balances | Postage Stamps | 800 |
| Revenue Stamps | 225 |
| 3 | Location of the BO | The BO is functioning in standard accommodation provided by the BPM in own house. This BO is situated in rural area and it comes under Jonnalagadda Grama Panchayaty. Contacted Surpanch of the village for locating the BO in Panchayaty premises but he told that there is no surplus place available in the Panchayaity Building for locating the BO. Hence could not locate the BO in Govt Building. BO premises are kept clean. | | |
| 4 | Villages served | Rangareddy palem | | |
| 5 | Panchayat Head Quarters | Jonnalagadda GP | | |
| 6 | Mail Arrangement | GDS MC/MD of this BO conveys the BO bag from AO along with 01 TB bag containing BO bags of Ellamanada BO, Guravayapalem BO and Pamidimarru BO and back and vice versa on forward mail arrangement. The present mail arrangement is satisfactory. | | |
| 7 | Currency of FG Bonds | The list is not yet received from the Postmaster, Narasaraopet HO for verification of currency period. Hence the Postmaster, Narasaraopet HO is requested to verify the details and intimate the currency period of FG bond of the official. | | |

1. **Information about Establishment of the BO:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Sl.No | Name of the incumbent | Desig-nation | Employee ID | TRCA | DOB | DOA |
| 1 | P.V.Narayana | BPM | 50009358 | 14500 | 02.04.1979 | 03.04.1999 |
| 2 | MD.Khasim | ABPM | 50009357 | 12000 | 10.05.1968 | 07.09.1989 |

**4.** BPM stated 01 person is enrolled as substitute (Smt P.Anjamma, Aadhar No 9002 0345 7914). There is no option in MDM portal for checking the names of the substitutes enrolled for a particular BO. Hence could not check this point. Mail overseer is not mapped as substitute. DO is requested to enroll the Mail Overseer as substitute.

**5.** It is observed that the BPM could not apply for leave through the application and also could not generate salary slip through application. It is ascertained from DO that the same issue is reported all over the division and the issue has been escalated to RO and it is in persuasion with RO.

**6.** The details of last establishment review of the BO are not known as the copy of memo received from DO is not traced. BPM is directed to trace it and place on record. However, assessed the prima-facie workload of the posts borne on the BO establishment and there is no feasibility of combining duties of the GDS for effecting economy without impairing efficiency. Based on the workload, there is no justification for up gradation of BO.

**7.** Mail overseer is directed to record the omissions besides getting the same rectified on the spot during his visits. As the post of Mail overseer is vacant, the quarterly visits are not carried out. Mail Overseer is directed to verify the transactions with customers independently, without taking assistance from the Branch Post Office staff. Mail overseers are not much familiar with DARPAN applications. DO is requested to impart suitable training to them so that they are able to carry out the checks prescribed in digital environment.

**8. Stock Verification:-**

**a)** Verified the physical stock wrt stock register with satisfactory result.

**b)** Rollout acceptance note is available. All the items supplied to the BO i/c/w Rollout of DARPAN and IPPB are got entered in the stock register. The date of roll out of DARPAN is 29.08.2018 and the date of rollout of DARPAN CSI is 29.11.2018 and the date of rollout of IPPB is 28.12.2018.

**c)** This office is provided with table, chair, iron almirah and safe. Stool is not provided. DO is requested to supply the same.

**d)** There is sufficient stock of stationary and forms in the BO. AO is directed to pursue with DO/PSD to get sufficient stock of stationary and forms and see that they are supplied to all the BO under its jurisdiction. Sufficient number of paper rolls for printing and BO bag barcode labels are available.

**e)** Checked the following registers with the results mentioned against each:-

**i.** Village Sorting List is not traced. BPM to trace it and report compliance.

**ii.** Route List & Beat Map is not traced. BPM to trace it and report compliance.

**iii.** Book of Postmarks is maintained with satisfactory result.

**iv.** Error Book is maintained.

**v.** There are no entries in Error book since DLI.

**vi.** Old records are not much accumulated to weed out.

**9.** Compliance report is not submitted by the BPM for the last IR. Due to shortage of time, the same could not be got completed in my presence. However, BPM is directed to submit compliance report for all the pending paras of previous IR within 3 days and report compliance. The Mail Overseer should observe this point during his first visit after this annual inspection. Still, if the same is not submitted by the BPM, he is directed to get the compliance report prepared and submitted.

**B. TECHNOLOGY AND DARPAN**

**10.** The information about the hardware and the client applications used in the DARPAN device and IPPB smart phone have been placed on record at the BO.

