

POSTAL ACCOUNTS MANUAL

VOLUME II

deals with the accounting procedures to be followed by the Postal Accounts organisation of the Postal Department, in regard to agency and other functions like Savings Bank, Government Securities, P.O. Certificates, Money Orders, Indian Postal Orders, British Postal Orders, Customs Duty etc.

PREFACE

Since departmentalisation of Postal Accounts with effect from 1-4-76, the need for bringing out a comprehensive manual to serve as a guide for ensuring proper accounting of the agency functions undertaken by the P&T Department, in the circle Postal Accounts Offices /Postal Accounts Wing of the P&T Directorate has been keenly felt.

This in the first edition of the Postal Accounts Manual Vol. II which deals with the accounting procedures to be followed by the Postal Accounts organisation of the P&T Department, in regard to agency and other functions like Savings Bank, Government Securities, P.O. Certificates, Money Orders, Indian Postal Orders, British Postal Orders, Customs Duty etc. arranged in separate chapters.

The detailed accounting procedures laid down in this Manual provide the guidelines to the circle Postal Accounts Offices. They replace the relevant procedures embodied in the Postal Accounts Manual Vol. II (Provisional Issue) and the Technical Audit Manual published by the erstwhile A.G., P&T and followed in the combined Audit and Accounts set up. Changes which have occurred in the various procedures consequent on the departmentalisation of accounts have also been incorporated in the manual.

Errors and omissions, if any, may be brought to the notice of the Director General, Posts and Telegraphs (CMR CELL.). Any suggestion for amendment of rules/procedures may be addressed to the CMR CELL with a copy to the Postal Accounts Wing of this Directorate.

Dated, 21st October, '83
NEW DELHI

S. K. GHOSE,
Secretary,
Ministry of Communications,
D.G.P&T &
Chairman, P&T Board.

CHAPTER I**GOVERNMENT SECURITIES****Introductory**

1.1 To facilitate the investment of Savings Bank deposits in Government Securities, the Indian Post Office, acting as Agent to the Government of India, used to (undertake) prior to 1-3-65 the purchase, sale and custody of Government Securities on behalf of Savings Bank depositors. The facility of fresh purchase of Government securities through P.O. Savings Bank accounts has, however, been withdrawn w.e.f. 1-3-65. The facility of sale custody and credit of interest on securities already purchased through Savings Bank Accounts before 1-3-65 continues. Such transactions are regulated in accordance with the Indian Securities Act (X of 1920) and subsidiary rules made there under by the President of India both of which will be found in the Government Securities Manual. Rules regarding such transactions, for the guidance of investors are published in the Sub Section "Investments" in Section VI of the Indian Posts and Telegraphs Guide. Detailed rules of procedure to be followed in Indian Post Offices will be found in Chapter 8 of the Posts and Telegraphs Manual, Vol. VI (Post Office).

NOTE-- The Indian Securities Act (X of 1920) does not recognise any Trusteeship in Government Promissory Notes. These Notes are regarded as the property of the person in whose name they stand issued or endorsed and these endorsements are considered valid so long as the Notes have been dealt with under the provisions of the Law and rules framed there under. As Government securities, held in the custody of the Director General, Postal Services, stand in his own name, he may use his own discretion on the merits of each case, apart from the provisions of the Indian Securities Act or the rules issued there under in making endorsements in favour of claimants.

1.2 The rules, governing the submission of accounts to the Postal Accounts Offices in respect of transactions in respect of Government

securities and the maintenance of initial, accounts from which the accounts so rendered, are compiled, will be found in Posts and Telegraphs Manual Vol. VI (Part II). The initial checking and the accounting work in connection with Govt. securities is centralised in the office of the Director of Accounts (Postal) Calcutta.

Director General Imprest--Purchase and Sale of securities through The Reserve Bank of India

1.3 An imprest of Govt. Promissory notes of the values of Rs. 1 lac in various Govt. of India loans is held by the Director General, Postal Services. Owing to the abolition of facilities for fresh purchase of Govt. Securities through the Savings Bank Accounts with effect from 1-3-1965 this imprest need not be replenished as and when the nominal value falls short of Rs. One lac, as a result of maturity of loans in the imprest. Transactions on account of sales should always be effected through Reserve Bank of India.

In order to keep a watch over the state of the imprest the following registers are maintained in the Govt. Security Section.

1. Register for controlling the Imprest [form D.G. (PA) 200].

2. Imprest Registers showing the balance of Securities [form D.G. (PA)-201].

3. Imprest Register showing Profit and .loss [form D.G. (PA)-202].

1.4 Posting of transactions relating to maturity or sale of individual loan or bond and the balance of imprest at the end of each month, which is arrived at by deducting from the previous month's balance is shown thereon is made in the register in form D.G. (PA)-200.

The register should be submitted to the Director of Accounts (Postal) by the 10th of the following month.

1.5 The Register in form DG (PA)-201 is maintained for the purpose of working out the monthly balance of imprest. This is done by deduction from the previous month's balance, the value of any loan or bond discharged on maturity.

The monthly balance of imprest as worked out herein should be verified with that shown in the Register in form D.G. (PA)-200 (for controlling the imprest). The register should be submitted to the G.O. in-charge of the section for monthly review.

1.6 Govt. Securities, held in the Imprest of the Director General, Postal Services are, as and when necessary, sold through the Reserve Bank of India.

1.7 When Govt. Securities are to be sold through the Reserve Bank of India either out of imprest, or the depositors holdings in the Director General's custody, the particulars of the securities are entered in the Issue side of the Stock Day Book and the Day Book and a requisition in form D.G. (PA) 203A is sent to the Reserve Bank along with the Govt. Promissory Notes duly endorsed in its favour when Govt. securities tendered for sale by a S. B. Depositor are to be sold through the bank, the securities tendered after examination by the Public Debt Office will be sent to the bank duly endorsed in its favour along with a requisition in form D.G. (PA)-203(A). On receipt of the Banks intimation of sale, the debits thereof are checked and appropriate note of sale is kept against the respective entry in the Day Book. The particulars of sale are noted in the Register of sale of Govt. Securities, through the bank in form D.G. (PA)-212 and the entries in the Register are initialed by the Branch Officer on the same day.

The entries are totaled monthly and the total amounts of sales thus arrived at should be agreed with the monthly totals of the credit scrolls received from the RBI, Calcutta and the credit adjusted on this account by the C.A.S., R.B.I., Nagpur.

NOTE.- Transactions on behalf of S. B. Depositors will be completed within 14 days from the date of receipt of the application or such further period beyond 14 days as may be specified by the investor on his application. If owing to the absence of buyers in the market the bank is unable to effect the transactions within 14 days, the period within which a transaction should be, completed will be specified on the requisition sent to the Bank.

1.8 The sale proceeds of the Govt. Securities: realised from the Reserve Bank of India either for reducing the imprest or on behalf of S. B. depositors are adjusted in the accounts as follows: On receipt of intimation of sale from the Reserve Bank of India, Calcutta by G.S. Section.

(i) In case of sale of Govt. Promissory Notes for the imprest.

Dr.

0021 Taxes on Income other than Corporation Tax deduct from interest on Securities.

8661-Suspense Account

(2) Suspense Account (P&T)

(4) Remittance to Bank.

Cr.

8661-Suspense Account

(2) Suspense Account (P&T)

5.P&T Investments--Cost of Govt. Promissory Notes & Investments. I.
Post Office Savings Bank Investment Account.

(c) Interest on the imprest of, Govt. Promissory Notes.

(g) Cost of Govt. Promissory Notes in the imprest.

(Iii) In the case of sale of G. P. Notes for the S. B. depositors

Dr.**8661-Suspense Account**

(2) Suspense Account (P&T)

(4) Remittance to Bank.

Cr.**8661-Suspense Account**

(2) Suspense Account (P&T)

5.P&T Investments--Cost of Govt. Promissory Notes and Investments certificates held in imprest. I. Post Office Savings Bank Investment Account.

(i) Net cost of Govt. Promissory Notes outside the imprest.

Purchase of Securities.- The facility of purchase of Govt. Securities through P.O. Savings Bank Accounts has been withdrawn w.e.f. 1-3-1965 by the Government.

Safe custody and delivery of Securities:

1.9 On receipt of an application for the safe custody of securities, the notes and the application should be examined with references to Rule 48(1) of Savings Bank Rules in Section VI of the Post Office Guide. Any irregularities noticed should be communicated to the Postmaster, if necessary, in Form No. D.G. (P.A.) 218 and the application and the securities returned to him for submission after completion. When everything is in order, the securities should be entered in the Day Book Form No. D.G. (PA) 209 and sent to the Public Debt Office with a requisition (in duplicate) in Form No.' D.G. (P.A)-210 for renewal or examination of the endorsement, re-enhancement at Calcutta Treasury (if necessary) and drawing of arrear interest, if due, on those securities. On receipt of the securities from the Public Debt Office, the application should

be entered in the register maintained in Form No. D.G. (PA)-222. The date of receipt back of the securities from the Public Debt Office with their nominal value should be noted against the original entry in the Day Book. The particulars of the securities should also be entered in the Intermediate Day Book and then transferred to the stock Day Book. A receipt for the securities should be made out in Form No. D.G. (PA)-214 and forwarded under a covering letter (Form No. D.G.(P)-223) to the Postmaster for the delivery to the depositor, together with an advice of interest, less income tax at the prescribed rate for credit to his Savings Bank Account, if any interest is due on the securities tendered for safe custody. If the depositor has already some holdings in the same, kind of securities in the custody of the Director General, Postal Services, the nominal value of securities tendered, for safe custody should be noted in the ledger card maintained for him, otherwise a new account should be opened in the ledger card under the date on which the application is received, complete in all respects from the Postmaster and attested by the Branch Officer-in-Charge of the Section. The register in Form No. D.G. (PA)-222 should be reviewed by the Branch Officer on the 15th of each month.

NOTE 1.-- Securities belonging to deceased depositors may be kept in custody through the account of the person to whom they are to be delivered, if he desires them to be so kept. Even if the securities are taken delivery of and subsequently tendered by him for safe custody, they may be accepted.

NOTE 2.-- When Government Securities taken delivery of on behalf of a minor depositor duly endorsed in his favour are subsequently tendered for safe custody by the Director General, Postal Services, on attainment of majority, no such declaration is necessary if the account opened on his behalf through which Government securities were purchased is operated upon by him alone under Rule 34-A of the Post Office Savings "Bank rules on his attaining majority and the ex-minor intends to retain them in the custody of the Director General, Postal Services. In such cases, an application from the ex-minor that he intends to keep the securities in the custody of the Director General, Postal Services may be obtained along with the original safe custody receipt which should be returned after necessary correction.

NOTE 3.-- Payment orders for the full half years interest less income tax should be issued along with the safe custody receipt when the securities are tendered for safe custody within a fortnight before the close of the half year of the loan concerned.

NOTE 4.-- When the Director General's receipt for securities held in Safe-Custody is reported to be lost, the depositor would report the matter to the Postmaster concerned, who would after exercising the necessary checks and certificates as prescribed in Rule 66 of the Director General's Special Post Office Circular No. 36, dated 23-12-1966, forward the same -to the Director of Accounts (postal), Calcutta (Government Security Section). The application on receipt should be carefully examined to see that the case is genuine with reference to the notes in the personal ledger card of the holder and that the securities are actually laying un-disposed of. The guard file of acknowledgements for S. C. Receipt or, certificates issued in lieu thereof should also be examined to see whether any certificates in the case in question had already been issued previously. If the application is in order and the securities stand un-discharged, a certificate in lieu of the lost S. C. Receipt in form D.G. (PA) 216 containing the particulars of the original S.C. Receipt should then be issued and sent to the Postmaster concerned for delivery to the applicant together with a forwarding memo in Form No. D.G. (PA)-256 and an acknowledgement in Form No. D.G. (PA)-217 for return of the acknowledgement with the signature of the recipient the Postal Accounts Office, Calcutta, will watch the return of this acknowledgement and when received back should keep the same after necessary scrutiny in a guard file to be preserved permanently When, however, a S.C. Receipt is lost before delivery to the party, a certificate in lieu thereof should be issued after proper investigation into the case has been conducted by the Divisional Superintendent of Post Offices concerned and a report clearly establishing the loss received in the Accounts Office through the Head of the Circle.

