

Financial Hand Book Volume -II
(Edition 2022)

CHAPTR-I Introductory

Rule-1. The procedure relating to initial and complied of Accounts of PO & RMS. The classification of transactions into 15 digits Head of Account of DOP. The rules relating to the Post office & RMS initial off-line & on-line transactions Account and the compilation of the relevant Treasury Rules have been included in this Handbook.

Rule-2. Definitions

1. **The Drawing and Disbursing Officer (DDO)**— The designated Authority in any unit of DOP who is responsible for drawing bills, all money received or disbursed and making payments in his office and the maintenance & submission of accounts to CGA through Circle Postal Accounts Office.
2. **Non-Cheque Drawing DDOs (NCDDOs)**- The DDOs which have not been vested with cheque drawing powers. Viz. RO, CO, PLI Dte., HRO in RMS.
3. **Head of Postal Accounts Office** - The Head of an Office of Accounts subordinate to Head of Circle and responsible for scrutiny, review, monitoring, and reconciliation of e-accounts rendered by DDOs/NCDDOs & submission thereof to CGA.
4. **The "Bank"** means any office or branch of the Banking Department of the RBI, any branch of the SBI acting as the agent of the RBI.
5. **The Secretary** means Secretary, Department of Posts
6. **The Director General** means the Director-General of Department of Posts.
7. **The Department** means the Department of Posts.
8. **The Government** means the Central Government
9. **The Head of a Circle** means a CPMG of a Circle, Department of Posts and/or any other Officer specifically declared as such by the Competent Authority.
10. **The Head of a Department**- any authority declared under S. R. 2(10). The President has declared the **Director-General** of Department of Posts to be Head of the Department.
11. **Treasury** includes a sub-Treasury.



12. Head of Accounts (15 digits)

Major heads	4 Digits
Sub-Major Heads	2 digits
Minor Heads	3 digits
Sub-Heads	2 digits
Detailed Heads	2 digits
Object Heads	2 digits

13. **Postmaster-General**- includes CPMG, PMG, Regional PMG, DPS
14. **Railway Mail Service**- carriage of mails by road, air, river and train and collection and distribution of mails.
15. **Superintendent**- includes SP & SSP of Post offices and SRM & SSRM of RMS, direct subordinate of DPS/PMG/CPMG.
16. **Head Post Office (HPO)**- Account office of sub office and Branch office and the Officer in-charge of a Head Office is designated a Head Postmaster.
17. **General Post Office (GPO)**- the First-class Head Office situated at the Headquarters of the Head of a Circle or, where there is more than one such Head Office, the one attached to the HQ, is termed GPO.
18. **Sub-Office** -A sub-office is Post Office subordinate to and in account with a Head Office. The officer in-charge of a sub-office is designated a SPM.
19. **Branch Office**- A Brach Office is a Post Office of lower status than a sub-office. It is in direct account with a Head or suboffice. The Office in-charge is BPM.
20. **Transit Office**- Any Post Office which is situated on a line of through mail communication, and receives and sorts bags intended for offices in advance, without opening them, is a transit office.
21. **Transit Mail Office (TMO)** - A branch of RMS where closed bags are received and dispatched, sorting of letters is not done in this unit. Mail Agent or Mail Guard is in charge of this unit.
22. **Computerized Transit Mail Office** - These Offices are called Computerized TMOs.
23. **Sorting Office**- where work of sorting of article done.
24. **Automatic Mail Processing Centers (AMPC)**- Sorting machine have been provided which have high speed of sorting.

25. **Computerized Registration Centers (CRC)**- The Registration Branch of the Mail Office, where the processing of registration work is done on computers, is called Computerized Registration Centre (CRC).
26. **Sorting sub-office**- where the work of sorting is done.
27. **Returned Letter Office (RLO)** - A Returned Letter Office is established at the Headquarters of a Postal Circle.
28. **Transcription Centre**- A transcription center is a cell established in a Sorting Office, situated normally at the Headquarters of the Circle.
29. **Office of Exchange**, Offices of exchange of transit bags, Foreign Post Offices and Sub-Foreign Post Offices.
30. **A Foreign Post Office** is an office of exchange in which the work of assessment of customs duty on foreign mails is also carried out.
31. **A Sub-Foreign Post Office** - Such sub-Foreign Post Offices are opened mainly for the convenience of senders and addressees who may be required to present documents, etc., for the release or dispatch of their foreign articles.
32. **Mail Office**- Mail Offices are stationary offices of the RMS and are of two kinds, viz., Sorting Mail Offices (SMO, HSA is in charge) and transit Mail Offices (TMO, Mail Agent is in charge).
33. **Corporate Mail Office or Bulk Mail Centre (CMO/BMO)**- Corporate Mail Offices/Bulk Mail Centers are opened in big cities. Each bulk Mailer, i.e., a firm which is capable of posting of 5000 unregistered articles/250 registered articles at a time.
34. **Mass mailing Centre (MMC)**- This Centre is receiving the loose letters, circulars and blank envelopes separately from the customers and help them in writing the addresses, enclose the circulars/letters inside the envelopes, affixing the postage stamps/franking the mail. For this purpose, the MMC may engage the assistance of college students, house-wives, pensioners, etc., on payment of some amount on hourly basis.
35. **Record Office**- A Record Office is a stationary office of the RMS where the work-papers of the sections attached to it are prepared, checked and placed on record.
36. **Head Record Office**- It is a stationary office situated at the HQ of RMS Division. The preparation work of salary and contingent bills for the entire Division on HRO Level.



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37. **Sub-record office**-A sub-record office is a stationary office of the Railway Mail Service, situated at the same station as a Mail Office.
38. **Account bag**- An account bag is used between a suboffice and its Head Office to enclose cash bags and articles, documents, etc. from the Head Office to one of its suboffices and vice versa. (HO to SO- S.O. Slip & SO to HO-S.O. daily account). Account bags are due bags.
39. **Branch office bag** - A branch office bag is used between a branch office and its account office to enclose cash bags and all articles, documents, etc. Branch office bags are due bags.
40. **Cash bag** - A cash bag is used to enclose remittances of cash between Post Offices. Cash bags are not due bags.
41. **Overtime duty**- overtime duty means the duty performed under the orders of the SRM, ASP, IRM or Record Officer by a SA, Mail Guard, MTS, other staff of the RMS after the completion of prescribed term of duty.
42. **Digital Payments**- Funds flow directly from one account to another and is — Faceless, Paperless, and Cashless. Digital Payment transactions can be done through-

BHIM	Bharat Interface for money
BHIM Aadhaar (AEPS)	Aadhaar enabled payment system
Bharat QR Code	Bharat Quick Response Code
UPI	Unified Payments Interface
USSD	Unstructured Supplementary Service Data
IMPS	Immediate Payment Service
Debit / Credit Cards	
NEFT	National Electronic Funds Transfer
RTGS	Real Time Gross Settlement

CHAPTR II- Supply of stamps

Rule-4. Minimum and Maximum stock of Stamps fixed by.

- Non-Gazetted Postmasters - Divisional Head
- Group 'B' Postmasters - DPS
- Group 'A' Postmasters - CPMG/PMG.
- The word "stamps" in this rule includes postage stamps, non-postal stamps, envelopes and Post cards.



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Rule-5. Head Post Offices will obtain their supply of stamps, not exceeding their respective authorized maximum stamp balances, from PSD. Head Post Offices will obtain their requirement of Revenue stamps from Treasuries on payment of cash.