**a)** The serial numbers of devices and peripherals are as follows:-

|  |  |  |
| --- | --- | --- |
| **Sl** | **Device & Peripherals** | **Serial Number** |
| 1 | Main Computing Device (MCD) | 21803465262 |
| 2 | IMEI number of MCD | 7CFO8AF97033 |
| 3 | Kaifya/ Sunyard Pin Pad (P-90) | 841170955393 |
| 4 | Barcode Scanner | 17280B209A |
| 5 | IPPB Smart Phone supplied to BPM | RZ8KC0QTHHW |
| 6 | Solar UPS | TT-S032950717 |
| 7 | Type of NSP SIM supplied and activated in the Device | Airtel |
| 8 | Biometric device – Mantra MFS 100 | 2469676 |

**b)** The following versions of System & Business Client Applications are installed in the device. DO is requested to verify the versions and push the latest versions, if they are not already updated.

|  |  |  |
| --- | --- | --- |
| **Sl** | **System/ Business Client Applications** | **Version details currently used in the Device** |
| 1 | DARPAN SDP | 3.1.8.6 |
| 2 | Device Management Client | 9.7.9.0 |
| 3 | Firmware | N/A |
| 4 | M Connect | N/A |
| 5 | DARPAN CSI Common Application | 1.0.0.22 |
| 6 | DARPAN CSI Delivery Application | 1.1.8.1 |
| 7 | DARPAN CSI Demo Booking App | 1.0.0.23 |
| 8 | DARPAN CBS Client Application | 1.4.3.0 |
| 9 | DARPAN PLI Client Application | 2.5.0 |
| 10 | IPPB Micro ATM Application | 1.0.0.12/ V 0.2 |

**11.** The Signal strength of the device is good on the date of inspection. The BPM stated that there is no problem with signal strength and he is able to do all the transactions. BO is not using External antenna to boost the signal strength.

**12.** Could not check the instances where transactions could not be performed on the device owing to connectivity issue/ power issues and device issue as no error entry is made by the BPM in the error book. BPM is educated in this regard and directed to maintain the error book with all details of such instances in future.

**13.** BPM is not aware of the procedure of raising the ticket for the issues cited above. The BPM is guided accordingly and also informed the toll free number i.e **022-62312700** for raising tickets.

**14.** Solar panel is supplied to this BO and it is in working condition. However, the BPM is using the batteries supplied to her and the BPM told that till now no power problem.

**15.** The BPM is using both the batteries and are in working condition. BPM is cautioned that the DARPAN MCD should always put into use with power supply drawn from the batteries and not directly connected to Electricity Supply.

**16. A)** The following are the details available in User information of the Menu bar at top left corner of the Login Manager Page. DO is requested to verify the details.

* 1. BO Name - Jonnalagadda BO
  2. BO CSI Facility ID - BO114081270717
  3. User Name - P.Venkata Narayana
  4. User ID - 50009358
  5. User Role - BPM

**B)** The following are the details available in Device information of the Menu bar at top left corner of the Login Manager Page. DO is requested to verify the details.

1. Device ID - 21803465262
2. DM Client Version - 9.7.9.0
3. Environment details - DC-PROD

**C)** Checked the Network and Data Connectivity strength in the device and found that it is good on the date of inspection. I have registered as RICT Admin. The access of the BO not obtained through option “Enable RICT Admin details” in RICT Admin Management Menu as the BPM could not do any transactions on the date of inspection.

**D)** The BPM stated that he is able to do all online transactions inside the BO location smoothly. CSQ value could not be noted as the option is not available in the device.

**E)** Solar panel is supplied to this BO and examined the office copy of Solar Solution Installation Report with satisfactory results.

**F)** BPM is not aware of the procedure of raising incident ticket by calling the CSI Level 1 Help desk for the issues faced in DARPAN devices. The BPM is explained the incident management process for MCD and peripheral and also informed the toll free number i.e **022-62312700** for raising tickets. Could not verify the incident ticket numbers as the BPM has not raised any ticket till now.

**G)** There is no record in the BO to verify the Service Desk tickets raised by the Divisional Office on CSI helpdesk on the Hardware/ Network Connectivity issues found at the BO. Hence could not review the days taken by the RH vendor for resolving the issues.

**H)** There is no record to review the hardware issues so far found at the BO and further attended by mapped DARPAN service centre. Hence, experience and feedback on functioning of DARPAN device by the Service centre cannot be commented.

**I)** Solar Panel is supplied to the BO and is in working condition.

**J)** RICT device is not being kept properly in the Carry case after working hours. The Device is with full of dust and stains. BPM is educated and guided suitably.

**K)** The knowledge of the BPM is medium regarding the knowledge and skill in operating the device and handling of peripherals.

**L)** BPM stated that the technology implementation is good but the signal strength and the bag opening problems are the main issues faced by him and requested to solve them. DO is requested to take suitable action in this regard.

**C. MAILS**

**17.** BPM is following prescribed procedure at the time of opening of BO bag in DARPAN CSI environment. Bag details are available electronically while opening the bags. BPM stated that the instances of non-receipt of bag data is minimal and he is delivering the articles manually to avoid public complaints and updating the delivery information after opening of BO bag in DARPAN and also intimating the delivery information to the AO through BODA. The instance could not be verified as the same is not reported in Error Book.

**18.** BPM is issuing the accountable articles using DARPAN CSI app except on those dates where there is issue with opening of Bags through RICT. However, the BPM is explained the correct practice and directed to follow prescribed procedure.

**19**. Checked the articles in deposit with the following result.

**a)** No article is detained beyond prescribed period.

**b)** The following articles are found in deposit either physically or in DARPAN CSI app.

|  |  |  |  |
| --- | --- | --- | --- |
| Si No | Article No | Date of receive | Reason for deposit |
| 1 | RN680715742IN | 05.05.2022 | Door Locked |
| 2 | RN626597485IN | 07.05.2022 | Door Locked |

BPM is instructed to deliver the article and intimate the disposal of the same.

**c)** Checked randomly a few articles delivered at the BO using Postinfo mobile app and confirmed that the delivery information is updated.