Suitable notes about the loss of original receipt and the issue of the certificate in lieu thereof should invariably be kept in the ledger card of the holder under the initials of the Branch Officer concerned simultaneously with the signing of the certificate and the Postmaster should be instructed to keep similar notes in the G. S. Roll

NOTE 5.-- Delivery of Securities in the form of stock certificates is permitted only in cases referred to in the above sub-para. In such cases Government Promissory Notes of equivalent value should be taken out of stock and endorsed in favour of the President and forwarded to the Public Debt Office with a requisition in duplicate in Form No. D.G. (PA) 210 showing the following particulars-

- (1) The name of the depositor.
- (2) Address of the depositor.
- (3) Name of the Treasury or Sub-Treasury.

On receipt of the stock certificates from the Public Debt Office - their return should be noted against the original entries in the Day Book and then charged off on the issue side of the Stock Day Book of Government Promissory Notes. They should then be entered on the receipt side of the Stock Day Book of Stock certificates and charged off on the issue side thereof.

1.10 When an application is received from a depositor for, delivery of a Government Security out of custody, it should be seen that the safe custody receipt accompanies it. It should also be ascertained by reference to the Government Security ledger card that the security is within the balance of the depositor's holdings. A security of the same nominal value and of the same loan or bond as that held by the depositor should then be taken, out of the Director General's stock. The security should be charged off on the issue side of the Stock Day Book, necessary entry being made in the register maintained in Form No. D.G. (PA)-224 and then entered in the register of Government Securities received and disposed under the signature of the Gazetted Officer-in-charge of the Section. The nominal value of the security should be debited to the depositor's ledger card under the initials of the Branch Officer and forwarded to the Postmaster with a covering letter Form No. D.G. (PA)-225 and an acknowledgement in Form No. D.G. (PA)-215 for delivery to the depositor. The acknowledgement when received back should be placed before the Branch Officer and filed after he has initialed the entries in the register of Government Securities received back within a fortnight from the issue of the securities. The register in Form No. D.G. (PA)-224 should be reviewed by the Branch Officer on the 10th of each month.

NOTE 1-- Enfacement of Securities for payment of interest at a Treasury or Sub-Treasury can be obtained through the Director General, Postal Services,

provided the Treasury or sub-Treasury is situated in the States of West Bengal, Orissa, Assam, Meghalaya, Nagaland, Manipur and Tripura including the treasuries and sub-treasuries in the Union Territories of Mizoram and Arunachal Pradesh and the Central Government Treasuries at Port Blair. In such cases the Securities on being taken out of stock should be entered in the Day Book Form D.G. (PA)-209 and sent to the Public Debt Office with a requisition in duplicate in Form D.G. (PA)-210 for enhancement for payment of interest at Treasury or sub-treasury specified by the depositor on his application. On receipt of the securities from the Public Debt Office, their return should be noted against the original entries in the Day Book and they should then be disposed of in the manner stated above.

NOTE 2.-- If the payment of interest is required as per Public Debt Office, Calcutta, no enforcement is necessary.

NOTE 3.-- In the case of securities delivered out of custody within a fortnight before the close of the half-year, the amount of full half year's interest less income-tax should be advised to the Postmaster for debit to the depositor's Savings Bank Account under intimation to the Accounts Office concerned.

Sale of Government Securities

1.11 All applications for sale received on a day will be collected and examined to see that they are in order with reference to Rule 47 of the Savings Bank Depositors' Rules in Section VI of the Post Office Guide. In the case of a sale from safe custody it will also be seen that the safe custody receipt accompanies the application and that the nominal value of the securities to be sold is within the amount held for the depositor by consulting his ledger card. Any - irregularity noticed should be intimated to the Postmaster by means of objection memo. in Form No. D.G (PA)-219 and the documents returned to him for resubmission after completion. A memo of cost in Form No. D.G. (PA)-208 will be attached to each application found to be in order and the applications entered in the register maintained in form D.G. (PA)-207. All applications for sale should ordinarily be disposed of on the day following the date of their receipt in the Section or on the next day.

The sale of Securities held in the safe custody will be affected through the Bank. The procedure laid down in Para 1.7 will be followed. On receipt of the Memo of sale from the Bank, the details of the Sale proceeds as actually shown in the Bank's Memo will be noted on the Memo in Form D.G. (PA)-208, attached to the application. In every case the details of sale proceeds will be noted in the register of applications referred to in para 1.11 above. The nominal value of Securities sold will be posted in red ink in the ledger card of the depositor under the initials of the Branch Officer.

Inscribed Value of securities sold

1.12 An intimation of sale in Form No. D.G. (PA)-237 should be sent to the Postmaster advising him of the sale proceeds and of any interest accrued on the securities during the current half year up to the day proceeding the date of sale less income tax, for credit to the depositor's Saving Bank Account. At the same time, an extract of the intimation should be sent, to the Postal Accounts Office concerned for necessary action. The particulars of sale proceeds and interest less income tax should also be intimated to the depositor through the Post master in form No. D.G. (PA)-213. The safe custody receipt sent with the application for sale should be properly punched perforating the word 'cancelled' by means of a punching machine in the presence of the Branch Officer-in-Charge under his initials, after which it should be filed separately in guard files. The relevant entry in the ledger card should also be attested by the Gazetted Officer. If the securities, sold form part of an investment held on behalf of a depositor, a revised receipt in Form No. D.G. (PA)-214 for the balance still remaining in the custody of the Director General, Postal Services, should be sent along with the intimation of sale to the Postmaster for delivery to the depositor. On receipt of the intimation from the Postmaster with a certificate of credit to the depositor's Savings Bank Account, the date of receipt should be noted in the column provided for the purpose in the register of applications which should be reviewed by the Branch Officer once on the 15th and again on the last day of every month.

NOTE.-- In the Case of securities sold through the Bank within the fortnight before the close of the half year the following procedure should be followed:-

If an interest Payment Order has been prepared but not issued it will be cancelled. In the case where an IPO has already been issued the net amount of the IPO will be deducted from the net amount of sale proceeds intimated by the Bank and the balance only will be advised to the Postmaster for credit to the depositor's S.B. account. The income tax deduction certificate already issued will be called for and cancelled. Deduct entries under S. B. deposits and Income Tax will be made in the IPO register with a remark that the Securities have been sold through the Bank. A remark to the effect that this has been done and the net amount of the IPO will also be noted on the memo. in Form No. D.G (PA)-208, attached to the application. In the intimation of sale sent to the Accounts Office concerned a remark will be made to the effect that the net amount of sale proceeds as per Bank's memo. will be posted as credit to the depositor's S. B. account and that the net amount of the IPO will be posted as deduction credit under S. B. deposits as it represents write back of net interest advised.

1.13 In the case of Security tendered for sale, the particulars of the Security should be entered in the Day Book (Form No. D.G. (PA)-209 and the script sent to the Public Debt Office for examination of endorsement and reinfacement at the Calcutta Treasury and drawing of arrear interest if due, or renewal with a requisition in Form No D.G. (PA)-210. If it is returned under objection by the Public Debt Officer, the irregularities should be removed in communication with the Postmasters Form No. D.G. (PA)-218 and the security sent again to the Public Debt Office. When the security is received back after examination or renewal, the securities are to be sold through the Bank according to the procedure laid down in para 1.7. The sale proceeds should be noted on the Memo. in Form No. D.G. (PA)-208 attached to the application. An intimation of Sale in Form No. D.G. (PA)-237 should be sent to the Post Master advising him the sale proceeds together with accrued interest less income tax, for credit to the depositor's account. Intimation should also be sent to the depositor through the Postmaster in Form D.G. (PA)-213. An extract of intimation should also be sent at the same time to the Accounts Office concerned for necessary action.

When Government Securities are sold by depositors, the amount is credited to "Savings Bank Deposits" and "021 Taxes on Income Other than Corporation Tax", "Government Security Tax"-or "Savings Bank Deposits" only, by debit to Post Office Savings Bank Investment Account-Net Cost of Government Promissory Notes outside the imprest.

Repayment of Securities on Maturity and Maintenance of Subsidiary General Ledger Accounts

1.14 Government securities held in the custody of the Director General, Postal Services, on behalf of Savings Bank Depositors are repayable through the Post Office on maturity. A list showing names of holders of safe custody acknowledgements, number of their Savings Bank Accounts and the nominal value of securities, is prepared by the Government Security Section of Calcutta Postal Accounts Office in duplicate and sent to each Head Post Office, a fortnight before the date of maturity. On receipt of the duplicate copy of the list, it should be seen that all the items have been initialled by the Postmaster in token of his having checked them. In the case or accounts transferred to other Post Offices, Supplemental lists should be prepared in duplicate and sent to the Postmasters concerned. As regards Safe Custody receipts which have been discharged by the Post Office, a Schedule of Payments of Securities supported by discharged safe custody receipts should be forwarded by Postmasters to the Government Security Section, a copy thereof being also sent to the Postal Accounts Office concerned along with the cash account rendered by them. The entries in the schedule of payments should be carefully checked and any irregularity noticed therein should forthwith be reported to the Postmaster in Form No. D.G. (PA) 220. Any discharge irregularly effected by the Post Office should be entered in a register which should be reviewed by the Branch Officer on the 25th of the following month. Further action in respect of each irregularity detected should be noted in the register. The nominal value of Securities discharged should be debited to the depositor's ledger card

and the date of discharge noted in the duplicate copy of the list of holder. The safe custody receipt should be properly punched perforating the word "Cancelled" by means of a punching machine in the presence of the GO-In-Charge under his initial. The relevant entry in ledger card should also be attested by him and the receipt filed separately in guard files.

A subsidiary General Ledger Account in respect of each matured loan is maintained in the name of Director-General, Postal Services by the Public Debt Office. On the maturity of a loan, the stock of Government securities held by the Director General, Postal Services on behalf of the depositors in that loan should be surrendered to the Public Debt Office for cancellation and credit of the value to the subsidiary General Ledger Account in respect of the expired loan.

Half yearly statements showing the balance outstanding at the end of each half year in respect of each expired loan will be furnished to the Director of Accounts (Postal) Calcutta by the Public Debt Office. These balances should be verified in the manner indicated in Note I below Para. 1.16.

1.15 Discharged Safe Custody receipts should be checked with reference to the following points:-

- 1) Every adult depositor should himself sign the discharge of securities matured for re-payment. If discharge is affected by an agent on behalf of any depositor on the strength of a general power of attorney, the document should be carefully examined by the Postmaster and the fact noted against the signature of the agent. The thumb impression of an illiterate depositor should be attested by a witness who is known to the Post Office but not himself a postal official, this fact being certified by the Postmaster on the surrendered Safe Custody receipt. The ex-minor's signature on the safe custody acknowledgement should also be attested in the manner mentioned above.

2) In the case of a security deposit account, the Postmaster should certify against the signature of the pledges on the Safe Custody acknowledgement that the signatory is the pledgee.

3) In the case of securities held on behalf of a minor or a lunatic or any depositor incapable of managing his own affairs :-

(i) When the value of Securities does not exceed Rs. 5,000--

(a) The father or the widowed mother should sign the discharge, the relationship of the signatory being certified by the Postmaster.

(b) When the holder of the Securities and his father or the widowed mother ordinarily resides at a place other than where the depositor's Savings Bank Account stands, the acquaintance signed by the father or the widowed mother should be accepted on the production of a certificate of identity signed by any Magistrate. The certificate should be attached to the Safe Custody acknowledgement surrendered by the depositor.

(c) Discharge by a person other than the father or the widowed mother should be accepted on production of a certificate from the District Magistrate to the effect that the person is the actual guardian of the holder of the securities. In the case of minor depositors, an authority for payment from the Postmaster General is necessary. The certificate should always accompany the discharged Safe Custody Receipts.

(ii) When the value of Securities exceeds Rs. 5,000--

(a) In the case of a minor depositor, payment should only be made under the orders of the Postmaster General to the legal guardian.

(b) In the case of a lunatic or any person incapable of managing his own affairs, payment should not be made unless and until the applicant has produced evidence to the satisfaction of the Director General, Postal Services, that he is the actual guardian of such person. Such evidence should be attached to Safe Custody acknowledgements forwarded to the Government Security Section of the, office of the Director of Accounts (Postal) Calcutta before payment.