Rule-6. Supply of stamps from Stamp Depot

- (a) The Head Post Offices within the jurisdiction of PSD obtain their supplies of Postage Stamps, Postal Stationery, and other type of Stamps. **The Head post office shall follow end to end electronic process of procurement, sales, inventory, transfer, verification, etc.**
- (b) On receipt of stamps and Postal Stationery from the PSD, the Head Postmaster or any other person authorized shall check and verify the articles received with the invoice and return one copy of invoice to PSD **not later than 3 days** of the receipt of the supply.
- (c) The face value of the articles received from the Postal Stores Depot shall, be **entered in the Stock register as Receipt from the Stores depots.**
- (d) The PSD shall furnish the data of stamps supplied to HPO in a month in e-format to the CPAO for verification to ensure that the supply is received at HPO and accounted in the stock **register not later than 3 days of the receipt** of each supply.
- (e) **Unserviceable stocks of stamps and stationery** shall be exchanged for serviceable ones of the same kind from the Postal stores Depot. The surplus stocks of stamps and stationery shall be returned by the post offices to the Postal Stores Depot for exchange with other denomination of stamps actually required.

Supply of Commemorative Stamps

Rule-7. Commemorative stamps are supplied by **Nasik Security Press** to certain **Philatelic Bureaus and Presidency Post offices.**

- (a) The Nasik Press will dispatch the supplies to the designated Post Office accompanied by an **invoice in triplicate**. One copy of the invoice shall also be forwarded direct to the Postal Accounts Office of the Post Office by the press.
- (b) **Two acknowledged copies** of the invoice will be returned to Nasik Press immediately on opening and verifying the supplies. **The two copies** should be marked **first copy** and **second copy**.

Rule-10. When postage stamps and stationery are lost or damaged, or become useless or obsolete, the value thereof should be written off under the orders of the **competent authority**. **The stock account is updated accordingly**. In every case of write off, a copy of the order is communicated to the PAO with a copy to PSD.

Rule-11. Philately is an art of systematically collecting and studying stamps and postal stationeries including research activities on stamps & other philatelic products.

Rule-12. Definitive stamps are issued for day-to-day use as postage for availing postal services by customers and such stamps are reprinted when exhausted. Commemorative stamps issued to commemorate certain events, personalities, themes, flora, and fauna etc., and they are not reprinted when the stock is exhausted.

Rule-13. Philatelic Bureau- it is a branch of a HO or SO specifically setup by the Department to deal with the receipt and sale of all philatelic items like special/commemorative stamps, first day covers, special covers, new issues in definitive stamps, and new stationery etc. It also provides special cancellations on first day covers and special covers. It maintains Philatelic deposit Accounts.

Rule-14. Philatelic Counters- it is a counter for sale of philatelic items. A philatelic counter is functioning in each Head post office. These counters offer registration facility for opening Philatelic Deposit account with supply of material by the Parent bureau.

Rule-15. Philately Deposit Account scheme - Philately Deposit Account can be open at Philatelic Bureau, Philatelic counter of HO. An amount of Rs.200/- has been prescribed as Security deposit in Philatelic Deposit Account.

Rule-16. Special cover- An event which is not nationally important enough to be commemorated by issue of a Commemorative/Special stamp. Department will issue Special Covers which can be cancelled with a special cancellation at the post office.

Rule-17. My Stamps -it is the brand name for personalized sheets of commemorative postage stamps of India post. The personalization is achieved by printing a thumb nail photograph of the customer images and logo of institutions, or images of artwork, heritage buildings, famous tourist places, historical cities, wildlife, other animals and birds etc.

Rail mail Service Offices

Rule-19. The supply of required stamps as per the authorized limit shall be made by the designated post office as advance supply to a mail office of the RMS, SRO or HRO having Mail Office under him should be required to grant a receipt countersigned by the Superintendent, RMS for the value of the stamps supplied to him and it renewed on 1st April every year.



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CHAPTR-III -RVENUE RECEIPTS

Postal Revenue

Rule-20. The Department earns revenue under **Major Head 1201** (The First Four digits of 15-digit CGA Head of Account). The areas include sale of the following products and services from segments like mail operation (Traditional and Business Development), Postal savings Bank Operations and other allied services.

- **Postage collection-** The postage collection is done through any of the following modes for the services rendered by Department of Posts:

- Cash, Cheque and DD.
- Digital modes - Debit/credit card, Net banking, UPI Payments, live QR/QR code, POSB debit, etc. (digital mode where applicable).
- Franking
- Book Now Pay Later and advance payments.

Posting of Registered Newspaper without prepayment of postage

- License granted by **Head of Circle/Head of the Regions**. A copy of license should be sent by the Head of circle to the **Postal Accounts office concerned** with particulars of organization and the amount of **Security Deposits accepted and form**.
- If license is cancelled, these facts may be intimated to the circle Postal Accounts office by Circle office / Regional office.
- The office of posting will prepare **fortnightly** (i.e., for 1st to 15th and 16th to the end of each month) bills in **form MS-98** and present the bill to the newspaper on the **16th and 1st of each month**.
- The license should be deemed to have been cancelled, if the bill remains unpaid by the **end of the fortnight following** the fortnight to which it relates.

Rule-21. Franking services- The Fee for applying for a **new license is Rs. 375. Renewal Fee for the expired license is Rs.475.** This will be a postal receipt and credited to 1201-00-800-42-35-00.

Rule-22. Book Now pay Later Facility (BNPL)

- Bulk customers are eligible for credit facility to avail Speed post and Business Post facility. Bulk customer is defined as anyone who provides **Rs.10,000 worth of speed post business or business post or combination of both in calendar month** at a Speed Post booking office.
- The contract will be applicable for a period of **one year** and approving authority shall



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renew the contract on an annual basis.

- The BNPL bill will be prepared on a monthly basis (Calendar month) by the office of posting. The bill will be raised by 7th day of the following month (bill date). The bulk customer shall pay the bill amount in full on before last day of the month in which bill is raised.
- In a case costumer fails to make the payment by the due date, penalty at the rate of 12% per annum on the amount of the bill amount shall be imposed from the bill date.

Rule-23. Unpaid postage

- Unpaid and insufficiently paid letters and newspapers are taxed by Postmaster and the amounts so realized are credited in accounts of the offices of the delivery under the head -Postage realized in cash for ordinary services (1201-00-101-01-01-00).

Rule-24. Postal Receipt

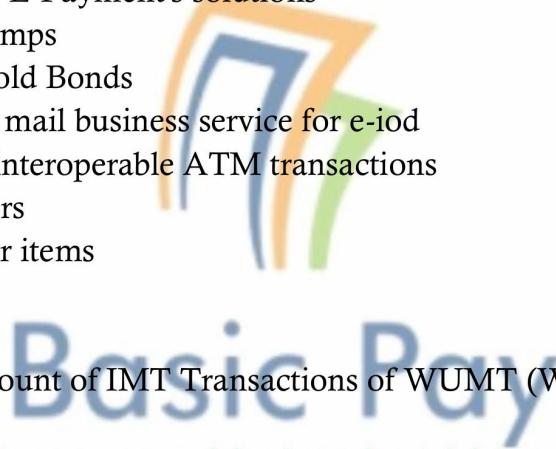
The various sources of postal receipts from various segments like postal operations, Financial Services, Post Office Insurance services and other allied services operating **third party transactions**.