**d)** BPM stated that he is properly examining the remarks passed by the ABPM and also confirmed that the ABPM is passing the standard remarks only. However both the BPM and the ABPM are educated regarding the importance of using the standard remarks.

**e)** The BPM stated that he is redirecting the articles/ eMOs, if any received missent in his office, electronically through DARPAN device by following prescribed procedure. This cannot be checked as error entries are not available in the Error book. The BPM is directed to note such instances in error book in future for verification and also directed to follow prescribed procedure in this regard.

**f)** The process of redirection of Parcels cannot be checked as error entries are not available in the Error book. The BPM is directed to note such instances in error book in future for verification and also directed to follow prescribed procedure in this regard.

**g)** 02 articles are found in deposit and its condition is good.

**20.** The following VP articles are delivered in this BO since DLI.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Si No | Article No | Date of receive | Amount | Date | Delivered or RTS |
| 1 | CA072794821IN | 09.03.2021 | 420/- | 12.03.2022 | Delivered |
| 2 | CA667717908IN | 09.12.2021 | 1172/- | 09.12.2021 | Delivered |
| 3 | CA101836866IN | 30.12.2021 | 420/- | 31.12.2021 | Delivered |
| 4 (COD) | EZ486885660IN | 01.03.2022 | 1100/- | 01.03.2022 | Delivered |
| 5 | CT441193743IN | 14.03.2022 | 1574/- | 14.03.2022 | Delivered |

But whilechecking in SAP in tcode FAGLL03 for GL account 4200030002, it is also observed that no article is delivered in this BO. On questioning the BPM, he stated that the AO is sending the VP/COD articles manually but not sending them through electronically citing the reason that the amount is not being reflected immediately in the BODA when the article is delivered. Both the BPM and the SPM are instructed not to resort such practices and directed to follow the prescribed procedure from hereafter and raise tickets if the amount is not reflected immediately.

**21. Letter Box.**

**a)** 03 letter boxes placed at BO village and another at SBI and Rangareddypalem village are attached to this BO. LBs are painted and are in good condition.

**b)** The LBs are cleared punctually and the timings of clearance are suitable.

**c)** BPM stated that mails cleared from LB and those received missent are being included in the next immediate dispatch.

**22.** Reviewed the hours of business of the BO, hours of receipt and dispatch of mails and the hours of delivery of mails and found that the working hours are fixed as per OM No 17-31/2016-GDS dated 25.06.2018.

**23.** Examined the contents of BO bag received on the date of inspection and observed the transit norms with satisfactory result. BPM stated that he is retaining the unregistered articles posted in the BO meant for delivery through the BO without routing them through AO.

**D. FINANCE AND ACCOUNTING**

**24.** It is observed that the physical cash balance is Rs. 203.85/-. The balance correctly acknowledged by the SO through BO slip is -820.15. The difference is due to the paid of EMO paid Rs.1024/- on 12.04.2022 in this BO instead of Merikapudi BO.

**25.** Verified the wallet balance with physical cash balance in hand with satisfactory result.

**26.** It is observed that there is a stock of 300 postage and 10 revenue stamps in the BO. But there is no physical stock of revenue stamps.It is due to the sale shown on 04.10.2021 but this is not updated . AO is directed to supply a minimum balance of postage/ revenue stamps to BO to avoid public inconvenience.

**a)** The authorized balances are adequate and require no revision with reference to receipts and payments of the BO.

**27.** Verified the Balances of the B.O account for one day selected at random, bi-monthly, since last inspection by comparison with B.O slips with the following result. The dates are as follows.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Date** | **Closing Balance (in Rs)** | **Balance as per SAP** | **Date** | **Closing Balance (in Rs)** | **Balance as per SAP** |
| 15.03.2021 | 331.35/- | 331.35/- | 29.11.2021 | 1410.35/- | 1410.35/- |
| 20.05.2021 | 1192.85/- | 11192.85/- | 31.01.2022 | 57426.85/- | 57426.85/- |
| 22.07.2021 | 235.35/- | 235.35/- | 07.03.2022 | 321.35/- | 321.35/- |
| 11.09.2021 | 146879.35/- | 146879.35/- | 04.05.2022 | 374.85/- | 649.15/- |

**28.** Examined the BO account since DLI and found that the BPM has retained excess cash on many days. The liabilities are not noted anywhere. Hence could not check the genuineness of the retention of excess cash. The AO is directed to keep a regular watch on all the BOs and see that no BO is retaining excess cash without proper liabilities. BPM stated that there is no problem in exchange of cash and there are no instances of delay in payment of Money orders, Savings Bank Withdrawals etc. for want of funds. The BPM and the SPM of AO are directed to adhere to the norms for remittances mentioned in Directorate Letter No 24-3/2012/PO dated 01.10.2018.

**29.** 14 receipts have been issued from M.S-87(a) book since last inspection. Unused receipts from 30 to 100 are in order.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Receipt No | Date | Amount | Receipt No | Date | Amount |
| 16 | 01.03.2021 | 3675/- | 29 | 12.04.2022 | 3150/- |

The same is checked in SAP through tcode FAGLL03 for GL account 8878100070 & 1102100000 for profit centre 1142610508 with satisfactory result. BPM is directed to encourage the public to book more number of MOs. Particulars of MO payments are checked in SAP with satisfactory result. BPM is directed to paste the receipt generated in RICT device to the manual MS-87 (a) receipt and also directed to write the eMO number on the office copy of receipt for future reference.