4) The a quittance given by the applicant for discharge of securities belonging to a deceased depositor should be accepted on the authority of the Postmaster General recognising the applicant's title to the Securities. The Postmaster-General's authority should be attached to discharged Safe Custody receipts.

1.16 Charges on account of payments of discharged values of Government Securities appearing in the cash Accounts of Post Offices should be taken by the Postal Accounts Office concerned to the head, "P&T Remittance" and passed on to the Government Security Section of the Calcutta Postal Accounts Office through Advice of Transfer Debits so as to reach it by the 14th of the month following that to which the transactions relate. These A.T.Ds. should show the particulars of the Securities discharged in respect of each Head Office supported by vouchers, if any, received from the Post Offices. The Government Security Section after reconciling these debits with the figures of discharge reported by the Postmasters through their schedule of payments, will prepare a monthly consolidated statements of debits and made the following adjustments :-

The total amount of debit as per these consolidated statements will be taken to the head 8661-- Suspense Account (2) Suspense Account (P&T). (2) Pay & Accounts Office Suspense (Outward) PAO Min. of Fin. (DEA) by per contra credit to the head M-P&T Remittance.

Any difference found at the time of reconciliation will be placed under either of the suspense heads "Departmental Advances- Excess Debits on account of discharge of loan" or Deposits- short debit on account of discharge of loan" and cleared by correspondence with the Postal Accounts Office or the Post Office, as the case may be. A reconciliation register should be maintained for the purpose and submitted to the Branch, Officer on the 25th of the following month.

The statement of discharges i.e. loan Schedule showing the particulars of the loans to which the debit pertains, should also be furnished separately to the Pay and Accounts Officer, Min. of Fin. (DEA). The actual amount of Securities discharged and the debits thereof passed on to the Principal Accounts Officer Ministry of Fin. (DEA), New Delhi through the Settlement Account of the Director of Accounts, Postal, Calcutta should be agreed monthly. The amount of Securities discharged during the period should then be intimated to the Public Debt Office for debiting respective subsidiary General Ledger Account.

NOTE 1.-- One page at the end of the Stock Day Book should be set apart for showing the balance of undischarged securities held by the Director General, Postal Services through the subsidiary General ledgers Accounts. When a stock certificate of matured loan is sent to the Public Debt Office for cancellation, the amount should be entered in the appropriate column and the amount of the securities discharged should be deducted therefrom at the time of sending the quarterly intimation to the Public Debt Office. The balance should be agreed with the corresponding amount of outstanding securities shown in the half-yearly statement received from the Public Debt Office.

NOTE 2.-- Discharged Stock Certificates (vide Paragraph 70 of the Government Securities Manual) received with the monthly statement of discharge securities should also be forwarded to the Public Debt Office for cancellation.

Maintenance of Security Holders' Accounts

1.17 Security holders' accounts are maintained in the loose ledger sheets Form No. D.G. (PA)-248 which are kept in securely locked binders grouped according to each loan and arranged serially according to numbers

Chapter 1 **GOVERNMENT SECURITIES**

of Savings Bank Accounts in each Post Office under each Circle. Bound ledgers are also maintained separately for Posts and Telegraphs employees and contractors.

Entries in ledger accounts are made for the following transactions under the attestation of the Branch Office-in-charge of the Section :-

1. Tendered for Safe Custody.
2. Delivery out of custody.
3. Sale of Government Promissory Notes kept in Safe Custody.
4. Discharge of Securities.

1.18 Ledger accounts are opened and posted in accordance with the following rules:-

(a) The name of the Post Office the number of the Savings Bank Account and the particulars of the loan in which investment is made should be properly written in the space provided for those purposes. Transaction detailed in Para 1.17 should be noted in proper columns with indications of case mark in the "Remarks" column and a balance struck after each transaction under the initials of the Branch Officer-in-charge of the Section.

(b) The designation of Departmental employees and the nature of work or contract in the case of contractors should be entered in their accounts along with the official designation of the Officers through whom the securities are received.

(c) In the case of securities purchased through security deposit accounts the words "Security deposit" and the designation of the Officer to whom the Securities are pledged should be noted in red ink in the ledger cards.

(d) When a certificate of exemption from or abatement of income tax is produced by a depositor, a note thereof should be kept on the respective ledger cards and the entries duly attested by the J.A.O.

1.19 A transfer register should be maintained in Form No. D.G. (PA)-249 separately for each Postal Circle and in respect of each loan or Bond. Transfers of security holders' accounts from one Post Office to another intimated through supplemental payment orders intimations from Post Offices sale or deliver applications from Investors should be noted in the register after carrying out necessary corrections in the names of Post Offices and numbers of Savings Bank Accounts in tile ledger cards. Cases of Corrections in the numbers of Savings Bank Accounts due to attainment of majority by minor depositors and transfer of securities from Savings Bank Accounts of deceased depositors to those of recognised claimants should also be noted in the register and necessary corrections made also in ledger cards. Transfers of Security holders' accounts affecting Post Offices in two different postal circles should be noted in the register of the transferring circle. The shifting of cards to proper binders for the disposal of items noted in all the transfer register should be undertaken without any avoidable delay in the presence of a J.A.O. who should initial the item in the transfer register as soon as the particular card or cards are removed and put in proper binders. The transfer registers should be submitted to the Branch Officer for review on the 15th of every month.

NOTE 1.-- Ledger cards relating to Saving Bank Accounts of depositors who are reported to have died should be removed to separate binders maintained for the purpose.

NOTE 2.-- When the Government Security holdings of individual Savings Bank depositor are completely sold or delivered and there have been no transactions on their behalf during subsequent three years, the respective cards should be removed from the loose leaf ledger and filed, in a separate binders of closed cards arranged according to Circles and loans.

Check over the annual limit of investment in Government Securities purchased through the Post Office

1.20 The check over the annual limit of investment prescribed in rule 46 of S.B. Rules in Section VI of the P.O. Guide of a S.B. depositor in

securities kept in custody of the D.G.P.T. was exercised prior to 1-3-1965 through a running account maintained for the purpose in form No. D.G.P.T.-252 in respect of each individual depositor. The facility of purchase of Government Security having however been ceased w.e.f. 1-3-1965 maintenance of this running account have lost most of their utility. Despite this fact, the cards in the cabinet in custody of J.A.O. may still be maintained until the loans cases are entirely settled/ finalised. Since the holdings of the depositors in various loans are recorded in these cards, they may be utilised as auxiliary records in addition to the usual loose-leaf ledgers.

1.21 Requisition Slip in Form D.G. (PA)-255 in respect of applications for sale of Securities delivered out of custody and repayment of maturity received on behalf of individual investors should also be prepared and used for taking out the cards of respective depositors. Before the applications are finally disposed of the transactions should be posted in the respective cards and the balance of holdings struck therein under the initials of the J.A.O. The cards should then be replaced in the cabinets and the requisition slips removed therefrom.

1.22 When the Savings Bank Account of a depositor having some holdings in Securities in the custody of the Director General Postal Services is transferred from one Office to another, the total amount of such holdings should promptly be ascertained by reference to the relative card maintained for the purpose of exercising the check over the annual limit (vide Para. 1.20). Necessary corrections of the number of account and of the name of the Post Office to which transferred should be carried out in the card on the authority of the intimation received from the Post Office. The card should immediately be placed in proper place in the cabinet of the Post Office to which the account has been transferred.

Security deposits

1.23 Security deposits of Posts and Telegraphs employees and

Chapter 1 **GOVERNMENT SECURITIES**

contractors when they take the form of Government Securities received in trust by an Administrative Officers of the Department, in accordance with the rules in Chapter 14 of the Posts and Telegraphs Financial Hand Book, Volume I should be dealt with by the Director General as far as possible, according to the rules laid down in Chapter VIII of the Government Securities Manual.

NOTE 1.-- One copy of the covering letter received with the Government Securities tendered for safe custody should be returned duly signed by the Group 'A' or 'B' Officer in charge of the Section to the Officer tendering the (securities).

NOTE 2.-- Port Trust, Municipal and City Improvement Trust Debentures and Securities issued by State Government deposited as security, are held in trust by the Director General.

Calculation and Payment of Interest on Securities

1.24 Interest on Government Securities falls due half yearly, on the following dates:-

Names of Govt. of India existing loans and bonds

Particulars of Govt. Securities	Date of half yearly interest
5.5% compensation Bond 1999 - - -	18th January and 18th July.
4.5% Loan 1985 - - -	11th January and 11th July.
5 % Loan 1982 - - -	14th January and 14th July
5.5% Loan 1991 - - -	Do.
4% Loan 1981 - - -	23rd January and 23rd July.
3% Conversion Loan 1946 - - -	15th March and 15th Sept.
4.75% Loan 1989 - - -	14th April and 14th Oct.
5.5% Loan 2000 - - -	10th April & 10th Oct.
5.5% Loan 1999 - - -	29th April & 29th Oct.
4.5% Loan 1986 - - -	7th May & 7th Nov.
5.5% Loan 1995 - - -	10th May & 10th Nov.
3% Loan 1896-97 - - -	20th June and 20th Dec.
5.5% Loan 1990 - - -	30th June and 31st Dec.
5.75% Loan 2003 - - -	11th May & 11th Nov.
5.75% Loan 2002 - - -	14th January & 14th July.

State- Loans

5.75P.C.W.B. Loan, 1982	-	-	14th Jan. and 14th July.
6 P.C. Maharashtra S.D. Loans 1985	-	-	28th Feb. and 31st Aug.
6.5%P.C. Loan 2000	-	-	30th July and 31st Dec.

1.25 One week before the half yearly interest on each loan or bond falls due, unconverted Notes from the Stock are, forwarded to the Public Debt Office for drawing interest in Form No. D.G. (PA) 210-A with forwarding letter in Form No, D.G, (PA)-210 and Government Promissory Notes are received back along with interest warrants. Stock Certificates are not required to be so presented but interest warrants in respect of different classes of securities held in the form of stock certificates are duly received from the Public Debt Office on due dates. An intimation of the amount of interest due on different classes of securities converted into stock certificates is duly received from the Public Debt Office. On receipt of the interest warrants from the Public Debt Office, the gross amount should be checked and the warrants sent to the Public Accounts Department of the Reserve Bank of India under cover of a memo in Form No. D.G. (PA)-258 for realisation and credit of the amount in the India portion of the Bank's account under the head Account between concerned Pay and Accounts Office and Director of Accounts (Postal), Calcutta.

The interest warrant received from the Public Debt Office include interest on four accounts, namely:--

1. Government Security held on behalf of Saving Bank depositors.
2. Security deposits of Postal employees and contractors.
3. Security deposits of Telecom employees and contractors.
4. Director General's imprest of Government Securities.

As regards interest on stock certificates, a separate page should be set apart for each half year at the end of the stock Day Book. In the first column should be entered the description of the loan, in the second column the due date on which interest accrues during the half year and in the third

column the amount outstanding on the due date. The date of dispatch of the interest warrants should be entered in the column for that particular loan and the entry attested by the Group 'A' or 'B' Officer in charge of the Section.

NOTE.-- To ensure that all interest warrants in respect of Government Promissory Notes are sent to the Bank, the amount of interest noted in the Bank's credit slip Form D.G. (PA) 209 which should be initiated by the Group A or B Officer.

1.25A. Before the half yearly interest on any loan or bond falls due, the gross interest on the holding of each depositor in that loan or bond, income tax and net interest should be calculated and posted in the proper columns of the ledger card Form No. [D.G. (PA)-248] with particulars of the half year and the number of the interest payment order noted against the item. Interest on all transactions (sale, safe custody and delivery) effected within a fortnight before the close of the half year is adjusted at the time of disposal of these applications. Such transactions should not therefore be taken into account for the purpose of calculation of half yearly interest.

Interest payment order should be prepared in Form No. D.G. (PA)-228(b) from the ledger cards in Quadruplicate of which two copies, one for the S.B. Control Organisation of the respective P.O. and the other for P.O. records, along with a form of certificate of credit in Form No. D.G. (PA)-228(a) and certificates of deduction of income tax in Form D.G. (PA)-263 should be sent to each Postmaster under cover of a forwarding letter in Form No. D.G. (PA)-228 for credit of the net amount of interest noted therein to the depositors Account. Of the remaining two copies, one should be sent to the Postal Accounts. Office concerned with a forwarding memo in Form No. D.G. (PA)-231 while the other is retained as Office copy. These payment orders should be despatched to Postmasters five days prior to the close of the half year to which they appertain. A manuscript register is maintained to effect a reconciliation of the total nominal value in each loan or bond for every half year on which interest has been advised with

the amount held in stock excluding holdings of deceased depositors in respect of the said loan or bond. This register should be submitted for the Accounts Officer's review 10 days after the issue of Interest Payment Orders.