- Postage realized in cash for ordinary services- Sale of PC, ILC, envelope, Register Newspapers, Book Packet, sample packet, Recall of article, late fee, Unpaid postage etc.
- Speed post-SP document, SP Parcel, SP-COD, POD etc.
- Business post
- Logistic post- FTL and LTL
- Business parcel
- Cash on delivery
- Direct post.
- Media post
- Bill mail service
- Free post service
- International mail service.
- Commission on e-Money Orders
- Commission on IFS money order
- Rent of Post Boxes and bags
- Commission on sale of Indian Postal orders
- Greeting Post
- Sale of Postage stamps
- Sale of service stamps
- PRC for print to post service



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- Commission on field postal orders
- Retail post
- Philately
- e-Post services
- National Bill Mail service
- Revenue from Common Service Centre
- Forfeited Money orders
- Forfeited Indian Postal Orders
- Customs Duty-Postal fee
- Commission on Aadhar services
- Commission on sale of Railway Tickets (PRRS)
- Revenue from management of SB accounts and certificates
- Recovery on PLI & RPLI Business
- Revenue from DOP E-Payment's solutions
- Sale of Revenue Stamps
- Sale of sovereign Gold Bonds
- Postage realized for mail business service for e-iod
- Interchange fee for interoperable ATM transactions
- Fees from contractors
- Other Receipts-other items
- E-commerce portal
- Magazine post
- Commission on account of IMT Transactions of WUMT (WUMT is discontinued)



CHAPTER IV - POST OFFICE ACCOUNTS

Rule-25. Duties and Responsibilities of the Treasurer

- a) The treasurer is solely responsible for the safe custody during working hours of all the money, articles, documents and property contained in the office safe from which current transactions are carried on, and for the correctness of the Treasurer's Cash Book. In offices where there is a reserve safe, he is jointly responsible with the postmaster for the safe custody of the cash, etc. kept in the reserve safe or outside the reserve safe.
- b) **Duty of Treasurer includes-**
 - 1) to supply funds from the office cash to subordinate offices (BO, SO, NDTSO etc.), postmen and village postmen of the Head office and to other branches of HPO.



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- 2) To take over under receipt, account bags from the delivery PA and Branch office bags from the mail.
- 3) To receive from the postmen, village postmen and window Delivery Postal Assistant, collections on account of letter and parcel postage, registration fee and customs duty, with the relative postal fee realized on foreign parcels and redirection fees on parcels unpaid money orders money from postman.
- 4) Consolidation of **DOP cash** wherever multiple treasurers exists.
- 5) Processing and accounting for Drawings from bank and Remittance to bank in cash through system designed workflow in Treasurers cash Book.
- 6) Ensure correctness of Drawings from Bank- cash and Remittance to bank by cross reference to e-statement downloaded from the bank Portal and obtain signature of Postmaster on day-to-day basis.
- 7) Remittance of cash and cheque to offices linked like CO, RO, MMS, PSD, and P&T audit on receipt of indent/e-indent through system process.
- 8) Supply of cash on approval for ATM cash loading agency or any other agency designated.
- 9) Maintain e-treasurers cash Book and ensure that the closing DOP cash balance matches with Physical cash on hand.
- 10) Jointly responsible for safe custody of cash; insured articles and such other article to be kept in safely including out of account sums.
- 11) Receipt, issue, stock and requisition including maintenance of e-records for definitive stamps and stationery including commemorative stamps
- 12) Remittance of cash and cheque to SOS and BOS as applicable and watch for the system acknowledgments and cash in transit.
- 13) Submission of all vouchers to Accounts section against which disbursement effected directly by treasurer.
- 14) Maintenance of error book and documenting such errors, omissions and commissions.
- 15) Re-issue of cheque in lieu of cancelled and revalidations of cheques.
- 16) COD biller online/offline payments.
- 17) Cheque book supply to subordinate offices
- 18) Issue letter of credit/limit in case of sub ordinate SOS who are having drawing /Remittance Bank account.
- 19) Opening of cash Bags and its accounting.
- 20) Daily maintenance of e-stamp balance register for definitive and commemorative stamps.



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Rule-26. e-Treasurer's Cash Book (ZFBL3N)

- 1) **E-Treasurer's Cash Book (Form ACG-2)** is intended for the entry of all sums (including stamps) actually received and paid by the Treasurer. All transactions under the heads, Receipts and Payments, should be serially numbered.
- 2) **Actual cash transactions** only will be entered in the **Treasurer's cash Book**. Receipts and payments by **book transfer** should **not be entered**.

Rule-28. Both sides of the e-Treasurer 's Cash Book should be totaled for the day and balanced, the closing balance being written in words, and the book being signed both by the Treasurer and the Head Postmaster below the closing balance. Daily transaction report (DTR) for the day should tally with the treasurer cash Book closing balance and the treasurer and the postmaster are jointly responsible for the accuracy and corresponding physical cash balance in the treasury.

Rule-29. Before giving cash to any of the officials, the Treasurer must obtain the initials of the Head Postmaster, or in his absence, any other officer specifically authorized in that behalf, against the entry of the sum in his cash book in token that the payment is authorized by the latter. Cash to be made over to another official of the Head office should always be given to him directly, and not through a third person.

Rule-30. Where a post office is attached with bank Account for drawl of funds and remittance of surplus cash, it shall be ensured by the Treasurer and postmaster that the fund is accounted correctly in the books of bank & in the treasurer cash book respectively on the day of remittance with reference to the e-bank statement which is generated from the respective bank website/portal for which **postmaster should get authorization**. It shall be the joint responsibility of Treasurer and Postmaster and this work is in addition to the work of Bank reconciliation.

Rule-32. Daily Adjustment of Treasurers Accounts

- a) The Treasurer is strictly prohibited from keeping running accounts with the PAS, Postmen and GDS. All amounts advanced to the Counter PAS by the Treasurer, or received by them during the day on account of e-money orders, Indian Postal Orders, Saving Bank, Post office certificates, or other transactions, or as postage due on articles received for delivery, etc. must as an absolute rule be adjusted before the office is closed.
- b) It is the Treasurer 's duty to receive the collections on account of letter and parcel postage and customs duty, with relative postal fee, from Postmen and GDS directly



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and not through any of the PAS. The accounts with the Postmen must be adjusted daily at the hour fixed by the Head Postmaster, and with the village postmen immediately on their return to the post office.

Rule-33. Payment of Money

- a) The bill or other documents presented as a claim for money will be received and examined by the accountant, and then laid before the Postmaster, no payment is made except under the written order of Postmaster.
- b) After payment order has been signed by the Postmaster on the bill or other document, he shall indicate on the bill mode of payment i.e., whether in cash, by cheque, or by bank Draft/Government Drafts, enter it in his cash Book, deface the stamp, with the date stamp and stamp it with the —**Cash Paid stamp**.

Note: - Deputy Postmasters are authorized to sign payment orders on occasions when the Head Postmaster is away from office during office hours.

Rule-36. Payments of Head Record Clerks of the RMS

- a) When an establishment or contingent bill, or a receipt for advance, prepared by Head Record clerk of the Railway Mail Service is presented at the Head Post Office with a remittance memorandum in the prescribed form (ACG.34) duly signed, for payment in cash or by Service money orders the Head Postmaster should, after examining the continuity of the bill numbers, stamp, and issue the cash and Service money orders required, and return the bill or receipt to the Head Record Officer.
- b) To ensure disbursement, on the last working day of each month, except in case of March, the Head Record Officer will present at the Head Post office attached, two or three days before close of each month, the system processed salary details for effecting online transfer of disbursements through POSB (CBS) or bank as the case may duly tallying the entries.

Responsibility for Accounts

Rule- 37. The Head Postmaster is personally responsible that the DTR for the office is correctly and punctually generated on the day following that to which the entries relate and generally that his accounts are correct and the closing balance of DOP cash tallies with the actual physical cash balance held in the office.

- He shall ensure that no transactions done off-line and on-line are missed to be incorporated in the days account. If any transaction not incorporated in account or concerned correct GL code brought into the accounts immediately before the month accounts are closed.