**a)** BPM is directed to retain the eMO form in his custody with preservation period of 18 months from the date of booking.

**30.** It is observed in SAP through tcode FAGLL03 for GL account 8878100070 for profit centre 1142610508 that no VPMOs were booked since DLI.

**31. BO Journal**

**a)** All the accountable articles and MOs received from AO are being noted in BO journal by the BPM. Checked the delivery status of some of the articles/ MOs randomly in POST INFO app with satisfactory result.

**b)** Checked the MOs received for payment and found that they are paid promptly. Could not make enquiry with payees to check promptness and correctness of payment. Mail overseer is directed to check the promptness and correctness of payment of the MOs paid in this BO during his next visit and submit the result along with his monthly MO statement.

**c)** Test checked the limits of cash given to ABPM (MD) for payment of eMOs with satisfactory result. However, BPM is educated on the procedure to be followed if the amount exceeds the prescribed limit.

**32.** Delivery agent is not authorized to carry stamps/ stationary for public use. Postman book and visit book are not maintained in prescribed manner. Both the BPM and the ABPM are directed to maintain them in prescribed manner.

**33.** BO daily account is generated through device. Examined the daily account and other contents of BO bag made ready for dispatch with satisfactory result. All the articles are being stamped before their inclusion in BO bag. Cash bag is not being weighed and the weight is also not being noted on relevant records. BPM is educated in this regard. BPM stated that he is using the prescribed BO bag labels to the extent of their availability. AO is directed to see that sufficient stock of BO bag labels are supplied to all the BOs in time. No change is required in delivery/ accounts jurisdiction of the BO.

**E. SAVINGS BANK**

**34.** The following SB – 26 receipts issued since DLI:-

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **From** | | | | **To** | | |
| **Book no** | **Receipt No** | **Date** | **Amount** | **Receipt No** | **Date** | **Amount** |
| 7354 | 24 | 26.02.2021 | 500/- | 50 | 23.04.2021 | 500/- |
| 216 | 01 | 19.05.2021 | 500/- | 50 | 28.09.2021 | 1000/- |
| 220 | 01 | 29.09.2021 | 5000/- | 50 | 16.02.2022 | 500/- |
| 7681 | 01 | 21.02.2022 | 1000/- | 32 | 29.04.2022 | 1000/- |

Unused receipts from 33 to 50 in triplicate are intact.

An extract of this para is sent to AO for verification.

Checked the credits with concerned journals and BO account with satisfactory result.

While checking the receipts the following irregularities were noticed:-

a) BPM noted reference ID on PR receipt.

b) BPM never pasted the receipt generated in RICT device to office copy of PR receipt.

c) Signature of witness was not obtained on the back of the receipts at the time of delivery of the pass book in respect of accounts opened by illiterate depositors. BPM is instructed to get the omissions supplied and report compliance. The BPM was educated in this regard.

35. i) Checked the Specimen Signature books with satisfactory result except for the following. BPM is instructed to supply omissions and guard against the same in future.

a) Date stamp is not being impressed as per the rules i.e half on the slip and half on the SS Book.

b) BPM directed to note the CIF details in SS book for which KYC documents are not being taken.

36. The following pass books were collected and verified with Finacle and concerned Journal with satisfactory result.

**SB**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl.No** | **A/C No** | **DLT** | **Balance** | **Remarks** |
| 1 | 010002757367 | 22.03.2021 | 2982/- | New A/c |
| 2 | 010004532539 | 03.08.2021 | 500/- | New A/c |
| 3 | 010006546266 | 07.09.2021 | 849/8- | New A/c |
| 4 | 010008260258 | 05.03.2022 | 509/- | New A/c |
| 5 | 010009777263 | 20.12.2021 | 500/- | New A/c |
| 6 | 010013272673 | 13.04.2022 | 800/- | New A/c |
| 7 | 010014068422 | 13.04.2022 | 747/- | New A/c |

**RD**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl.No** | **A/C No** | **DLT** | **BAT** | **Remarks** |
| 1 |  |  |  |  |
| 2 |  |  |  |  |
| 3 |  |  |  |  |
| 4 |  |  |  |  |
| 5 |  |  |  |  |

**SSA**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sl.No** | **A/C No** | **DLT** | **Deposit** | **Withdral** | **Balance** | **Remarks** |
| 1 | 4499428420 | 07.01.20 | 1000 | -- | 6000 | Intt Added |
| 2 | 9750490945 | 07.01.20 | 1000 | -- | 66708 | Intt Added |
| 3 | 9750490111 | 07.01.20 | 1000 | -- | 68163 | Intt Added |
| 4 | 9750495065 | 24.01.20 | 2000 | -- | 29414 | Intt Added |
| 5 | 3369299641 | 06.11.19 | 2000 | -- | 71697 | Intt Added |

37. (i) SB-28 is not being maintained by the BPM since long. He is instructed to place indent on AO for its supply and issue the receipt whenever the pass book is collected from the depositors from hereafter and report compliance.

(ii) BPM is directed to prepare a list of accounts standing in the BO in the following proforma as per the Rule No 50 (iv) of POSB (CBS) Manual in duplicate and send one copy to Account office.