NOTE 1.-- In the case of an Income-Tax free loan the amount of interest to be intimated should be calculated without deduction of Income Tax.

NOTE 2.-- In case an intimation of death of a depositor is received from the Post Office, the fact should be noted in the depositor's ledger card and the running account and the advice of the half year's interest should not be issued. The accumulated interest should be passed for payment in cash after receipt of the application from the recognised claimant regarding the disposal of securities and the Postmaster General's orders.

1.26 On receipt of interest payment Orders so sent in duplicate the Postmaster will deliver one copy of the same to his S.B. Control Organisation. In the case of an account transferred to a Post Office in a different circle or in the same circle the Postmaster will note the particulars in the space provided below the certificate in Form NO. D.G. (PA)-228(a) and return the certificate to the Director of Accounts (Postal), Calcutta. A supplemental payment Order in Form No. D.G. (PA)-229 should be advised by the Director of Accounts (Postal) Calcutta (Govt. Security Section) to the Post Office where the Savings Bank-Account has been transferred with an additional copy thereof for the Savings Bank Control Organisation of that Post Office. A copy of the supplemental payment Order should also be sent to the Accounts Office concerned when amounts of interest on Government Securities advised therein are finally credited by a Post Office in different circle or in the same Circle.

1.27 When a Mohamedan depositor refuses to take interest on Government Securities, a proper note should be kept in the ledger card and the interest as it falls due should be credited to the head "1201 Postal Receipts, 7-other receipts, 2-Postal Receipts-Other items". If, however, interest is claimed afterwards, it will be allowed with effect from the month succeeding that in which the application is received.

1.28 The balance on which interest is payable in respect of Government Securities held on behalf of a Savings Bank Depositor, should be checked with the depositor's ledger account before interest is advised to the Postmaster for credit to the depositor's Savings Bank Account. The J.A.O. should before issue of the interest payment orders, test-check a few items in the ledger accounts.

1.29 The interest payment orders should be entered in a register maintained in Form No. D.G. (PA)-232 and despatched with the distinguishing number assigned to each Post Office in a Circle. Before despatch of interest payment orders an agreement should be effected between the closing balance of the Government Securities on which interest for the period in question is advised and that of the preceding half year by taking into account all transactions occurring thereafter. An agreement should also be effected between the total holdings of depositors and the balance shown in the Stock Day Book. The dispatch register should be reviewed by the J.A.O. seven days after the close of the half year to which the interest payment Orders appertain and the Branch Officer in July and January each year. On receipt back, the certificates of credit should be examined to see if the Postmaster have certified that necessary postings have been made in the depositor's accounts. When such postings could not be made on account of transfer of accounts to other Post Offices, whether within or outside the Postal Circle, it should be seen that necessary intimations have been furnished to Post Office where the accounts have been transferred. In the case of accounts transferred to other Post Offices whether within or outside the Postal Circle, supplemental Interest Payment Orders should be prepared in quadruplicate in Form No. D.G. (PA)-229 and despatched in the usual way within three days from the date on which the certificates are received back. In case the certificates of posting interest are not received back within a fortnight from the date of despatch from the Postmasters, a reminder should be issued in Form No. D.G. (PA)-230. When intimations regarding credit of interest to depositors Savings Bank

Accounts have not been received from the Post Office where those accounts have been transferred, a reminder should be issued in Form No. D.G. (PA)-230(a) after a fortnight from the dates of issue of those intimations.

1.30 Trust Interest payment orders relating to Postal and - Telecom employees and contractors will be made out in Form Nos. D.G. (PA)-234 and 235 particulars being taken from a register maintained in Form No. D.G. (PA)-227 and communicated to Heads of Circles and other officers to whom the Securities are pledged, for payment for the amounts to the parties concerned, five days before the close of the half year to which the order relate, so that payment may be made on the date on which interest becomes due. The checks prescribed should also be exercised before issue of these payment orders. These registers along with the Despatch Register of Interest Payment Orders should be reviewed by the J.A.O. at the time of issue of payment orders. Such payments, appearing in the cash accounts should be taken by the Accounts Office to the head "Trust Interest Account." A list of these payments should be furnished by each Accounts Office to the Government Security Section in Form D.G. (PA)-236.

A broadsheet showing the out standings under the head "Trust Interest Account" should be maintained in manuscript by the Government Security Section and reviewed by the Accounts Officer at the end of the third month following.

NOTE.-- Income tax on interest due on the Security investment of Government servants and contractors is calculated at the maximum rate. Commission is also charged in the case of Securities, deposited by the contractors which were not purchased through the Post Office. A Certificate of deduction of Income Tax in Form D.G. (PA)-263 is furnished along with the interest Payment orders.

1.31 The amount of interest (gross) on Government Securities drawn from the Public Debt Office should be adjusted by means, of the following transfer entry.

Dr.

8661-- Suspense Accounts 2. Suspense Account (P&T) 6. Other transactions.-(13) Cash Settlement Suspense Accounts (VI) Account with Accountant General, West Bengal.

To

8661-- Suspense Accounts

5. P&T Investments-Cost of Govt. promissory Notes Investment certificates held in imprest.

1. Post Office savings Bank Investment Account.

(c) Interest on the imprest of Government Promissory Notes.

(d) Interest on Govt. promissory Notes due to living Savings Bank Depositors.

(e) Interest on Government Securities held in the Savings Bank Account of the deceased depositors.

(Commission deducted from the interest on Government Promissory Notes).

The amount of interest payable to Savings Bank Depositors and Departmental employees and contractors for their security deposits (vide para 1.30) is credited to the Head (a) 021--Taxes on Income other than Corporation Tax, Government Security "Tax and (b) Savings Bank Deposits" or "Trust Interest Account" Or "Exchange Account between India and Burma Accounts between the Director of Accounts Postal Calcutta and the Comptroller of Postal and Telegraphs Accounts-Burma Items adjustable by Burma Miscellaneous" of Posts and Telegraphs Remittance, Nagpur Postal Accounts Office", according as the payment relates to "Savings Bank Depositors in India" or "Departmental employees and contractors" or "Depositors in Burma" or "Depositors in Aden", by debit to the head. 5. P&T Investments--cost of Govt. promissory Notes and Investments. I. Post Offices Savings Bank Investment Account. (d) Interest

on Govt. promissory Notes due to living Savings Bank Depositors.

Payment of Sale Proceeds or Discharge Values of Securities and Interest Accrued thereon after the Death of a Depositor.

1.32 Interest on Government securities falling due on or after the date of death of a depositor or their sale proceeds or discharge values should not be credited to the Savings Bank Account of the deceased depositor. The total amount should be advised to the Postmaster in Form Nos. D.G. (PA)-260(a), 260(b) as the case may be for payment in cash to his legal heir as determined by the Postmaster General through the Post Office where the Savings Bank Account of the deceased stands open.

Sanctions received for the disposal of securities held by a deceased depositor should forthwith be noted in the register maintained in manuscript as well as in the personal ledger card, of the deceased so that no further interest may be advised for credit to the Savings Bank Account of the deceased depositor. The register should be submitted to the Accounts Officer for his review on the first working day of the following month.

NOTE.-- In the case of death of a holder of Government Securities in the safe custody of the Director General, Postal Services, in the shape of security deposit (but not through any Savings Bank Deposit Account) where the conditions laid down in Clause (2) of rule 30 of the Indian Securities Rules 1935 are not fulfilled the Manager, Reserve Bank of India will determine the claims of the heirs of deceased holders in accordance with the provisions of Section 19 of the Indian Securities Act (X of 1920) and clause 1 of rule 38 *ibid*, as the powers of the (defunct) Controller of the currency are not exercised by him.

1.33 When an intimation of death of any security holder is received, the date of death and other particulars should be noted in a manuscript register and the relevant card or cards should be shifted to the deceased depositor's Binders (vide Note I below Para 1.19) and each entry in the register should be attested by the J.A.O. It should then be examined to see whether any interest has been advised for credit to his Savings Bank Account after the date of his death. If such credit has been advised, the

Postmaster of the Office where the Savings Bank Account of the deceased stands open, should at once be addressed in Form No. D.G. (PA)-289 to cancel all such amounts of Interest on Government Securities from the Savings Bank Account of the deceased depositor and a copy of the letter sent to the Accounts Office concerned along with a statement showing the amount of interest written back in the accounts of the Circle concerned. Necessary re-adjustments in accounts should promptly be made by crediting "Post Office Savings Bank Investment Account-Interest on Govt. Securities held in the Savings Bank Accounts of deceased depositors" and debiting "Savings Bank Deposits (deduction from credit) and 021--Taxes on Income other than Corporation Tax-Government Security Tax (deduction from credit)."

When the amount of interest held over and written back is advised to the Postmasters for payments in cash to the claimants of the deceased depositors such amount is forthwith adjusted by the Government Security Section by debit to the head "Post Office Savings Bank Investment Account-Interest On Government securities held in the Savings Bank Accounts of deceased depositors" and credit to the head "Post Office Savings Bank Investment Account-Proceeds of Government Securities sold on behalf of claimants to deceased depositors" accounts and "021-taxes on Income other than Corporation Tax-Government Security Tax."

If the sale proceeds of Securities of a holder have been credited to his account after his death, the Postmaster should at once be addressed to cancel the credit from the Savings Bank account of the deceased depositor and a copy of the letter sent to the Account Office concerned. Necessary readjustment in amounts should be effected by crediting "Post Office Savings Bank Investment Account-Proceeds of Government Securities sold on behalf of claimants to deceased depositor's Accounts and debiting Savings Bank Deposits (deduction from credit)".

The proceeds of Securities of a deceased holder sold on the authority of the Postmaster General should when advised to Postmaster for payment

in cash, be credited to “Post Office Savings Bank Investment Account- Proceeds Of Government Securities sold on behalf of claimants to deceased depositors account” and “0021--Taxes on Income other than Corporation Tax-Government Security Tax” and debited to the head “Post Office Savings Bank Investment Account cost of Government Promissory Notes in the Imprest” and “Interest on the imprest of Government Promissory Notes”. The proceeds of Securities of a holder, who dies before the issue of sale intimation to the Postmaster, should not be advised for credit to the Savings Bank Account of the deceased but should be adjusted as above.

A register should be maintained in manuscript in which all transactions of write-back of interest on Government Securities and cash payments should be noted to watch payment and correct adjustment. Each entry in the register should be attested by the J.A.O. in charge.

1.34 Cash payments on account of sale-proceeds of Government Securities and interest accruing thereon after the death of a depositor appearing in the schedule of unclassified payments in the Post Office accounts should be classified by the Postal Account Office concerned under the head “Savings Bank Investment Account-Proceeds of Government Securities sold on behalf of claimants to deceased depositor's accounts”.

A statement in Form No. D.G. (PA)-261 showing the details of cash payments mentioned in Para. 1.32 and 1.33 should be prepared in the Postal Account Section of each Postal Account Office from schedules of unclassified payments and consolidated statement for each postal Circle forwarded to the Government Security Section by the 25th of the month following that to which the transactions relate. The number and date of the pay orders and the detailed head under which' the amount have been adjusted should invariably be quoted against each item.

Receipt and Disposal of Securities

1.35 All Government Securities received should be carefully examined and entered in a register of securities received and disposed of in Form No.

D.G. (PA)-242 under the attestation of the Accounts Officer in Charge of the Section. These securities should be sent to the Public Debt Office for examination of endorsement or renewal as the case may be, duly entered in the Day Book maintained in Form No. D.G. (PA)-209 along with a memo in duplicate in Form No. D.G. (PA)-210. Suitable notes should be recorded against the numbers of those securities in the register referred to above. One copy of the memorandum is retained by the Public Debt office while the other will be returned the same day, duly endorsed in acknowledgement of the securities. This register is reviewed by the Accounts Officer on the 15th of each month.