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Rule-38. The entries in the DTR must be verified by the Head Postmaster himself except when under the special orders of the HOC or PMG has been allowed to delegate the duty of verifying the DTR to one of his subordinates.

- When the duty of verifying the DTR delegated to the subordinates employed in the office, the Head Postmaster must himself, check at least two totals under each of the heads—receipts and—payments in the DTR before he submits the accounts to circle Postal accounts Office. **The two entries so examined should be marked by him Examined before he signs the DTR.**

Rule-39. Entry in Accounts

- Every item received or paid must at once be brought in a register or e-schedule subsidiary to the daily transaction Report as a line item and numbered in a consecutive daily series for **each e-schedule or register.**
- The corresponding e-returns for the CPAO should be checked, in order to ensure their punctual dispatch on due dates.
- It shall be ensured by the Head post master that total for the day of all receipts and payments (Head Post Office plus Sub Post Offices plus Branch Post offices and any other unit) are correctly depicted in the classified abstract as generated through system and accompanied bills/vouchers/lists/journals etc. are available.

Rule-40. Consolidation of Accounts -Post Offices are, for account purposes, divided into three classes, namely-

a) Branch Post offices

which perform transactions and reporting to what is technically known as their — **Account office**, be either **a sub office or a Head office**. Branch office shall submit all related transaction documents to Account office. **Account office ensures that proper accounting of cash transactions done by Branch post offices in digital mode like collection and disbursement of IPPB deposits & payments respectively.** Verification and checking the correctness of closing balance as in the DTR of the Branch post office shall be the responsibility of **its account's office.**

b) Sub Post offices including MDG

The sub post offices & MDG are in account with Head office for meeting its cash/fund requirement. Sub office including MDG shall submit all related transaction documents, vouchers, e-lists, and details to head office in support of its transactions for the day to HPO. Verification of closing balance for the day of its office and Branch offices under it lies with sub post master with reference e-records and documents available and received from Branch offices.



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c) **Head offices**

The head office is responsible for checking of transactions under various segments done by Sub offices or branch office - Savings bank (CBS) Manual, PLI, postal operation & logistic segments as per. Verification of closing balance for the day of its office and sub offices & Branch offices under it lies with head office with reference e-records and documents available and received from sub and branch offices. HPO responsible for consolidation of e-account and submitted to CPAO on due date.

Rule-41. Daily Transaction Report (ZFR DAY_NEW)

- The **DTR** is the account of Head of Account wise cash receipts and disbursements of the offices, opening balance plus receipts under various heads of account equating with payments under various heads of accounts plus closing balance for each day. The total of schedule agrees with the figures as in DTR for the day. Each type of Postal unit performing transactions shall ensure verification of Daily Transaction report and its correctness.

Rule- 42. Unpaid Postal Abstract

- In Head Offices, the total postage due on all unregistered articles of the letter mail received for delivery must be carefully calculated by the Postmaster himself and entered in the Unpaid Postage Abstract Form ACG.45 (revised) in the column headed —**Total postage due on articles of the letter mail received this day**. The postage realized on unpaid or insufficient articles shall be accounted under major head **1201-postage realized in cash for ordinary services**.
- Unpaid and insufficiently paid articles, if intercepted **under the orders of a District Magistrate**, are handed over to the authority concerned without realization of the postage due.

Rule-46. Head Office classified cash Book (T-code S_PL0_86000030)

- a) The transactions are classified at **point of source i.e., point of transaction**. The erstwhile Head office Cash Book is called **Head Office Classified Cash Book** as the transactions are classified system driven.
- b) The Head Office Classified Cash Book (Form No. ACG.4) is a record of the transactions of the head office including the transactions of the **subordinate offices within the jurisdiction of Head Office**. The other items under heads —Receipts and —Payments will be drawn up directly from the Head Office, Sub-Office and Branch Office transactions for the day.



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- c) The daily totals of the Head office, Sub-office, and Branch office transactions **Head of account wise will be added together in Head Office classified Cash Book.** Progressive totals should also be made from the first to the end of the month.
- d) The daily balance of the Head Office classified Cash Book is composed will be shown in the **Postmaster 's Balance Sheet.**
- e) The Postmaster 's Balance sheet show the actual balance of Head office with part of cash including BO, SO and cash or stamps under transit.
- f) The Postmaster balance sheet must be written up by the Head Postmaster personally and signed by him after he has verified the accuracy of his accounts.

Rule-47. Schedules of Receipts and Payments

- a) In a computerized operation, e-schedule of Receipts and payments is available under each head of account for all the products and services that department operates including attached statutory taxes.
- b) Postmaster or any officer in charge of any other unit is responsible to ensure that the total of the schedule figure for the day & month tallies **with DTR/ Head office classified cash book and monthly classified abstract.**

Rule- 48. A e-schedules. Two types of e-schedule receipt and payments.

- The schedules relating to payments on account of PLI and RPLI, off cycle payments /bills paid should be submitted to Circle PAO on the 16th of same month period of **1st to 15th of that month and on 1st of following month of 16th to last day of the previous month.**
- In the case of the schedules which have to be submitted to the Postal Accounts Office **twice a month**, the monthly total should be shown in the schedule for the **second period.**
- Monthly Total: Total from **1st to 15th + Total from 16th to end of month.**
- Returns should be signed by Head Postmaster and should ensure that the total of e-schedules tallies with the **e-Head office classified cash book before dispatch to PAO.**

Rule-49. Submission of Head Office Classified Cash Account to PAO

- a) The **Head office classified Cash Account** of the Head Office for the previous month will be submitted by **5th of each month to the Postal Accounts Office.** The entries to be made against the several head in the monthly Head Office classified Cash

Account will be progressive totals on the last working day of the month under each Head of account.

- b) **The Head Postmaster is required to personally check** the final totals of the Head Office classified Cash Book before and will be held responsible for the correctness of these entries.

Rule-52. The duty of checking the Cash Account and submitting it to the Postal Accounts Office, may under the orders of the Head of circle, is delegated to the APM (Accounts). The DOP Cash Balance Report including transit must be prepared by the Postmaster himself with the support of APM (Accounts)/ Accountant attached to Head Post Office.

Rule-54. Statement of Balances

- a) The Head Postmaster is responsible that the balances in cash and stock of postage and other stamps at the close of the day are within the limits fixed by the competent authority. He can keep cash in excess of the authorized maximum when the **local Treasury/ Bank is closed for holidays** or when the excess cash is required to meet actual liabilities or to disburse pay at the end of a month, but in every such case the **reason for keeping cash in excess of the limit should be recorded in the Daily Transaction Report.**
- b) The actual balances held in cash and stock of postage and other (non-postal) stamps at the close of each day, together with authorized balances must be entered in a **weekly statement of balances in the prescribed form** and submitted punctually on the **1st, 8th, 16th and 24th** of every month to the SPO's or the SSPO's, but the Head Offices under the administrative control of the Head of Circle should submit the statement of balances to the **circle office for scrutiny etc.**

Rule-55. Supplementary accounts for March

- All transactions of the financial year under consideration have to be brought to accounts in the same financial year. The Postmaster /DDO have to include all transactions of all subordinate offices before the closure of March accounts at DDO Level. Before the closure of March Month, all reversals, transfer entries, modification etc., transaction inclusion be done in the system against **31st march and ensure inclusion by that date.**

Rule-56. Postmaster duties relating to Accounts

- The Postmaster is personally responsible for the correctness of the returns rendered by him/her to the Postal Accounts Office and for the punctuality of their submission.