Name of Branch office …………………….

|  |  |
| --- | --- |
| **Sl.No** | **Savings Account Number** |
|  |  |

Date: ………………. Signature of GDS BPM

The SPM of account office will check the list to ensure that the BPM has not omitted to include in the list any account of his office and certify that the list is complete under his signature.

38. As per Rule No 49(6) of POSB (CBS) Manual, after 31st of March of every financial year, BPM should collect all SB and SSA Pass books irrespective of these were presented for transaction or not & issue receipt from SB-28 to the depositor.

These pass books should be sent to Account Office for entry of interest. BPM shall prepare list of such accounts in duplicate in the below format separately for SB and SSA and retain one copy of such list.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Sl.No | Account No | Name of Depositor | Date of receipt of Pass book | Date on which Pass book sent to AO | Date on which Pass book received from AO | Date of delivery of Pass book to the depositor or return of Pass book to AO for safe custody | Acquittance of the depositor when the Pass book is delivered to him |
|  |  |  |  |  |  |  |  |

39. The following dates were selected at random one day in each quarter since DLI and checked the totals of deposits and withdrawals with SAP DTR/ Finacle/ RICT device/ BO account/ BO slips with satisfactory result. Copy of this para is sent to AO/ HO for verification.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl.No** | **Date** | **Deposits** | **Withdrawals** | **CB** |
| 1 | 15.03.19 | TD-25000  RD-2300  SSA-2000  SB-30200 | RD-103612 | 393.55 |
| 2 | 14.06.19 | TD-45000  RD-7500  SB-10500 | SB-49000  RD-15230 | 1309.55 |
| 3 | 05.09.19 | SB-1000  RD-12700  SSA-1000 | SB-7750 | 384.55 |
| 4 | 10.12.19 | SB-1400  RD-20248  SSA-1000 | SB-9600 | 34733.05 |

In some times, there is a difference in the balances noted by the SO in the concerned BO slips and the balance available in the BO account. The BPM stated that the difference is due to non-reflection of VP/COD amount for the articles delivered by him. Hence the AO is directed to verify and confirm the balances.

40. There are no undelivered pass books in the BO.

41. (i) The following TD accounts are opened since DLI. As per pass book, no interest payment made since DLI. No mini statement will be generated for TD accounts for verifying the interest payment. Hence AO to confirm the same. It is observed that there is no alteration/ over written in the first page entries and initial deposits.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl.No** | **A/C No** | **DLT** | **BAT** | **Remarks** |
| 1 | 4327718006 | 02.03.19 | 22000 | 5Yr |
| 2 | 4329856195 | 05.03.19 | 10000 | 3Yr |
| 3 | 4349472726 | 15.03.19 | 25000 | 5Yr |
| 4 | 4351054620 | 16.03.19 | 25000 | 5Yr |
| 5 | 4355033317 | 18.03.19 | 25000 | 5Yr |
| 6 | 4358059093 | 19.03.19 | 25000 | 5Yr |
| 7 | 4361557050 | 20.03.19 | 25000 | 5Yr |
| 8 | 4362787609 | 21.03.19 | 25000 | 5Yr |
| 9 | 4368554343 | 23.03.19 | 25000 | 5Yr |
| 10 | 4368571813 | 23.03.19 | 25000 | 5Yr |
| 11 | 4371453960 | 25.03.19 | 25000 | 5Yr |
| 12 | 4371474903 | 25.03.19 | 25000 | 5Yr |
| 13 | 4374358613 | 26.03.19 | 10000 | 5Yr |
| 14 | 4377120187 | 26.03.19 | 10000 | 5Yr |
| 15 | 4390791432 | 03.04.19 | 10000 | 5Yr |
| 16 | 4396534644 | 09.04.19 | 10000 | 5Yr |
| 17 | 4414161067 | 29.04.19 | 10000 | 5Yr |
| 18 | 4417574857 | 02.05.19 | 25000 | 5Yr |
| 19 | 4418658099 | 03.05.19 | 25000 | 5Yr |
| 20 | 4426515353 | 13.05.19 | 25000 | 5Yr |
| 21 | 4426518613 | 13.05.19 | 25000 | 5Yr |
| 22 | 4427334199 | 14.05.19 | 25000 | 5Yr |
| 23 | 4427320413 | 14.05.19 | 25000 | 5Yr |
| 24 | 4428435406 | 15.05.19 | 25000 | 5Yr |
| 25 | 4428469357 | 15.05.19 | 25000 | 5Yr |
| 26 | 4429723915 | 16.05.19 | 25000 | 5Yr |
| 27 | 4452866696 | 11.06.19 | 25000 | 5Yr |
| 28 | 4454069705 | 12.06.19 | 25000 | 5Yr |
| 29 | 4455308414 | 13.06.19 | 25000 | 5Yr |
| 30 | 4456583353 | 14.06.19 | 25000 | 5Yr |
| 31 | 4456603433 | 14.06.19 | 25000 | 5Yr |
| 32 | 4458848689 | 17.06.19 | 25000 | 5Yr |
| 33 | 4567649443 | 27.09.19 | 25000 | 2Yr |
| 34 | 4568973028 | 28.09.19 | 19000 | 2Yr |
| 35 | 4600935892 | 01.11.19 | 10000 | 3Yr |
| 36 | 4603071191 | 04.11.19 | 5000 | 3Yr |
| 37 | 4676849475 | 09.01.20 | 15000 | 3Yr |
| 38 | 4676839490 | 09.01.20 | 20000 | 1Yr |
| 39 | 4678295027 | 10.01.20 | 20000 | 1Yr |
| 40 | 4686376626 | 17.01.20 | 11000 | 5Yr |
| 41 | 4690208463 | 20.01.20 | 15000 | 5Yr |
| 42 | 4696821727 | 24.01.20 | 15000 | 5Yr |
| 43 | 4696824520 | 24.01.20 | 13000 | 5Yr |
| 44 | 4696823202 | 24.01.20 | 20000 | 3Yr |
| 45 | 4696837469 | 24.01.20 | 6500 | 5Yr |
| 46 | 4698326985 | 25.01.20 | 25000 | 5Yr |
| 47 | 4698330760 | 25.01.20 | 5000 | 5Yr |
| 48 | 4699877691 | 27.01.20 | 25000 | 5Yr |
| 49 | 4704018705 | 29.01.20 | 15000 | 5Yr |