1.36 The acknowledgements should be presented at the Public Debt Office on the due dates noted below:-

- | | |
|---|-----------------------|
| (a) Issue of warrant for interest only. | After 7 working days. |
| (b) Renewal, sub-division or consolidation of notes | After 9 working days. |
| (c) Enfacement of a Note, Inland or London. | After 3 working days. |
| (d) Registration of a document | After 1 working day. |

1.37 On receipt back of the securities after examination or renewal, their return should first be noted against the original entries in the Day Book (Form No. D.G. (PA)-209). The securities should then be brought on to the Stock Day Book (vide para 1.40) through the Intermediate Day Book (vide para 1.39) under the initials of the Accounts Officer. Securities received back with objection memoranda should be returned to the Officers concerned for compliance with the requirements of the Public Debt Office.

NOTE 1.-- Securities tendered for re-enfacement will not be brought on to the Intermediate Day Book. They should be returned to the Postmaster direct, after re-enfacement.

NOTE 2.-- When Government securities are returned by Postmasters as undeliverable, they will be entered in the stock Book of undelivered securities maintained in Form D.G. (PA)-262. The undelivered Stock is verified by the Accounts Officer on the first working day of each month. They will remain in the name of the holders until they are requisitioned, for by them. The acknowledgement of these

securities when delivered to depositors is duly noted in the register (Form No. D.G. (PA)-242) which is reviewed by the Accounts Officer on the 15th of every month.

1.38 When Securities are deposited by Departmental employees and contractors for 12 months or less, or when they are deposited for more than 12 months but the depositor does not desire to draw interest thereon during the period, they should remain in the name of the depositor and be entered on the intermediate Day Book and transferred to Stock Day Book (Form No. D.G. (PA)-244] on a separate page maintained for the purpose, vide Para. 1.39 and 1.40. The words "No interest" should be entered prominently at the top of the ledger card of the depositor.

Intermediate Day Book

1.39 In the Intermediate Day Book [Form No. D.G. (PA)-243] are entered all securities (Government Promissory Notes or Stock Certificates) received from the Reserve Bank of India as well as those received from Heads of Circles and other departmental officers for sale or safe custody. In the latter case the Securities are entered in the Intermediate Day Book only after examination of the endorsement or renewal. The securities are then transferred to the Stock Day Book [Form No. D.G. (PA)-244].

Stock Day Book

1.40 All Government Securities (GP Notes and Stock Certificates) entered in the Intermediate Day Book (vide para 1.39) are transferred to the Stock Day Book which is maintained in Form No. D.G. (PA)-244 separately for Government promissory Notes and Stock Certificates. Entries relating to Securities, mentioned in Para 1.38 i.e. Departmental employees and contractors should be made in the receipt side in a separate page of Stock Day Book and when they are returned or sold they should be charged off on the issue side. Each entry in the Stock Day Book, both on the receipt and issue sides, is attested by the Accounts Officer. The Stock Day Book is balanced monthly. The closing balances as well as the balance under each loan in the Stock Day Book are verified by the Accounts

Officer-in-charge of the section on the first working day of each month by actual enumeration of Government Securities in the custody of the Director General, Postal Services.

1.41 In the Stock Day Book separate columns are provided for different loans. It shows on the receipt side the amount of Securities held by the Director General and on the issue side are entered, in detail the amount of all securities returned, sold or converted. When Government Promissory Notes of higher denominations or Stock Certificates as the case may be, are sent to the Public Debt Office for sub division into Government Promissory Notes of smaller denominations, they are not entered on the issue side of the Stock Day Book, but are shown in the Day Book Only.

When there is an accumulation of Government Promissory Notes in the Director General's Stock, they are sent in convenient batches to the Public Debt Office to be converted into Stock Certificates. Government Promissory Notes of each loan are converted into Stock Certificates of the same loan. They are sent to the Public Debt Office with a forwarding letter in form No. D.G. (PA)-210 duly entered in the Day Book [Form No. D.G. (PA)-209].

NOTE.- The Notes sent to the Public Debt Office for conversion into Stock certificates must bear the following endorsement:--

“PAY TO THE PRESIDENT OF INDIA.”

1.42 A separate register (known as Denomination Register) showing the number of Government Promissory Notes of each denomination of each kind of loan or bond held in Stock after each day's transactions should be maintained in Form No. D.G. (PA)-247. The balances in this register at the end of each month under each loan or bond should be verified with the balances exhibited in the Stock Day Book.

1.43 On the 1st April and 1st October each year, an officer belonging to the Outside Audit Department of the Office of the Accountant General, West Bengal, verified the balance of Government Promissory Notes and

stock certificates held by the Director General, Postal Services and furnishes a certificate of verification along with an abstract of the verified stock.

Monthly Reconciliation of sale and interest on securities

1.44 When all intimations of sale of securities and interest payment orders for one complete month are issued the total amount on account of sale of securities as also of interest for each Postal Circle is separately worked out from manuscript registers maintained in the Government Security Section and forwarded to Postal Accounts Offices concerned embodied in statements [in Form No. D.G. (PA)-238] not later than the 3rd day of the second month following that to which the figures relate, in order to reconcile these figures with the total of the amounts advised through several intimations of sale and interest payment orders. Any discrepancy detected by the Account Offices in the course of this reconciliation should be communicated to the Government Security Section of the office of the Director of Accounts (Postal) Calcutta, for re-adjustments, if necessary along with the details of each intimation of purchase sale and interest payment order by summation of which the total figures for the month are arrived at in the Postal Account Offices,.

1.45 A register in Form No. D.G. (PA)-241 should be maintained in the Govt. Security Section for the purpose of effecting a monthly reconciliation of sale. This register should be submitted to the Accounts Officer for review at the end of the each month.

Half Yearly Verification of Balances in Depositors' Accounts

1.46 The total holdings in different loans and bonds of each depositor on the 30th September and 31st March each year should be compiled in Form No. D.G. (PA)-251 from ledger cards separately for each Postal Circle. The total holdings in each loan and bond thus arrived at should be

verified with the Stock Day Book, vide para 1.40.

1.47 The J.A.O. in Charge of the Govt. Security Section is personally responsible for seeing that this verification is regularly made and that the ledger abstracts are submitted to the Accounts Officer on due dates, namely, 1st February and 1st August, each year.

Annual Adjustment of Gain or Loss

1.48 The cost of balance of Govt. Promissory Notes in the Imprest in each loan on the 31st March of each year should be calculated at the last available market rate of the financial year or at the average cost whichever is less.

If the total cost so arrived at for all the loan taken together is more than the net Detail Book balance under the head “Savings Bank Investment Account-Cost of Govt. Promissory Notes in the Imprest” the excess represents profit, and if less, loss. The profit or loss so worked out should be passed on to the Central Revenues Accounting authority by debit or credit to the head mentioned above.

In order to work out the average cost of Govt. Promissory Notes referred in the preceding paragraph a register in Form D.G. (PA)-202 should be maintained in which columns 1 to 18 should be filled in monthly and progressive totals worked out. Whenever any estimate of profit or loss is required to be calculated for information of the Central Revenue Accounting authority or when profit or loss is required to be passed on to him at the end of the year calculation required in the matter is to be made on a page of the register, set apart for the purpose.

The net Details Book balance at the close of the year under the head “Interest on the Imprest of Government Promissory Notes” represents the interest earned by the Imprest during the course of the year and should be passed on to the credit of the Central Revenues accounting authority in the March Final Accounts.

NOTE.- The Reserve Bank of India furnished the Director of Accounts, Postal, Calcutta daily with a statement showing mean rates for securities of different loan and bonds.

Statistical Returns and Publications of Accounts

1.49 A general account of transactions relating to Government Securities on behalf of Savings Bank depositors only is required by the Director General Postal Services for incorporation in the Annual Report on the operation of the Post Office Savings Bank. This account should be compiled in Form No. D.G. (PA)-253 maintained in manuscript and despatched to the Director General of Postal Services on 20th September.

1.50 A monthly statement showing details of approximate figures of sale of Government Securities with interest thereon effected on behalf of Savings Bank depositors and the approximate figures in connection with G.S. transactions effected through the intervention of the Reserve Bank of India is rendered to the Director General Postal Services (P.A. Wing) on the 16th of the month following that to which the transactions relate.

1.51 A monthly abstract of transfer entries effected by the Government Security Section is compiled in Form D.G. (PA)-519 and forwarded to the Postal Account Offices concerned for inclusion in their accounts on the 18th of the month following that to which those entries relate. A “nil” abstract should invariably be sent to an Account Office if in any particular month there is no account adjustment affecting any Postal Circle under the jurisdiction of that postal Accounts Office.

1.52 A monthly statement in manuscript showing the total amounts of debits passed on to the Pay and Accounts Office Min. of Fin (DEA) through the relevant Account of the Director of Accounts (Postal) Calcutta in respect of the discharge of the Government Securities held in the Custody of the D.G.P.S. on behalf of Savings Bank Depositors should be sent to Pay and Accounts Office Min. of Finance (DEA) by the first week of the second month following.

1.53 A statement (English & Hindi version) showing particulars of Government Securities held by the Director General Postal Services on behalf of departmental employees and contractors should be compiled in Form 20 of the Government Security Manual and despatched to the Publisher Gazette of India Old Press Building Civil Line, Delhi on or before the 5th Feb. every year for publication in the Gazette of India (Part II).

NOTE.-- The name of postal Office Saving Bank depositors should not be published in the account but the total amount held on their behalf should be exhibited in one entry “ saving Bank depositors”.

CHAPTER II

POST OFFICE CERTIFICATES

General Principles

2.1 To facilitate the investment of small amounts, the Government of India have instituted a series of National savings Certificates of Rs.5, 10, 15, 100, 500, 1000, 5000 and 10,000 which the sums of certificates of denomination Rs. 5, 10, 15 are not in sale, can be purchased at all post office doing Saving Bank business up to the limits fixed by the Government of India. The certificates are redeemable on presentation in accordance with the rules in the Post Office guide.

NOTE.-- Prior to the introduction of the KVP with effect from 1.4.88 6 year NSC VIIIth issue with effect from 5.5.88 the P.O. Certificates detailed below were being issued. Their sale was discontinued from the dates noted against each. They were however, allowed to be retained at the option of the holder, for a further period as indicate against the series concerned with interest even after the date of their maturity:-

- | | | | |
|------------------------------|---|----------|---|
| 1. 5 Year Cash Certificates | | 14-6-47 | |
| 2. 10 Year D.S.C. | - | 30-09-43 | |
| 3. 12 Year N.S.C. | - | 31-05-57 | Maturity period extended by 5 Years. |
| 4. 7 Years N.S.C. | - | 31-05-57 | Do. |
| 5. 5 Year N.S.C. | - | 30-06-53 | Maturity period extended by 7 Years and again by 5 Years. |
| 6. 10 Years N.P.C. | - | 31-05-57 | Maturity period extended by 5 Years. |
| 7. 12 Years N.P.S.C. | - | 14-11-62 | Do. |
| 8. 12 Years N.D.C. | - | 14-03-70 | Do. |
| 9. 10 Years N.S.C. (I Issue) | | 14-03-70 | |

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10. 7 Years N.S.C. (II Issue)	31-12-80	
11. 7 Years N.S.C. (III Issue)	31-12-80	
12. 7 Years N.S.C. (IV Issue)	30-04-81	
13. 7 Years N.S.C. (V Issue)	30-04-81	
14. 6 Years N.S.C. (VI Issue)	01-04-89	
15. 6 Years N.S.C. (VII Issue)	01-04-89	
16. N.S.P.C.	-	31-12-80
17. 5 Years N.D.B.	-	20-04-81
18. 10 Years S.S.C.	-	01-09-90
19. I.V.P.	-	15-07-99

Interest is not payable for IVPs' after the date of maturity.

2.2 The rules governing the issue and discharge of Cash Certificate, Defense Certificates and National Savings Certificates etc. are contained in the relevant rules issued by the Government of India.

Rules prescribing, the procedure to be followed in Post Offices in dealing with P.O. Certificates, and also for the accounts to be maintained by Post Offices and to be rendered by them to the Postal Accounts Offices will be found in Chapter 9 of the Post and Telegraphs Manual, Volume VI. Part II.

2.3 Monthly journals of P.O. Certificates issued and discharged are received in the Postal Accounts Office from the Post Office, the journal of discharges being supported by the Certificates themselves. The amounts of these journals representing the receipts from the sale of P.O. Certificates and the payments made on their redemption are also included in the monthly cash accounts submitted to the Postal Accounts Office. The

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procedure followed in the checking of these accounts and of the discharge certificates is described in this chapter.