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- The duty of examining the S.O. transactions and the Branch Office transactions must always be carried out by the Postmaster personally, unless this duty is duly delegated to the Deputy or the Assistant Postmaster, as the case may

Rule-57. Verification of Balances and Examination of Accounts

- 1) **Cash Balance-** Every evening before the office is closed, the Head Postmaster should count the cash in office and satisfy himself that the total of the amounts agreed with DOP closing balance at foot of the **Daily Transaction Report and cross verify with the DOP closing balance as in Treasurers cash Book.**
 - The DOP cash balance as ascertained from the e-treasurers' cash Book and that of e-DTR be cross checked and validated with physical cash balance.

The following procedure should be observed for the disposal of unused loose service postage stamps and stationery and revenue stamps found on counters of Post Office or in letter boxes: -

 - Such stamps and stationery will be kept out of the accounts of the Post office but retained at the Post office till the **end of the month following that in which they were found.**
 - If the owner submits his claim within this period and is able to establish his claim the Post Office will return the stamps and stationery to him, and
 - Where **no claims are received by the post office within this period**, or claims made could not be established, the stamps and stationery **will be taken to the stock of such stamps and stationery.**
- 2) **Sum kept out of account-** Every evening before the office is closed, the postmaster shall cross verify the correctness of availability of physical cash with that of sum kept out of treasury on **T+1 day basis.**
- 3) **Indian Postal Orders-** Every evening before the office is closed, the Head Postmaster should refer to the e-stock register of IPO held unsold and satisfy himself that the stock is correct.
- 4) **Unpaid Articles in Deposit-** Every evening, before the office is closed, the Head Postmaster should calculate the postage due on the articles of the letter mail in deposit and satisfy himself that the entries are correct and also the days realized dues have been accounted correctly as **1201-postage realized in cash for ordinary services.**
- 5) Check of cash including stamps in transit
- 6) Check of Savings Bank transaction- Each unit HO/ SO/BO shall take a report of transactions done in their SOL and compare with DTR & classified cash account to

ensure all transactions have been depicted in DTR and Classified cash account correctly.

- 7) Check of Post office certificates
- 8) Check of e-MOs issued and paid
- 9) Check on Drawings from Bank and remittance to Bank
- 10) Check on treasury Transactions
- 11) Comparison of classified cash account with e-schedule of Postal Receipts.
- 12) Comparison of Classified cash Account figures with McCamish PLI/RPLI.
- 13) Comparison of value & service charges on sale & cancellation of railway ticket through post office with DTR and Classified cash Account.
- 14) Comparison of CSC transactions
- 15) Comparison of Western union Money transfer transactions.
- 16) Check of Treasurers cash book
- 17) Miscellaneous Examination of Stock book of saleable Publications
- 18) Account of postage with Postmen
- 19) Comparison of e-schedule of payments against working expenses under major Head 3201and 2252 other than salaries, Capital outlay major Head 5201 and 4252.
- 20) check on IPPB transactions
- 21) Check on Remittance transactions other than cash & check remittances.
- 22) check of transaction with RMS units
- 23) check of GST receipts and GST payments
- 24) check of pension schedules:

Rule-58. Correction of Errors

- Transfer entries from one head of account to correct head of account as an error of classification in the original accounts. Any transaction if not posted to a correct head of account need to be posted to correct head of account.
- Multiple entries as an accounting error as a result of application issues, such entries need to be reversed by following the SOP issued by Postal Directorate.
- DDO is authorized to make such corrections to the extent of his domain of accounts based on the request from sub ordinate units including his unit along with proper explanation & entry in the error book maintained in the office.
- DDO shall ensure that such reversals or posting of document based on the requirement be done on the current date and in no posting or reversal allowed of prior period/date accounts would have already been submitted and finalized. An e-report of reversals and **correction of errors done by DDO be made available to Circle postal accounts office for checks and balances.**



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Rule-59. Submission by Head Offices & other accounting units of Returns and Documents to be submitted to Postal Accounts office.

- The verified returns with reference to e-schedules of receipts and payments under various Head of accounts constituting the accounts bundle, for submission **by Head Offices to circle Postal Accounts offices.**
- Wherever e-schedules available and accessible to PAOs, no separate hard copy of the list/ journal/ schedule etc. be sent to Postal Accounts office. However, supporting vouchers duly mentioned with Bill number/document number with date be affixed on it be attached date wise/document no. wise/ GL wise.
- Third party applications like WUMT, CSC, etc. that e-schedule of receipts and payments should be tallied with DTR of each day and also with that of classified cash account by the dealing assistant.

CHAPTER V- RAILWAY MAILSERVICE ACCOUNTS

Rule-60. Responsibility for Accounts

- a) The Head Record Officer is personally responsible for all the monetary transactions of the division and for the correctness of the accounts connected therewith. He shall obtain **cash from the designated DDO/Head Post office** to the extent of requirement and ensure that no money is kept in the office beyond the cash Imprest fixed for his office. He is responsible for **safe custody of cash and ensures that cash is kept in safe custody along with joint custodian**. The HRO shall obtain cheque through application workflow process for payment to vendors or outsiders based on the sanction **issued by the competent authority**.
- b) In every division there is an **Accountant selected by Superintendent from among the sorters, to assist the Head Record clerk** in the purely clerical account work of the office such as preparing bills, e-money orders, cash accounts and writing up the Cash Book, cash abstract, classified cash account and reconciliation with e-schedules. but the HRO is solely responsible that they are correctly and punctually prepared or rendered.
- c) All the contents of the HRO office safe are held in the joint custody of the **Head record Officer and the Accountant**, each of whom is provided with a key of the safe. **The accountant is responsible for the safe custody during working hours of the contents of the office safe**. He is responsible for writing up the Cash Abstract correctly and is jointly responsible with the **HRO** for the verification before the close of the office, of the cash balance of the cash abstract with the cash and of the other



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articles, documents, or property in the office safe, and for the safe custody of the cash etc., after the safe is locked up for the day.

Rule-61. Cash abstract

- **A Cash abstract (ACG-33)** is kept by each Head Record and sub record office in which the money transactions of the office itself.

Rule-62. Receipts

- a) The receipt and disposal of all miscellaneous sums received by the officials of the Railway Mail Service from various sources should, as soon as the transactions take place, be entered in **a register Treasurer cash book (Form ACG. -40) At the close of each month an extract from this register should be forwarded to the Superintendent of the Railway Mail Service Division concerned for information.**
- b) All miscellaneous sums received from the various sources should be paid into the **local Post Office through application workflow and a receipt obtained from the Postmaster** and acknowledged in the system.

Rule-63. Submission of Accounts to Postal Accounts Office

At the close of business each day the e- classified cash Book should be closed and every month the figures in the classified Cash Book are tallied with corresponding e-schedule total along with vouchers and bills submitted to Postal account office same as Submitted by Head Offices & other accounting **units monthly.**

CHAPTER VI - Statutory taxes

Rule-64. DDO (Drawing & Disbursing Officer), In case of Govt. Office or any officer designated as such is **accountable for TDS deduction on payment and credit to Govt. Account.** The concept of TDS envisages the principle of —**pay as you earn.**

Rule-65. Drawing and Disbursing officer including NCDDO is responsible for assessment, recovery, filing returns etc. Salary is chargeable to Income tax on due or paid basis, whichever is earlier.

- Any arrears of salary paid in the previous year, if not taxed in any earlier previous year, shall be taxable in the year of payment.

Rule-66. Under section 192, the Drawing and disbursing officer is responsible to deduct income tax at the rate applicable while making payment of salary during Financial Year under consideration.

- The DDO has to issue a certificate of the amount of tax so deducted to his employees, in **Form no. 16.**
- No TDS is to be deducted on **disability Pension to ex-servicemen**



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Rule-67. The various types under which Income tax is recovered out of postal business and transactions are depicted below.