(ii) The details of the following RD discontinued/ PMC pass books are taken from RD journal / Finacle. As the depositors could not be contacted to confirm the genuineness, SB-46 notices were issued.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Discontinued** | | | | | |
| **Sl.No** | **Account No** | **DLT** | **BAT** | | **Month up to which paid** |
| 1 | 4044904867 | 22.11.18 | 3500 | | 11/18 |
| 2 | 4355202935 | 11.07.19 | 5000 | | 07/19 |
| 3 | 4317207695 | 27.05.19 | 2000 | | 05/19 |
| **Prematurely Closed** | | | | | |
| **Sl.No** | **Account No** | **Amount (Rs)** | | **Date on which prematurely closed** | |
| 1 | 9750455571 | 950 | | 15.11.2019 | |
| 2 | 3462716748 | 19155 | | 16.01.2020 | |

42. No commission is paid to the BPM on net SB deposits. BPM stated that he is taking the commission on TD deposits at AO instead of in BO. Hence could not verify the correctness of amount paid to the BPM. However, the SPM is directed to calculate the commission correctly and keep a watch on the payments made at BOs under his jurisdiction.

43. BPM stated that he is aware of all savings schemes and their operation through device. BPM and ABPMs are explained about AML/ CFT/ KYC and their relation with financial services offered by the Department.

44. It is observed that 105 number of IPPB accounts opened is not satisfactory. There is a huge potential for opening of more number of IPPB accounts. Both BPM and ABPM are directed to publicize the benefits of opening of IPPB account and see that more number of accounts are opened.

45. 45 QR cards are available at this B.O. BPM is directed to open one stock register for QR cards received at BO and note the details of issue of QR cards in that register. As the register is not available at present, the number of duplicate QR cards issued could not be verified.

46. No social security payments are paid either through POSB or through eMO. The BPM is educated about the process of payment of social security payments through savings bank accounts.

47. No merchant IPPB account is opened in the BO. Both the BPM and ABPM are educated how merchant IPPB accounts can facilitate cashless transactions in the BO.

48. (a) BPM is not aware of IPPB mobile app. He is educated regarding it.

(b) As the ABPM is not provided with IPPB mobile, the issue of transfer of cash collected by the ABPM to the BPM does not arise.

**F. POSTAL LIFE INSURANCE/ RURAL POSTAL LIFE INSURANCE**

49.1 BPM/ ABPM of the BO are aware of the salient features of all the existing PLI/ RPLI schemes.

49.2 The BO has been supplied with the handheld device. The BPM has been trained in PLI-DARPAN app. The BPM / substitute is handling the same correctly. The device is in safe and in good condition.

49.3 Examined the network connectivity and found that it is functioning properly.

49.4 Logbook for panel breakdown is not maintained. BPM is directed to maintain logbook and note the breakdown frequency/ duration. BPM is educated regarding the process of logging compliant in relation to breakdown of machine/ panel.

49.5 AO is directed to supply sufficient stock of forms required for use of customers/ office. BPM is directed to keep the forms/ records neatly arranged.

49.6 Presently there is no option in the device to index new proposals. The premium is being credited in BO account and the manual receipt is being issued to the customers. The same is being indexed in the SO under BO login. The date of dispatch of proposal to AO is not being noted by the BPM anywhere. Hence could not verify the delay aspect. The BPM is directed to note the details of dispatch of proposals in concerned records hereafter for verification in the next inspection.

49.7 There are no claim cases that are physically available and to be indexed in device.

49.8 There is no report in the device to generate the number of service requests relating to Loan, Commutation, Conversion, Reduced Paid up, Revival, Survival Benefit etc in one go. Hence could not verify.

49.9 The following RPLI receipts were issued since DLI.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Book No | From | | | To | | |
| Rpt No | Date | Amount | Receipt No | Date | Amount |
| 11540 | 17 | 04.02.19 | 593 | 50 | 21.03.19 | 409 |
| 5703 | 01 | 21.03.19 | 389 | 50 | 07.05.19 | 179 |
| 11533 | 01 | 10.05.19 | 741 | 50 | 08.07.19 | 179 |
| 11537 | 01 | 09.07.19 | 593 | 50 | 28.09.19 | 105 |
| 11523 | 01 | 28.09.19 | 190 | 50 | 22.11.19 | 171 |
| 1601 | 01 | 25.11.19 | 2080 | 50 | 10.01.20 | 220 |
| 07137 | 01 | 13.01.20 | 741 | 03 | 20.01.20 | 409 |

Unused receipts from 04 to 50 in triplicate are intact. An extract of this para is sent to AO for verification.