2.4 The main check in the Postal Accounts Office is conducted through a Stock and Issue Register of P.O. Certificates which is maintained in Form D.G. (PA)-323. One register for each Head Post Office and for each denomination of all series, or one Register for all denominations of one or more series for each Head Post Office as may be convenient, should be used. In it is entered, from the Post Office issue Journal against the number of the P.O. Certificate, month and year of issue of each certificate.

Similarly when a P.O. Certificate is discharged and received in the Postal Accounts Office, the interest included in the amount paid to the holder is checked with reference to the date of issue and discharge as noted on the certificate and the Week (Month & Year) of discharge is noted in the Stock and Issue Register against the number of the P.O. Certificate in the column provided for the purpose. The total amounts of issues and discharges are verified each month with the figures in the Detail Book, vide para 2.39.

2.5 The outstanding credit under the head Post Office 5 year P.O. Certificates, 10 Year Defence Savings Certificates and National Savings Certificates etc. which is kept open in the books for three financial years after the period of their original or extended maturity, as the case may be, for each series will thereafter lapse to Government and be transferred to Government by credit to Minor Head "0075-00-101-000001-unclaimed Deposits" under Major Head "0075-Miscellaneous General Services 00-101-Unclaimed Deposits". This does not however preclude the subsequent payments should claims arise.

Sectional Arrangements, Distribution of Work etc.

2.6(a) The P.O. Certificates Section is divided into the following groups:-

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- (i) Checking Group.
- (ii) Accounting Group.
- (iii) Miscellaneous Group.

(b) (1) Each of the checking group is entrusted with the checking of journals of P.O. Certificate issued and discharged, posting in Stock and Issue Registers, proving, re-issuing objection etc. and other miscellaneous work mainly connected with the checking.

(2) The Supervisor will be generally responsible for the work of the item workers in his group. He will allot, in consultation with the J.A.O., the Post Offices to the officials in such a way that each is given full work for the month as per prescribed formula and see that they complete all stages of work within the prescribed due dates. He will check every item in the objection statement or half marginal reference prepared by the item workers with the original documents, initial them and submit them to the J.A.O. who will pass the half marginal reference and submit the objection statement to the A.O. where necessary. He will receive the inward letters and replies to the half marginal references and deal with all correspondence relating to the Group. He will see that the Stock and Issue Registers are properly maintained and that the Journals and invoices are properly filed by the item workers.

(3) The supervisor will also concurrently review the work of item workers covering all stages including postings and checking of transaction, proving classification etc. the entries in the registers, lists and vouchers being initialed (with date) by him. The result of review should be noted in the diary in form D.G. (PA)-444 which should be submitted daily to the J.A.O. and weekly to the A.O. He is also responsible for the proper up keep of the records in his group.

(c) The Accounting Group is entrusted with the following duties and will be in charge of a senior Accountant.

- (i) Postings and preparation of the Circle Balance Sheets,

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- (ii) Preparation of all statistics,
- (iii) Preparation of all periodical statements in respect of P.O. Certificates,
- (iv) Maintenance of Transfer Register,
- (v) All adjustments relating to transfer transactions and reconciliation with Detail Book figures.

(d) The miscellaneous group consists of checker or checkers who are independent of each other. Each checker or entrusted with one or more items of work mentioned below:-

Issue or declarations, warrants of payment on safe Custody acknowledgements, maintenance of objection book etc

When a P. O. Certificate is requisitioned for, a check slip in Form D.G. (PA)-319-A showing the particulars of the P. O. Certificate as well as the number and date of the letter with which it is sent, will be prepared, signed by the checker in charge and placed in the bundle. The particulars of the certificates will also be entered in a register Form No. D.G. (PA)-319 and the date of despatch and receipt of the certificate noted therein. The register should be reviewed weekly by the J.A.O. and monthly by the A.O. For this purpose a list of outstanding items should be drawn at the end of the register by citing the serial number on each page of the register.

2.7 The J.A.O. and the A.O. will see that the checker perform their duties properly. They should review every month the accounts and other work in the section with a view to see that the supervisors and checker have done their work properly and also check the classification slips. The J.A.O. should note in his diary in form No. D.G. (PA)-444 the result of the examination and the mistakes found and submit it to the Account Officer weekly and to the Head of the Office on completion of each months review.

NOTE 1 -- A register in manuscript should be maintained in the Section to watch the completion of review by the Supervisors and J.A.O. by the due dates. This register

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should remain the personal custody of the J.A.O. and should be submitted to the A.O. in-charge on the 21st of each month, for review and selection of denominations of each class of certificates for every Head Post Office to be reviewed by the supervisors and the J.A.O. respectively.

NOTE 2 -- A certificate on the following lines under the dated initials of the checkers, supervisors and the J.A.O. should be recorded on completion of months review in the review diary before its submission to the A.O. in-charge.

“Certified that the checking and review of vouchers and returns marked for check and review/required to be checked and reviewed for the month _____ have been completed and objections if any raised as a result of such check and review have been issued”.

2.8 The register of irregularities maintained by the portioners under para 2.17 shall also be scrutinised by the Group Checkers, Supervisors/Reviewers and the J.A.O.s while conducting review to see that the irregularities of the kind are properly entered therein and prompt action has been taken as indicated in para 2.17.

2.9 The A.O. In-charge of the Cash Certificates Section should keep a register of allotment of post review of checking of all post offices in form M.S.O. (T)-5. As soon as the checking and current review of months accounts are over the register should be put up to the Director/Dy. Director who will enter the names of the Post Office or offices to be reviewed during the Internal Check. The reviewing officer should submit to the Director/Dy. Director a report of the review in form SM15.

NOTE -- If necessary a senior JA.O. who is not in-charge of Cash Certificates Section may be asked to take up this review.

Due Dates

2.10 The following due dates should be observed for the completion of several items of work (including issue of objection statements and checking memoranda):

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(a) Checking and posting of Monthly Journals. (b) Proof of Posting	- Next Month -11 th of the following Month of account. -29 th of the following Month of Account
(c) Completion of Posting of Registers of Issue and Discharges [Form No. D.G. (PA)-337 & 338].	-25 th of the following Month of Account
(d) Monthly adjustment of fees-- (i) realised in stamp on account of payment of NSC or other P.O. Certificates through Village Postmen. (ii) preparation of Classification slips.	Next Month following the month of account. 17 th of the following month.
(e) Agreement of the proof sheet with the figures in Form D.G.(PA)-337 & 338.	5 th of the 3 rd month following.
(f) Preparation of the Circle balance sheet D.G. (PA)-339 and Agreement of Broad sheet of Proof sheet balances D.G.(PA)-339-E.	15 th of the 3 rd month following.
(g) Annual verification of balances	31 st October

Progress Report

2.11 The statement [Form No. D.G. (PA)-320] on the state of work of each member of the Section should be prepared by the checkers concerned, reviewed by the J.A.O. daily and submitted every Monday to the Account Officer-in-charge with such comments as the J.A.O. may think necessary.

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Accounts submitted by Post Offices.

2.12 Each Head Post Office send the following documents duly entered in a P. O. Certificate Vouchers list [Form CC.-31-A] to the Accounts Office on the dates mentioned herein:-

- (a) Monthly Journals of National Savings Certificate /N. D. Bonds issued (sold) and delivered to investors-Forms CC-18 and 18(S).
- (b) Monthly Journals of Cash Certificates, Defence Savings Certificates and National Saving Certificates etc. discharged (paid)-Forms CC. 19 and 19(S).
- (c) Monthly Journals of discharges (i.e. repayments) of P. O. certificates in safe custody [Forms CC-19 and 19(S) with headings suitably altered].
- (d) Monthly summaries of National Savings Certificates issued and Cash Certificates, Defence savings Certificates and N.D. Bonds, Savings Certificates discharged, [Forms CC-30 and 31].

NOTE 1 -- A separate journals required for each denomination of P.O. Certificates issued and discharged.

NOTE 2 -- Journal & similar to (a), (b) are also sent by each sub-post office through its Head Office.

NOTE 3 -- Immediately on receipt the bundles should be carefully examined by a senior checker or at the discretion of the J.A.O. to see whether all the returns and vouchers mentioned in the voucher list [Form CC-31-A] have been received correctly. The Checker should record a certificate "checked" under his dated initial on each voucher list checked by him. If there is any discrepancy, it should be brought to the notice of the Postmaster concerned and settled as early as possible. If the above examination is not possible immediately on receipt of the bundles, they should be kept under lock and key in the custody of responsible persons, preferably the J.A.O. of the Cash Certificate Section, till the examination is taken up at the time of checking or on an earlier date.

NOTE 4 -- The journals in respect of certificates cancelled or spoiled before issue, duly supported by the certificates marked cancelled or spoiled by the Postmasters

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are also received with issue journals. The voucher list examined should after check set each such certificate immediately perforated in his presence.

Verification of credits and debits on account of P.O. Certificates issued and Discharged with the Figures in the Cash Account.

2.13 As soon as the monthly Cash Accounts are received from the Post Offices, the Postal Accounts Section will compile a statement in Form D.G. (PA)-322 showing the amounts credited and debited therein On account of sales and discharges (Principal and Interest) of Post Office Certificates respectively and send it by the 15th of every month to the Cash Certificates section where figures will be compared with the amounts shown in the Monthly summaries of Issues and Discharges and steps should be taken to settle as adjust discrepancies, if any. (See Para. 2.39 and 2.65).

Examination of Summaries

2.14 The Monthly summaries of P. O. Certificates issued and discharged [Forms CC- 30 and 31] received with the Monthly account should be carefully checked by the item-workers with the Monthly journals at P. O. Certificates issued and discharged. Summaries for the monthly account should, after check be made over to the checker for postings in the Abstract of P. O. Certificates issue and discharged [Form No. D.G. (PA)-337] in respect of issues and in the Register of Discharges [Form No. D.G. (PA)-338] in respect of discharges, vide Para 2.28 and 2.29.

Checking of Journals of P.O. Certificates Issued

2.15 In checking the Issue Journals, it should be seen that:-

(i) Each item in the Journal has an entry number against it, and that these entry numbers run in a consecutive series for each denomination each month, so that the quotation of the entry number and month will at once enable any issue to be traced.

(ii) The serial letters are always clearly shown before the serial

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number.

(iii) The issue price has been realised at the prescribed rates.

(iv) The totals are correct.

(v) The irregularities regarding purchase in excess of the prescribed limit, when noticed are pointed out, and

(vi) The irregularities in connection with the use of the proper Form, when detected, are pointed out.

Any omission or discrepancy should be noted and entered either in an objection statement or in a half margin memorandum (See para 2.55).

Checking of Journals of P.O. Certificates Discharged

2.16 The Monthly Journals of discharges (Forms CC. 19 and 19(S) should be examined to see:-

(i) that all the particulars required by the form are given;

(ii) that the entry numbers run in a consecutive series for each month;

(iii) that each entry is supported by a paid (discharged) P. O. Certificates or Safe Custody receipt if any voucher is wanting, it should be called for, a check slip in Form. No. D.G. (PA)-319-A being prepared and kept in the proper place;

(iv) that the amount shown in the column for "Interest" is correct with reference to the dates of issue and discharge of the certificates; and

(v) that the totals of the journals are correct

NOTE 1 -- On completion of check of an issue of discharged Journal, the checker will write the words checked by on the last sheet of the journal signing the entry and dating his signatures.

NOTE 2 --If a discharged certificate is not received with the list, it should be called for through an objection statement.

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2.17 It should be seen that there are no erasures or alterations etc. in the summaries and the journals of certificates issued and discharged, and if there be any, the same are duly authorised by proper attestations. The irregularities detected as a result of the above check should be entered in a manuscript Register by the portioner concerned under his dated initials. The group checker will pick out from the register the items of issues and discharges in respect of which unauthorised corrections, over writings, erasures or alterations etc. have been noticed and immediately issue special references to the Postmasters through form D.G. (PA)-325-B after keeping a note thereof in the register.

The endorsement of the form D.G. (PA)-325-B may be dispensed with at the discretion of the A.O. in case the irregularities are of minor nature and non-persistent.