TDS-Salary	Income tax from salary-Collection including deductions
TDS-194C	Deduction of Income tax from contractors
TDS-194A	Deduction of Income Tax Interest payments other than securities- 194-A
TDS-194H	Deduction of Income Tax from Commission, Brokerage
TDS-193	Deduction from Interest on Security
TDS-192	Deduction from Govt. Emp Other than Union Government employees
TDS-194 I	Deduction of Income Tax on rent
TDS-194EE	Deduction IT on withdrawal of NSS
Income Tax Surcharge	
Income tax Health and Education Cess.	

Rule-68. Salaried employee may furnish a statement in **Form 12BB** duly verified, giving details of his other income or loss under the head- **house property** or claims of deductions under Chapter VIA, to his employer.

Rule-70. DDO/Postmaster shall ensure that the TDS so collected from salary and properly classified to Major Head 0021 and tallies with the e-schedules under the relevant head of account. File due returns **24-Q on quarterly basis.**

Rule-71 to 74. Filing of Income tax returns by DDO

24G & 24Q- TDS salary 26G & 26Q- other than Salary
GST (Goods and service Tax)

Rule-76. GST is an indirect tax used in India on the supply of Goods and Services.

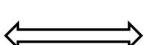
- **Three different types of levies in GST.**

Type of GST	Description
CGST	Central Good & service Tax (for central Govt.)
SGST/UTGST	Supply made by a registered person within a State/ U. T.
IGST	IGST is leviable on Inter-State supply of goods or services or both. IGST is equivalent to sum total of CGST and SGST/UTGST

Rule- 85. Place of Supply -GST is **destination-based taxation** or consumption-based taxation. By destination-based tax it means that the revenue accrues to the place where the goods or **services are consumed.**

Rule-86. The consumption pattern for any goods or services follows a route-

B2B Supply



B2C Supply



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- Recipient of Service or Goods is the final consumer.
- No credit is allowed to final consumer.

Rule-92. TDS on GST- TDS @ 2% (1% TDS on CGST & 1% on SGST) where the value of service or Goods exceed **Rs. 2.5 Lakhs**. The provisions of TDS on GST are applicable from **1st Oct 2018**.

- Penalty on not submission of TDS return- **Rs. 100 Per day** and max. **Rs.5000/-**

Rule-94. Input Tax Credit (ITC) under Rule 42 of CGST Rules

- It shall be the responsibility of the officer-in-charge of Postal unit to avail the Input Tax credit.

Rule-100. Payment of taxes

- Every registered regular taxpayer under GST is required to compute his tax liability on a monthly basis by setting off the Input Tax Credit (ITC) against the Outward Tax Liability. The deposit shall be made through any of the following modes:
 1. Credit Card or debit card through the authorized bank.
 2. NEFT and RTGS.
 3. Over the counter (OTC).

- **Electronic Liability Ledger-** The Electronic Ledger shows the total tax liability of a registered person at any point of time.
- **Electronic Cash Ledger-** It will display the total amount deposited by the taxpayer towards discharge of his tax liability or interest or late fee or penalty any other amounts.

Rule-101. Filing returns of GST

- GST returns has to be filed by all the DDOs and NCDDOs entities that are registered under the GST system.
- The registered dealer if he sales, purchase, Output Goods and services tax (on Sales) and input Tax Credit with GST paid on the purchase.
- The Postmaster shall ensure that the CGST/SGST/UTGST/IGST collected and accounted for in the books is only remitted duly tallying with Invoice value pertains to B2B and b2C.

Rule-103. Penalty for late filing of GST Returns

- A penalty will be levied in case he/she fails to file the returns on time.
- This penalty is called the late fee. The late fee is **Rs. 100 for each day** for each CGST and SGST. Thus, the total fine amount will be **Rs.200 per day**.

- The maximum amount of fine that can be levied **is Rs.5,000.**
- The taxpayer will also be required to pay an interest on amount on tax at the **rate of 18% p.a.** in addition to the late fee.

Rule-104. Account and Records

- As per the GST Act, **every registered taxable person** must maintain the accounts books and records for at **least 72 months**. The period will be counted from the last date of filing of annual return for that year.

CHAPTER VII - Miscellaneous charges

Rule-105. Refund of Postage, etc. to the public

Any refunds of postage etc. shall be charged to the Head of account wherein corresponding credits are charged. May sanction the refund of the face value of-

- Unused but spoilt postage stamps, both ordinary and service, subject to a **reduction of 6.25 %.**
- No claim to refund is considered in respect of any complete sheets of stamps.
- Unused but spoilt Postal stationery subject to a **reduction of 20%.**
- Refunds shall not be granted for unused and serviceable postage stamps.
- Refund of the value of postage stamps found loose in letter boxes or at post office counters.
- Refund of postage on account of impressions of the franking machine made in error after **deduction of 5% face value by SSP.**

CHAPTER-VIII - PENSION PAYMENTS

Rule-115. The rules in this Chapter shall regulate the procedure with regard to the payment at any post office in India, of Postal service pension 's payable in India out of the revenues of the Department under CCS (Pension) Rules 2021.

- Pension, whether due or to become due, **is free from attachment from any court** until it has actually been paid as per the Pension Act.

Rule-116. Place of payment

- Service pensions shall be processed by Head Post Offices and paid at any Head or Sub Post Office in India. Consequent on roll out of centralized application and disbursement is through POSB, all processing and disbursement will happen at the **DDO/Head Post Office Level.** In all cases, however, the first payment of pension shall be made at the Head or Sub Post Office in the jurisdiction of which the pensioner



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has elected to receive payment.

- **Provisional Pension, provisional Family pension and provisional Gratuity** where payable shall be drawn, by the head of office where the Government servant served immediately prior to his retirement.
- In case, service pension is disbursed through POSB account of the service pensioner across any eligible post offices in India based on request of him/her, the place where the **POSB accounts stands will be the place of payment**.
- Pension **cannot be paid in cash**. Hence credit of service pension will be through individual POSB account stands in the name preferably joint account with spouse.

Rule-119. Pension Payment Order

- Except payment of provisional pensions by Heads of Offices, payment of service pensions can be made only upon valid e-PPO or hard copy of the PPO in the prescribed Form issued by the Accounts officer of the CPAO to the Head Post Office or in the jurisdiction of which payment is desired by the pensioner.

Rule-120. On receipt of PPO in a Head Post Office, Postmaster 's half of the order shall be kept in separate files, one for each class of pension (service pension / Family pension etc.) prominently **marking in red ink**. These files may be kept in the personal custody of the Postmaster in such a manner that pensioners shall not have access thereto.

Rule-121. On receipt of the PPO, the disbursing officer shall paste the documents on his half (or the duly endorsed copy) of the Pension PPO. The pensioner 's half of the order shall be made over, under receipt, to the pensioner after proper identification when he appears to receive his pension for the first time.

Rule-122. When a pensioner is specially exempted from personal appearance, the fact shall be noted by the disbursing officer on his Pension Payment Order.

Rule-123. Head Postmasters are authorized to renew Pension Payment Orders without reference to the Postal Accounts Office in cases in which pensioner 's half is lost, worn or torn, or completely filled up. Old PPO shall be retained by the Postmaster for **three years** and then destroyed.

Rule-125. If both halves of a PPO are reported lost in transit due to floods etc., before commencing payment, the Directors / Dy. Director of Accounts (Postal)/ GM (PAF) will issue a duplicate PPO which would be prominently marked as —**Duplicate**— No payment to be made against original PPO.