49.10 The following RPLI Transactions took place in this BO and the same were checked with BO account/RICT device with satisfactory results:-.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Sl.No | Date | Amount |  | Sl.No | Date | Amount |
| 1 | 15.02.19 | 741+30 | 7 | 13.07.19 | 4854+222+109 |
| 2 | 21.03.19 | 1775+40 | 8 | 09.08.19 | 2434+74 |
| 3 | 29.04.19 | 6110 | 9 | 09.09.19 | 1321+29 |
| 4 | 22.05.19 | 1886+26+30 | 10 | 26.10.19 | 1124+24 |
| 5 | 15.06.19 | 1991+63 | 11 | 30.11.19 | 14811+4883+333 |
| 6 | 29.06.19 | 5049+113 | 12 | 30.12.19 | 4936+130 |

49.11 The following RPLI pass books were collected and verified with RICT report and concerned journals with satisafctory results:-

|  |  |  |  |
| --- | --- | --- | --- |
| Policy No | Date of Credit | Amount | Month to which credited |
| EA-3273633 | 30.12.19 | 162 | 12/19 |
| EA-3273644 | 30.12.19 | 162 | 12/19 |
| EA-3964396 | 09.01.20 | 418 | 01/20 |
| 00000032844958 | 09.01.20 | 570 | 01/20 |
| EA-3578651 | 13.01.20 | 741 | 01/20 |

49.12. The Growth in PLI/ RPLI business is generally satisfactory. A target of Rs. 3,00,000/- (New/Revival) is given to the BO for this financial year. The BPM has procured RPLI new premium of Rs 2355/- and PLI new premium of Rs nil till date in this financial year. BPM is directed to make sincere and vigorous efforts and see that the target is achieved by the end of this financial year.

49.13 The performance of the BO for the last 3 years in respect of collection of new RPLI premium is as follows :-

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **No. of Policies** | **Premium** | **Sun Assured** |
| 2016-17 | 05 | 46255 | 1500000 |
| 2017-18 | 13 | 58645 | 1200000 |
| 2018-19 | 03 | 2355 | 350000 |

Reviewed the performance of the office for the last three financial years and the office has never achieved targets even in the previous years. However, there is some growth in the premium procured by the BPM. The BPM is directed to make sincere efforts and see that the target is achieved at least this financial year.

49.14 BPM/ ABPM stated that due incentive is not paid to them. DO is requested to take suitable action in this regard.

49.15 Confidential enquiries revealed that delay is genuine in respect of collection of heavy premium policies with default.

49.16 As seen from complaints and suggestion book, it is observed that there are no suggestions/ complaints since DLI. Hence, it seems that the customers are not facing any challenges/ issues regarding services provided by the BO.

49.17 BPM is directed to give publicity regarding PLI in the village. BPM stated that no PLI/ RPLI posters are available in the BO for display and requested to supply the same. DO is requested to take suitable action.

49.18 The revised PLI/RPLI proposal forms having KYC norms are supplied to this BO and are available.

**G. GRIEVANCE HANDLING AND PUBLIC RELATIONS**

50. The BPM is not aware of the grievance redressal mechanism available. The same is appraised to the BPM.

(i) The BPM is directed to forward the complaints/ suggestions if any received to the Customer Care Centre of Divisional Office.

(ii) As per complaints/ Suggestion book no complaints received since DLI.

51. Both the BPM and ABPM are educated using of POST INFO mobile app for tracking articles in case of any compliant received. The app could not be installed in IPPB mobile due to technical restrictions. Both of them are directed to educate facilities available in the app to the public also.

Both the BPM and ABPM are educated using of ePost Office mobile app for purchase of postage stamps and Gangajal as well as payment of RTI fee. The app could not be installed in IPPB mobile due to technical restrictions. Both of them are directed to educate facilities available in the app to the public also.

52. Post Office Board and Notice of Hours of Business are displayed for the information of the Public.

**H. BUSINESS DEVELOPMENT**

53. Target and achievement of BO as on date of inspection is as follows.

|  |  |  |  |
| --- | --- | --- | --- |
| **Type of Business** | **Target**  **(Minimum/ month)** | **Achievement in the previous Financial Year** | **Achievement**  **till date in this Financial Year** |
| Mails (RL/SP/PL) | 5 articles | 02 | -- |
| Unpaid | Rs. 20/- | -- | -- |
| Money Order | 5 MOs | -- | -- |
| Savings Accounts | 5 accounts | 75 | 63 |
| Recurring Deposit | 10 accounts | 205 | 160 |
| Sukanya Samruddhi | 2 accounts | 05 | 03 |
| Time Deposit | 1 account | 55 | 49 |
| IPPB | 10 accounts | 02 | 105 |
| PLI | Rs 5,000/- | -- | -- |
| RPLI | Rs. 10,000/ | 58645 | 2355 |
| Sale of Postage Stamps | Rs. 100/- | -- | --- |

Reviewed the performance of the office and observed that the office has not achieved proportional target till date. Chalked out a plan for achieving the remaining targets in consultation with the BPM. Both the BPM and ABPM are directed to make sincere efforts and see that the targets are achieved at least this financial year.