2.18 In checking a discharged P. O. Certificates it should be seen:-

- (a) that where the signature is decipherable, the name signed is the same as that shown in the certificate;
- (b) that the certificate is receipted by the payee for the amount including interest, if any, received by him and that his signature on the reverse of the certificates is dated;

NOTE -- In the case of P.O. Certificate is issued in joint names, it should be seen that the provisions of the P.O. Certificates Rules have been fulfilled.

- (c) that the P.O. certificate is impressed With the round and oblong money order stamp. If however, an omission is detected, the Postmaster should be asked to write the word "Discharged" in red ink across it, over his signature with date;
- (d) that when a P. O. Cash Certificate is discharged at an office other than that at which it is registered, the requirements of the Post Office Cash Certificate rules have been complied with. In cases where payment is made without pre-verification from the

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office of registration; it should be seen that an advice of payment in Form CC-10 is received and that the certificate printed on its reverse has been duly signed by the Postmaster of the office of registration. The advice of payment should, after check be filed with the relevant discharged certificate for preservation. In case an advice of payment relates to more than one Certificate, the advice should be attached, to one of the certificates concerned but a remark regarding its receipt should simultaneously be made on the rest of the certificates also, indicating thereon the number of the certificates to which it has been attached.

NOTE -- The advices of payment received in the Section should in the first instance be entered in a separate manuscript register as per specimen given below the record clerk and the same should be delivered to the portioner concerned after obtaining his dated initials in column 7 of the register in token of receipt. Columns 8 and 9 should be filled up by the portioner at the time of filling the advices of payment with the relevant paid certificates.

REGISTER OF ADVICE OF PAYMENT

Serial no.	No of advice of payment and the date of its receipt	From whom received	
1	2	3	
Particular of certificate covered by the advice of payment	Office of issue & Date	Office of payment	
Serial no.(a)	Denomination(b)	5	6
4			
Dated initials of the portioner	Particulars of the certificate with which A.P. has been recorded		
	Serial No.	Denomination	
	(a)	(b)	
7		8	
Dated initials of the portioner in token of filing the A.P.	Remarks		
9	10		

In the first week of each month a pending list should be prepared by the record

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clerk in the register itself. The pending list should show portion-wise, the serial No. of advices of payment received up to 15th of the previous month but not disposed of. The register should be submitted by 7th of each month to the sectional J.A.O. through group accountant/supervisor and quarterly to the Accounts Officer in charge. While reviewing the register, the group Accountant/Supervisor and the Sectional J.A.O. should also check the correct disposal of a selected number of advices of payment and attest the entries in the remark column in token of the check.

- (e) that in the case of a deceased investor, proper sanction for payment has been received;
- (f) that in the case of a minor holder proper sanction to the payment has been received.

NOTE 1 -- Copies of sanctions issued by officers higher than Postmasters, to payments of P.O. Certificates held by minor or deceased holders, will on receipt be filed after scrutiny in a guard file. The expenditure on account of the discharge of such certificates will be checked against the copies of the sanctions in which the particulars of the payment will be noted by the Accountant and attested by the reviewer/J.A.O.

NOTE 2 -- on receipt of a sanction authorising payment of P.O. certificate to the heirs of a deceased holder Without the production of a succession certificate or other legal evidence and where there is no nomination on record it should be seen that the sanction contained a certificate by the sanctioning authority to the effect that the current value of the P.O. certificate(s) held by the deceased holder does not exceed Rs. 100, 500, 1000, 5000, 10000 as per claimants statement in the claim application.

- (g) that when a minor's holding has been paid at an office other than the office of registration, the P.O. certificate has been pre-verified by the latter office. If an omission is detected in this respect the P.O. certificate should be got verified by the office or registration.
- (h) that payment is received by the minor himself the word “ex-minor or ex-minors in the case of joint holdings” is written below his signature on the reverse of the P. O. Certificate under the signature of the Postmaster;
- (i) that payment of P.O. certificates purchased in the name of a teacher out of the amount at his credit in the Teachers'

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Provident Fund Account, has been made only to the person authorised by the Local Government or Administrator controlling the fund;

- (j) that when the value of a discharged P.O. Certificate is paid to a person authorised by the holder a letter of authority is furnished along with the discharged P.O. certificate and that the signature of the messenger also is obtained on the reverse of the P.O. Certificate.

Any discrepancies or omissions in any of these respects should be noticed either through an objection statement or through a half marginal memorandum. A check slip in Form D.G. (PA)-319-A should be prepared and kept in the proper place when a discharged P.O. Certificate is sent to a disbursing officer for removal of any irregularity noticed therein.

NOTE 1 -- As the discharge of P.O. Certificates at an office other than the office of issue has to be posted, in the issue and stock register of the office of issue, the discharge certificate should be filed with the discharged list of the office of issue for the week of discharge.

NOTE 2 -- After exercising the above checks the discharged certificates should be enfaced checked with a rubber stamp over the dated initials of the checker.

2.19 In the case of payment of Postal Certificates through village Postman as prescribed in para 554 of P&T Manual, Volume VI. Part II it should also be seen that:-

- (i) the application for discharge and warrants of payment have been received along with the discharged certificates.
- (ii) the value of stamps affixed On each application for discharge is equivalent to M.O. Commission payable on the amount of the certificate(s) if the same had been remitted by M.O. and that the certificates bear on their reverse the signature of the paying village postman with his full designation and date.

NOTE 1 -- The certificates which can neither be discharged nor delivered back to

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the holder shall be received in the Postal Accounts Office for safe custody. The procedure prescribed in para 2.67 should also be followed in such cases.

NOTE 2 -- The amount of fees realised by the village postman in the shape of Postage stamps, the details of which will be available from the warrant of payment received along with discharged certificates and for the monthly intimations in respect of cancelled and destroyed certificates submitted to Postal Accounts Office with monthly returns should be adjusted by a monthly consolidated transfer entry by crediting '155-Postal Receipts-order Receipts-Commission realised on post office certificates paid through village postman' and debiting '155-Postal Receipts Sale of Postage Stamps (b) Deduct-Refund of postage stamps'.

[Orders contained in this note will apply in respect of the commission realised during the year 1958-59 and onwards].

Stock and Issue Register of P.O. Certificates

2.20 As prescribed in para 2.4 the Postal Accounts Office should maintain a set of registers in Form D.G. (PA)-323 either for each denomination of all series for each Head Post Office or for all denominations of one or more series for each Head Post Office to record the supply, sale and redemption of the certificates. One register in each set should be set apart for each denomination of P. O. Certificates of all series or for all denominations of one or more series and the pages in each register should be numbered and provided with an index in Form No. D.G. (PA)-324. Different coloured ink may be used in different financial year, for posting in Stock & Issue Registers.

2.21 Blank P.O. Certificates are supplied to Post Offices by the Postal Stock Depots and consolidated list Of certificates issued to Post Offices is sent to Postal Accounts Office twice a month one for period from 1st to 14th and the other from 15th to the end of the month vide Rule 377(4) of the posts and Telegraphs Manual, Volume VIII. On receipt of the consolidated list the serial number of each P.O. Certificate entered in the consolidated list should be separately entered in the proper column of the Stock and Issue Register for the particular denomination, one line

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should be reserved for each number and care should be taken that the numbers are entered serially for each of denomination. When the consolidated list has been completely posted in this manner, the word "Posted" should be noted on it over the dated signature of the poster and the consolidated list, pasted into a guard file, a separate file being maintained for each Circle. The posting of consolidated list in the Issue Register should be attested by the J.A.O. Similarly when original invoices of P.O. certificates returned to Postal Stock Depots are received from the post office with the necessary Certificates as required by Rule 532 of Posts and Telegraphs Manual, Volume VI, Part II, the numbers in the Stock and Issue Registers should be neatly scored out in red ink by the poster and attested by the J.A.O. In respect of the original invoices received for the supply of P.O. Certificates by one Head Office to another, the same procedure should be followed in deleting the entries from the register of the supplying post office. Entries of the P.O. Certificates should also be made in the Stock and Issue Register of the receiving Post Office by the poster and attested by the J.A.O.

2.22 After the Journals of P.O. Certificates issued have been completely checked as prescribed in para 2.45, the number of the week, the month (abbreviation) and the year in which each P.O. Certificate was sold will be stamped or written in ink in columns 2 and 6 of the Stock and Issue Register against the entry of the number of the Cash Certificate.

NOTE -- As soon as an intimation regarding the attachment of a Post Office Certificate by a Court of Law is received in, the Postal Accounts Office from the Postmaster, suitable note should be kept in red ink in the Stock and Issue Register under the attestation of the J.A.O. Any corrections to the entries in the Register should be attested by the J.A.O.

2.23 After the discharged P.O. Certificates have been checked as described in para 2.18 they should be serially arranged. The date of discharge (week month and year) should then be posted in the register, as in the case of "Issues" in columns 3 and 7.

At the time of posting of Discharges in the Stock and Issue Register,

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the date of issue as shown in discharged P.O. Certificate should be compared with the Month of issue as entered in the register. The office of payment should be noted in the Register in the case of P.O. Certificates discharged at an office other than that of issue and in cases where discharges are accounted for in a month other than that of payment, the month of account should also be noted.

NOTE -- In the case of discharged declaration it should further be seen that the procedure in para 2.51 is followed.

2.24 On completion of posting of a issue or discharge journal in the Stock and Issue Register, the poster will write the words “Posted by (name of the poster)” on the last sheet of the journal signing the entry and dating his signature. Any discrepancy between the serial numbers of P.O. Certificates taken up for posting and those entered in the Stock and Issue register will be reported in a half margin memorandum.

NOTE 1 -- As the stock and Issue Registers are very important records, it is essential that entries of particulars should be carefully made. Any corrections to the entries in the Register should be attested by the J.A.O.

NOTE 2 -- Issues and discharges which have not been posted in the Stock and issue register for any reason should be entered in the Register of Un-posted Issues/Discharges in form D.G. (PA)-338-A. (Part I) and their subsequent posting in that stock and issue register watched through this register. One such register should be maintained for each class of certificates and for each Head Post Office or group of offices as may be found necessary, separately for issues and discharges. Where a register is in use for a group of offices separate set of pages should be allotted for each Head Office. Each register should have attached to it an Abstract in form No. D.G. (PA)-338-A (Part II) showing the number and amount of items kept un-posted in each month, the number and amount of issues/ discharges posted during the month and the closing balance at the end of each month. The particulars of item, kept un-posted and those subsequently cleared should be entered by the journal checkers. Where copying of details of individual items is not considered necessary (for instance, credits for which preliminary receipts have been issued and which remain un-posted for want of serial numbers of certificates issued etc.), the total number of such items and the total value thereof may be entered. The register should be maintained by the Supervisor of each checking group and Submitted to the sectional J.A.O. and B.O., by the 25th of the next month following the month of account.

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The balance sheet clerk should, before signing the consolidated abstract of issues and discharge in form D.G. (PA)-321-A, see that the number of un-posted items shown therein with the monthly total shown in the register of un-posted items.

At the end of each financial year the outstanding items in the register of un-posted items should be totalled and the total agreed with the closing balance of March shown in the abstract and a certificate of agreement recorded over the dated signature of the supervisor. While reviewing the register for March, the Sectional J.A.O. should see that the above certificate has been recorded by the Supervisor.

A statement in the form indicated on the next page showing the progress in posting the un-posted issues and discharges during the quarter ending March, June, September and December of each year should be submitted to the Postal Wing of the Postal Directorate by the end of the month following the quarter.

Proof of Posting

2.25 After the issues and discharges for a month have been posted in the Stock and Issue Registers, the total number of issue and discharges, are posted on each page should be counted and the number entered in the Proof Sheet (Form No. D.G. (PA)-321) in appropriate columns. After the number of issues and discharges of all the pages have been entered in the proof sheets, they should be totalled and the totals agreed with the figures of issues and discharges, shown in the register in form D.G. (PA)-337 and 338 respectively for the month. To facilitate the agreement, the details should be worked out in form No D.G. (PA)-321-A. The proof sheet should then be handed over to the Supervisor for review. The J.A.O. should check the entries of the proof sheet from the Stock and Issue Registers. Irregularities discovered in the review should be noted in the review Diary, similarly check should also be exercised in the case of safe custody transactions.

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Transfer of P.O. Certificates and Issue of Duplicate Certificates in Lieu of Lost P.O. Certificates between different persons.