Rule-126. PPO have the amount of payment of the commuted value of the pension and the reduced amount of pension to be payable with effect from the date of commutation. The date of payment of commuted value will be noted on both the



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halves of the PPO by the disbursing officer.

- Restoration of commuted value of Pension will be authorized by Head Postmasters after **15 years** from the date of payment.

Register of pension Payment order

Rule-128. The Postmaster will keep a register/e-register in Form No. Pension-2 of the PPO received by him. when both portions are returned due to death or transfer or otherwise, date of the renewed PPO or the date and cause of return should be entered in the black ink under the Postmaster 's initials. An intimation about the death of a pensioner should be recorded by Post master.

Manner of payment

Rule-132. Due date- Pension fixed at monthly rates are payable monthly on or after the last working day of the month except pension payment for the month of **March which** shall be paid on first working day of **April.**

Rule-133. Payment of claims

- The disbursement of provisional pension drawn by the DDO/Head Post Office shall be made by drawl of bills based on the sanction issued by the competent authority in the same manner in which Pay and allowances are disbursed by him.

Rule-134. A pensioner specially exempted by the orders of competent authority from personal appearance, a female pensioner not accustomed to appear in public, or a pensioner who is unable to appear in consequence of bodily illness or infirmity, may be received his or her pension through a **representative upon the production of a life certificate signed by a responsible Government Officer or by some other well-known and trustworthy person.**

Rule-135. A pensioner who produces a life certificate signed by any person specified hereunder is exempted from personal appearance-

- a Magistrate under the CrPC.
- a Registrar or Sub-Registrar appointed under the Indian Registration Act.
- a Group A or B Government servant
- sub-Inspector-in-charge of a police station.
- a Postmaster, a Sub-Postmaster or an Inspector of Post Offices.
- a pensioned officer who, before retirement, exercised the powers of a Magistrate.
- a Block Development Officer, Munsif, Tahsildar or Naib tahsildar
- a head of a Village Panchayat, Gram Panchayat. (to be verified)

Rule-136. A pensioner not resident in India may draw his pension in India, through a duly authorized agent, possessing a legally valid power of attorney, who must produce a

life certificate on each occasion, unless the duly authorized agent has executed an indemnity bond to refund overpayments in which case, he has to produce the life certificate at least once a year.

Rule- 137. A pensioner of any description resident in India is exempted from personal appearance if he draws his pension through an agent who has executed a bond to refund overpayments and produce at least once a year a life certificate signed by a person authorized under rule 135 to sign such certificates.

Rule-138. The pension of a person drawing his pension through an authorized agent who has executed a bond to refund overpayment, shall not be paid on account of a period of more than a year after the date of the life certificate last received, and the disbursing officer shall be on the watch for authentic information of the death of any such pensioner, an on receipt thereof, shall promptly stop further payments.

Rule-139. When a pensioners is a minor, or is for any other reason incapable of managing his own affairs, and has not regularly appointed manager or guardian or when the guardian so appointed dies or forfeits the position of a guardian payments may be made to the person, who comes with the pensioner as the guardian for the first time, provided the same person produces a certificate from the Collector of the District or the Deputy Commissioners declaring him to the manager or guardian for the purpose of receiving, on behalf of the pensioner, pension due to him.

- This certificate shall be kept on record with the disburser's half of the PPO.

Forms of Pension Bills and connected certificates

Rule-141. A declaration shall be obtained half yearly from all recipients of family pension whose pension is terminable on their marriage or remarriage.

- Every pension disbursing officer shall submit to the Accounting Authority concerned a statement showing particular and date of last payment of pensions in respect of the cases of failure to furnish the above declaration in the month of January and July.

Rule-142. A disbursing officer, will in case of death of pensioner governed by **Rule 50 of CCS (Pension) Rules 2021**, start paying family pension to the widow/ widower on receipt of death certificate of the pensioner and the Application in Form -10. For the grant of family pension to her/him, and he will also send an intimation in this regard to the Postal Accounts Office.

Checks to be applied by the Disbursing Officer

Rule-143. A pensioner drawing pension for the first time shall be required to produce his

personal copy of PPO to the Head Postmaster and his signature or thumb / great toe impression on the bill shall be compared with the specimen signature or thumb / great toe impression received with the PPO and a note to this effect shall be recorded on the disburser's half of the order.

- Consequent on the **disbursement of pension through POSB**, this requirement is not in vogue as payment will be done through POSB based on the request and data furnished by the service pensioner.

Rule-144. When a pensioner draws his pension through another person, the disbursing officer must take special precautions against fraudulent presentation of claims and satisfy himself of the existence of the pensioner and of the identity of the payee before any payment is ordered and if he feels any suspicion, shall refer it to the pensioner before payment.

Rule-146. Record of payment

- Every payment of pension including Family pension through POSB or any other mode authorized by D-G. The Pension Disbursing Authority shall process pension through system and ensure the availability of Schedules/e-schedules tallied with the actual amount of disbursement charged in the DTR.

Gratuities

Rule-148. A gratuity is paid in a single sum, and not by instalments on an authority received from the concerned Postal Accounts. Payment can be claimed on the letter of authority itself, and no separate bill is necessary.

Rule-149. Under the **Section 10(10) of the Indian IT Act, 1961 has been exempted from income-tax of the death-cum-retirement gratuity paid under the CCS (pension) Rules 2021** of the Central Government or same state Govt.

Rule-150. In case of delay in payment of gratuities **beyond 3 months of the date they become due** on account of administrative lapse or for reasons beyond the control of the Pensioner concerned. Interest shall be paid to Pensioner.

Rule-151. Provisional gratuity sanctioned by a competent authority in respect of a retired Government Servant shall be drawn separately by the **Head Post Office in which he last served**.

Periodical Identification of pensioners.

Rule- 152. Life Certificate-The pensioners/family pensioners would be required to furnish a Life Certificate in **November each year** to pension disbursing authority.

- The Pensioners/Family pensioners **aged 80 years and above** may submit their Life

certificate w.e.f. 1st October of each year which would be valid till 30th November.

- Digital Life Certificate (DLC) may be produced by Pensioners to pension disbursing authority. The Pension disbursing authorities are authorised to accept Life certificate through Jeevan Pramaan portal.

Undrawn pension and arrears

Rule-153. A pension remaining undrawn for more than one year shall cease to be payable by the Disbursing Officers. If the pensioner afterwards appears, or a claim is presented on his behalf, the Disbursing Officer may make the payment, but the arrears cannot be paid without the previous sanction of the authority by whom the pension was sanctioned to be obtained through the Head of Postal Accounts office-

- a) If the arrears relate to a pension to be paid for the first time
- b) If the amount in arrears exceeds Rs.50, 000
 - If a service pension remains undrawn for three years, it cannot be paid without the authority of the PAO or CCA and concerned.
 - A gratuity payment order shall remain in force for one year only, if payment has not been made on it within a year of its issue. The void order shall be returned to the PAO or CCA.

Death of Pensioner

Rule- 154. The payment of arrears of pension due in respect of a deceased pensioner shall be regulated by the following rules-

- a) Pension can be drawn for the day of pensioner's death, the hour at which death takes place has not effect on the claim.
- b) In the death of a pensioner, payment of any arrears actually due may be made to his heirs, provided that they apply within one year of his death; they cannot be paid thereafter without the sanction of the competent authority to be obtained through the Accounting Authority concerned. Provided that-
 - i. If the gross amount of arrears does not exceed Rs.50000/- and the case represents no peculiar feature the accounting authority concerned may authorize the payment on his own authority.
 - ii. if the gross amount of arrears exceeds Rs. 50000/- but does not exceed Rs 250000/- under the orders of the Head of the Department, upon production of Indemnity Bond in form TR-14 duly stamped, for the gross amount due for payment, with such sureties as may be deemed necessary.
 - iii. Normally there should be two sureties, both of known financial stability, if the gross amount of claim is less than Rs. 75000/- in which case the authority accepting

indemnity bond in form TR-14 for and on behalf of President of India should decide on the merit of such case whether to accept **only one surety instead of two.**

- iv. Where the amount **of arrears exceeds Rupees 2,50,000**, payments shall be authorized to be made only **to the persons producing the legal authority.**
- c) After payment of the arrears of pension, both portions of the PPO shall be returned to the Accounting Authority concerned, with a report of the date of the death of the pensioner.