54. BPM/ ABPM are directed to maintain BO business register in the following proforma and keep it updated. Mail overseer is directed to see that it is updated during his visits.

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Name of the Village | Population | | Number of house holds | Number of policies standing in the BO | | No of girls whose Age is less than 10 years | No of SSA standing in the BO | No. of SB accounts standing in the BO | No. of RD accounts standing in the BO | No. of TD accounts standing in the BO |
| M | F | PLI | RPLI |
|  |  |  |  |  |  |  |  |  |  |  |

55. Official Language:

(i) All name plates/ notice boards etc are not in trilingual.

(ii) All name plates and rubber stamps are not being used in accordance with rules.

(iii) Only some of the forms being used in office are bilingual.

(iv) No special work was done in the office regarding Hindi.

**I. TRAINING**

56. Two weeks induction training has not been imparted the BPM.

57. BPM stated that he has attended Midcareer training.

**J. INDIA POST PAYMENT BANK (IPPB)**

58.1. BO is facilitating IPPB transactions during approved business hours.

58.2. IPPB related branding elements i.e IPPB Signage and Notice Board and Authorization forms are available and appropriately displayed.

58.3. Suitable staffing arrangements will be made in case of leave of GDS BPM/ GDS MD with trained and certified end users to ensure continuity of IPPB operations at BO.

58.4. Checked the devices, biometric scanners and mobile connectivity with the following result.

a) There is no damage to the IPPB mobile device provided to the GDS BPM.

b) Proper mobile connectivity is available.

c) IPPB mobile and biometric scanner are only provided to DoP by IPPB. Both of them are taken into stock in stock register and are in good working condition.

58.5. End user GDS BPM is properly trained to handle IPPB application and aware with all the products and services offered by IPPB including third party products like credit, insurance and mutual funds etc. However, BPM requested to impart refresher training to him as so many changes occurred since his last training and the same is recommended.

58.6. BPM is not retaining all customer related documents as required. The BPM is directed to retain all customer related documents as required (e.g. Customer forms and documents, records being properly maintained for counterfeit notes impounding, slips etc.)

58.7. BPM stated that adequate cash is being provided by the account office for facilitating IPPB transactions at the BO.

58.8. As the mobile is not supplied to the GDS MD, all the transactions are being handled by the BPM only. BPM stated that no door step banking service requests received till now and he assured that he will handle those requests if any received in future till the mobile is provided to the GDS MD and also assured that he will fulfill the request within time frame either with the cash available in his office or obtaining it from account office.

58.9. Checked the transaction recorded by the end users for both IPPB and DoP products tallied with cash as reported by the end user. The BPM is directed to adhere to the SOP on cash management between DoP and IPPB.

58.10. BPM is directed to organize financial literacy camps in BO jurisdiction regularly and also directed to encourage customers for digital transaction including fund transfer bill payments, recharge etc. and also directed to provide necessary handholding for using IPPB Mobile Banking app.

58.11. BPM is directed to focus on merchant acquisition and to promote digital ecosystem for financial transactions within BO jurisdiction.

58.12. BPM is directed to promote linkage of POSB account with IPPB account by explaining advantages thereof. Reviewed the progress made since DLI and it is not much satisfactory. BPM is directed to make sincere efforts in this regard.

58.13. As no signatures/ visit remarks of TM/TO are available in BO records, it could not be checked whether TM/TO is frequently visiting the BO or not.

**K. CONCLUSION**

59. Result of inspection provided based on the following parameters/ activities.

|  |  |  |  |
| --- | --- | --- | --- |
| **Branch/ Activity** | **Max Points** | **Points Awarded** | **Remarks for Poor Marks** |
| Maintenance of basic records | 5 | 5 |  |
| Maintenance and use of hardware | 5 | 5 |  |
| Use of RICT application (CBS/ CIS/ Del app/ Booking app) | 40 | 40 |  |
| IPPB (micro ATM/ Accounts Processing / Accounts Servicing) | 10 | 10 |  |
| Business Development & attitude of BPM towards Business Development | 20 | 20 | There is some growth in the opening of new accounts and IPPB. |
| Service Standards (delivery performance/booking of articles/ MO/ Savings bank/ Insurance) | 20 | 20 |  |

**60.** IR will paste in the order book and the BPM should submit his Para wise compliance report to the Supdt Post Offices, Narasaraopet Division within a week positively.

(K Yedukondalu)

Date: 21.02.2020 Inspector- Posts

Chilakaluripet Sub Division,

Place :Chilakaluripet Chilakaluripet-522616.

Endt NO IR/Jonnalagadda BO/2020 dated at Chilakaluripet the 21.02.2020.

Copy of this IR is issued to the following for information and necessary action:-

1. The GDS BPM, Jonnalagadda BO a/w Satuluru SO PIN-522549..

2. The SPM, Satuluru SO, PIN-522549- for information and necessary action.

3. The Supdt. of Post offices Narasaraopet Division, Narasaraopet 522601

4. Office copy.

Inspector- Posts

Chilakaluripet Sub Division,

Chilakaluripet-522616.