Rule-155. The payment of arrears of Pensions will be made to the nominees of the deceased pensioners in accordance to the Payment of Arrears of Pension (Nomination) Rules, 1983.

- a) Every employee has to submit to the Head of the office of the Department, from where he/she is retiring, a nomination in Form A in **triplicate within three months** before or after the date of retirement.
- b) Within **thirty days of the receipt of the nominations** the Head of the office shall verify and return to the Pensioner the duplicate copy of the nomination duly attested by him. The triplicate copy duly accepted shall be sent to the Accounts Officer, who shall pass it on to the Pension Disbursing Authority along with the PPO.
- c) A notice of modification of nomination including cases where a nominee predeceases the pensioner shall be submitted to the Pension Disbursing Authority.

Rule-156. Reports to the Postal Accounts Office/Circle Telecom Accounts Office

- A six-monthly statement of cases of failure to draw pensions shall be prepared by the Head Postmasters separately in respect of (1) **the pension payment orders issued by the Postal Accounts Offices and (2) the pension payment orders issued by the Circle Telecom Accountants.** Accountant concerned so as to reach them by the **10th of June and the 10th of December.**

Rule-157. When pension ceases to be payable during the life-time of a pensioner, both portions of Pension Payment Order shall be returned by the Postmaster to the Postal Accounts Office or Circle Telecom Accounts office concerned after making the last payment and with a note recording the reasons for the cessation of the pension.

Rule-158. Transfers of pension

- The transfer of payment of pension from **one Post Office to another within the jurisdiction of the same Postal Accounts Office may be authorized by the Head Postmaster.** The Head Postmaster sanctioning the transfer of payment of pensions should record in the endorsement to Postal Account Office a certificate to the effect



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that a note has been made in the Register of e-Pension payment order/PPO maintained in his office.

- The Head Postmaster of the office to which the pension papers have been transferred while acknowledging receipt of the transferred pension papers to the Head Postmaster sanctioning the transfer will, in his endorsement of the same to the Postal Accounts Office specify the date from which he has to commence pension payment and the case mark of transferring office.
- In case of transfer of payment of pensions from **one Post Office to another within the jurisdiction of another Postal Accounts Office the Postmaster** of the Head Office from which the payment is transferred should **return both the halves of Pension payment Order** to the Director of Accounts Postal who issued the original order, for necessary action.

Rule-159. Accounts

- Payment on account of pensions and commuted value of pensions made by Head Post Offices will be entered in the e-schedules of pension payments are recorded in separate schedules. **The schedules of pension payments should be preserved for ten years.**

Rule-160. Payments made by the Pension disbursing authority/DDO should be charged and classified 15-digit Head (10-digit GL code) Heads of accounts.

Rule-162. In case **it is found that the pensioner has expired**, the date of death will be got ascertained and noted in the P.P.O. under the initials of the Postmaster / Sub postmaster and further credit of the pension to the S.B. account will be stopped.

- In case of excess or wrong credit of pension because of the death of the pensioner, the excess amount credited will be withdrawn by **the postmaster from the S.B. account of the pensioner under his own signature and credited to the unclassified Receipts with suitable remarks.** A remark to the effect will also be made in the PPO.
- In case the balance left in the account is so small that full recovery is not possible, the amount of over-payment should be intimated to the Director of Accounts (Postal).

Transfer —POSB credits

Rule-165. Transfer —POSB credits — At Present scenario pension credit any POSB account which stands any post office in all over India.

Family Pension

Rule-166. The amount of family pension payable to the widow / widower of the deceased pensioner is also given in the pension payment order. When she/he becomes entitled to receive family pensions, the head Postmaster will obtain the following documents

from the widow/widower who will also be asked to open a S.B. pension Account in her/his name.

- Death certificate of pensioner
- Application for the family pension in the form at Annexure D
- A copy of the photograph.
- A letter of authority and under taking (Annexure A).

Rule-167. On receipt of the above documents the head postmaster will authorise the concerned post office to start paying family pension to the widow / widower as mentioned in the PPO after necessary scrutiny and verification of the documents. The head postmaster will also send intimation in this regard to the Director / Dy. Director of Accounts (Postal) in the form at Annexure E.

- The declaration in the form at Annexure F whose family pension is terminable on marriage / remarriage will be obtained from the pensioner **once a year in December** except who giving an undertaking that the pension would be drawn until remarriage which would be reported promptly to the Postmaster.

CHAPTER IX - Accounts of other units

Rule-168. The units called Non-Cheque Drawing and Disbursing (NCDDO) units like MMS, COs, ROS, Postal Directorate, PA wing, PLI Directorate, BD Directorate, Centre for excellence Postal Technology, Postal Stores Depot, Postal training centers, head Record Offices, etc., These units obtain funds (cash & cheque) through workflow in the application and show such remittances under the major Head **8782 RSAO**.

CHAPTER X - Miscellaneous Subjects

Rule-169. Change in status of a Post Office

- a) HO to SO b) SO to HO c) BO to SO d) Closing / Relocation of Offices.
- The competent authority issues suitable administrative orders and based on it a Service desk ticket will be raised under CSI for the changes required.
 - This is a common template which shares data for creation of Facility ID, Profit/Cost Centre, Plant/Storage, office specific data for maintaining at F&A and others.
 - The Balance from the old PC to new PC is transferred as per the procedure.
 - SOL transfer Office Accounts pending operations report generated by the CPC.

Rule- 171. Payment of haulage, weightment, interest charges and subsidies to Railway



Basic Pay Publications
 (An ISO 9001:2015 & MSME certified)
<https://www.basicpay.in>
 email - info@basicpay.in

- The Capital cost of the Railway Mail Service Vans maintained in register of Railway **Vans in Form A.C.G.-69.**
- There are **four types of Mail vans** in which we carry mails.

Type of Mail vans	Utilized of Accommodation of mail van	Payment to be made no. of births
S.W - Full Van	More than 3/4 of the coach	72 berths
S.T- Van	More than 1/2 up to 3/4	54 berths
S.H- Half Van	More than 1/4 u to 1/2	36 berths
S.Q- $\frac{1}{4}$ of a Van	1/4 of the coach or less	18 berths

- **Method of payment of haulage charges-** The billing will be done on monthly basis. The bills by the 10th of the following month to which the bills pertain.
- **Haulage charge**

Distance Slab	Charges for 2023-24
0-500 kms	Rs. 1.15 per berth per km
501-1000 kms	Rs. 0.73 per berth per KM (Subject to minimum of Rs. 575/km/berth)
1001 kms and more	Rs. 0.61 per berth per KM (Subject to minimum of Rs. 730/km/berth)

Form

Form No.	Description of Form
ACG-2	E-Treasurer Cash book
ACG- 4	Head office classified Cash Book
ACG-5	Post Office Cash Account
ACG-28	Register of cheques received and cleared.
ACG-40	e- classified cash Book
ACG-45	Unpaid postal abstract Register
ACG-67	e-Money Receipt
ACG-33	Cash Abstract at RMS offices



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