2.26 When a P. O. Certificate is transferred from one person to another the Head Postmaster issues in the name of the transferee a fresh certificate bearing the same date of maturity as that of the original certificate which with the endorsement of the original holder on its reverse is sent to the Postal Accounts Office (vide Rule 561 of the Posts and Telegraphs Manual Volume VI). Suitable entries should in such cases be made against the numbers of both the P.O. Certificates in the Stock and Issue Register.

In the case of a declaration already issued by the Accounts Office in lieu of a lost P.O. Certificate the original declaration received from the Postmaster should be cancelled in P.A.O. after verification with the entries in the Register of Declarations and the Stock and Issue Register.

Balance Sheet

2.27 A numerical Balance Sheet showing for each Circle, the total number of P.O. Certificates sold by Post Offices in that Circle, but remaining undischarged at the end of each month, relating to each year of issue, should be maintained in Form D.G. (PA)-339. Separate pages should be allotted for each official year. The column for issue is posted from the Abstract of Issues and Discharges [Form. No. D.G. (PA)-337] mentioned in Para 2.28 and the discharges are posted from the classified abstract of discharged P.O. Certificates [Form D.G. (PA)-339-B] referred to in Para 2.38.

To ensure that the postings in Balance Sheet are correctly made a broadsheet in Form No. D.G. (PA)-339-E should be maintained in addition according to series of issue. The opening balances at the commencement of each year should be copied from the broadsheet for the previous year, and the monthly issues and discharges according to series of issues are to be posted therein from the Proof-Sheets [Form D.G. (PA)-321] and an

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agreement effected monthly with the figures shown in the Circle Balance sheet.

Series of Post office certificate	Upto 19			19			19			19		
	Opening Balance Rs.	Clearance during the Quarter Rs.	Closing Balance Rs.	O.B. Rs.	Clearance during the Quarter	C.B. Rs.	O.B. Rs.	Clearance during the Quarter	C.B. Rs.	O.B. Rs.	Clearance during the Quarter	C.B. Rs.
1	2	3	4	5	6	7	8	9	10	11	12	13
5 Years C.C												
10 Yrs D.S.C												
5 Yrs. N.S.C												
7 Yrs N.S.C												
12 Yrs N.S.C												
10 Yrs N.P.C												
12 Yrs N.PSC												
12 Yrs N.D.C.												
10 Yrs N.S.(F.I.)												
7 Yrs N.S.C.II Issue												
7 Yrs N.S.C.III Issue												
7 Yrs N.S.C.IV Issue												
7 Yrs N.S.C.V Issue												
5 Yrs N.D. Bond												
NOTE: Figures for each series of certificate should include the value of unposted items of all the denominations and of all circles under the accounts jurisdiction of each Postal Accounts office												

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Similar agreement should be effected in the case of safe custody transactions also. As the figures shown in the Circle Balance Sheet are according to years of issues, the numbers shown against different years of issue under one series are to be added together to effect an agreement with the figures shown in the broadsheet which together with the Circle Balance Sheet should be submitted to the Branch Officer every month. Adjustments made in March Final Accounts and journal entries should also be entered in the broadsheet and the figures agreed with those in the Circle Balance Sheet.

Register of Abstract of Issues and Discharges

2.28 To facilitate consolidation of P.O. Certificates issued and discharged in a Circle, Abstracts and Registers in Form No D.G. (PA)-337 and 338 are maintained as explained below:--

Issues are posted in the Abstract in Form D.G. (PA)-337 from the checked summaries for the last week of the month and the "Discharges" are posted from the "Register of Discharges" in Form No. D.G. (PA)-338 are explained in Para 2.29. The total of the figures thus arrived at represents the issues and Discharges for the whole Circle for the month. A reconciliation should be effected between these figures and those shown in the Detail Book (see para 2.39).

Register of Discharges

2.29 As P.O. Certificates are sometimes discharged in an Office different from that of issue or registration, the journals of the discharges of one office may include payments of certificates originally purchased at another office. Adjustment must therefore be made so that the entries of discharges for each Head Office may eventually relate only to P.O. Certificates sold at it. These adjustments will consist in deducting from the total under the head "Discharges" in the monthly Summary the totals of amounts paid on account of certificates originally issued by other offices either in the jurisdiction of the same Accounts Officer or in that of Foreign Accounts Offices and adding to it the amount of P.O. Certificates

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received in transfer from other Accounts Offices. The net total arrived at represents the number and amount of P.O. Certificates discharged on account of its own issues.

2.30 If the Offices of issue and payment are all in the same Postal Circle, the amounts deducted from the total discharges of the paying office will be added to the discharges under the several issuing offices the sum of the minus entries being equal to the sum of the plus entries.

Each such adjustment should be noted in the Form D.G. (PA)-338 but no transfer entry will be necessary.

2.31 If the offices of issue and payment are situated in different Postal Circles but under the same Accounts Office, a transfer entry debiting and crediting the respective circles should be made, which will appear in the Detail Books of the respective circle through the Head "Cash Certificates Remittances (same Accounts Officer)".

2.32 If the paying Post Office is in a different Accounts Circle from that of the Post Office that issued the certificate, the debit in the accounts of the paying office should be passed on to the Accounts Officer of the issuing Office by crediting the head "Payments of Cash Certificates and Bonus on P.O.C.C. (Deduct from Debit)" and debiting "Cash Certificates Remittance (other Accounts Officer)". The remittance accountant will check the advice of transfer. Post the P.O. certificates in the Transfer Registers concerned and hand them over to the item workers who should check and deal with them in accordance with the rules relating to checking of discharged P.O. Certificates. The month of adjustment should be posted in the column "Discharges" and the period of discharge (the date, month and year), with the name of office of payment noted in the remarks column in the Stock and Issue Register.

NOTE -- A statement of the debits passed on to the other Accounts Offices, as referred to above, should be prepared monthly and sent out to the Accounts Office concerned by the 29th of the next month following the month of account, in the manner laid down In Para 6.12 of the Postal Accounts Manual Volume I.

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2.33 Separate Registers showing particulars of discharged P.O. Certificates transferred from one office to another in the same Circle or in different Circles under the same Accounts Officer or in different Accounts Circles should be maintained in D.G. (PA)-328. The registers should be reviewed monthly by the J.A.O. and submitted to the Branch Officer for inspection.

NOTE -- In the case of P.O. Certificates issued in one office and discharged in another office within the same Postal Circle it will not be necessary to post the Interest in Form D.G. (PA)-328.

2.34 In cases where fresh P. O. Certificates are issued in lieu of P.O. Certificates issued in another Accounts Circle, the Accounts Office in whose jurisdiction fresh P.O. Certificates are issued should send the cancelled certificates to the Accounts Office in which they were originally issued and call for the transfer of the credit. The latter office after making a scrutiny of the cancelled certificates and a note of cancellation against the relevant entries in the Stock and Issue Register should transfer the credit and retain the cancelled certificates. The Accounts Office receiving the credit i.e. the Accounts Office which has issued fresh P.O. Certificates should also make, a note of the cancellation of the original P.O. Certificates against the entries relating to the fresh certificates in the Issue Register. For reconciliation purposes, the liability as to the year of issue of the fresh P.O. Certificates should be considered as the year of original issue and not for the year in which the credit has been transferred and accounted for: when the credits are transferred, the new certificates should be marked off distinctively in the issue registers and when calculating the total outstanding Of the year, the total of such P.O. Certificates should be distributed to the various years of issue of the original P.O. Certificates which they have replaced.

NOTE -- The instructions contained in this para will also apply to certificates transferred to a Post Office under another Circle but under the same Accounts Office. In such cases the credit transfer will be affected through the head "CC-Remittance-same Accounts Office".

Partial Discharge of Cash Certificates

2.35 The procedure followed in Accounts Offices in Posting and proving of partially discharged Cash Certificates is the same as the one followed in the case of P.O. Certificates discharged in full. The correctness of the principal and interest paid for the portion of the nominal value discharged is checked. It is also seen whether P.O. Certificates of the same old issue are issued for the balance. While posting the date of discharge in the stock and issue Register, a note should be made in the remarks column against the Cash Certificates partially discharged, thus:-

“Partially discharged for Rs..... Cash Certificates No..... Issued in lieu of the undischarged value”. For purpose of posting in Forms D.G. (PA)-337 to 339-B, the partially discharged P.O. Certificates should be treated as though it was fully discharged but as the money value of the P.O. Certificates noted in the Abstract and Register in Form No. D.G. (PA)-337 and D.G. (PA)-338 will not agree with the total amount of discharges as noted in the money columns of the same Abstract and Register, a suitable note explaining the difference as due to partial discharge should be made in the Register against the names of P.O. concerned. A similar procedure is followed in preparing classification slips in Form No D.G. (PA)-339-A. The fresh P.O. Certificates issued are collected together in the “Issue side” of Form No. D.G. (PA)-337 for the whole Circle without showing money values in the money column, classified according to the several quarters and years of issue and posted in the Circle Balance sheet. The P.O. Certificates issued are shown as plus entries against the quarters under the denomination concerned. The money value of the balance of the undischarged P.O. Certificates shown in the Balance Sheet will thus agree every month with the balance shown in the broadsheet. No Account adjustment is made on

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this account unless the P.O. Certificates is discharged in a Circle other than the Circle of its issue in which case the credit in respect of the undischarged portion is transferred through the Head "P.O. Certificates Remittance" to the Circle in which the P.O. Certificates is partially discharged (See para 2.34.).

NOTE.- Credits appearing in Post Office Schedule of unclassified receipts on account of fees realised for partial discharge of a Post Office Certificates (vide rule 32 of Post Office Savings Certificate rule, 1960) should be classified to the Head "8661-Suspense Account-Pay and Accounts Officer concerned".

Exchange of P.O. Certificate of Lower Denomination for P.O. Certificates of Higher Denomination and Vice Versa

2.36 It should be seen in checking whether P.O. Certificates of the same series are issued as those of exchanged and whether the nominal value of the P.O. Certificates issued in exchange is exactly equal to the nominal value of the P.O. Certificates exchanged. Suitable notes of cancellation or old P.O. Certificates and issue of fresh Cash Certificates should be kept in the Issue Registers against the respective serial numbers. Such transactions should be collected together in Form D.G. (PA)-337 for the whole Circle by means of plus and minus entries i.e. certificates exchanged are shown as minus entry against the quarter under the denomination concerned and the P.O. Certificates issued are shown as a plus entry against the quarter under the denomination concerned.

The net result of the above transactions as worked out in Form No. D.G. (PA)-337 for the whole Circle is than posted in the Circle Balance Sheet. No account adjustment is made in the Detail Book.

NOTE. - Credits appearing in Post Office schedules of unclassified receipts on account of fees realised for conversion from one denomination to another. (Vide rule 32 of Post Office Savings Certificates Rule 1960) should be classified to the head "8661-Suspense Account-Pay & Accounts Officer concerned".

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Classification of discharged P.O. Certificates according to years of issue and the Preparation of the Classified Abstract of P.O. Certificates Discharged

2.37 After the discharged P.O. Certificates of an office relating to a month have all been posted in the Stock and Issue Registers, they should be sorted by denominations according to years of issue. The number of P.O. Certificates discharged should then be entered in a slip in Form D.G. (PA)-339-A and, the total number shown in the slip under each denomination should be agreed with the number of P.O. Certificates arrived at by actual count and also with the number shown in column 'Net total' in the register of P.O. Certificates discharged (Form D.G. (PA)-338). The slip should be initialled by the item worker and handed over to the supervisor who should also agree the totals with the figures shown in the Abstract of P.O. Certificates issued and discharged Form D.G. (PA)-337. The supervisor will check the classification slips in detail and initial them in token of having checked them.

NOTE 1 -- P.O. Certificates that have matured (i.e. completed in 10 Years period from the dates of issue) before the current year need not be classified according to quarters of issue as they cease to earn interest any further. P.O. Certificates held under Rule 6(4) (b) of the Post Office Certificates rules and discharged after 15th June 1952 should be classified according to years of issue only.

NOTE 2-- In the case of offices where there are no transaction of discharges the preparation of separate classification slips in form No. D.G. (PA)-339-A or 339(F) by clerks is not necessary. The balance sheet checker should transcribe the "Nil" transactions from the consolidated abstract of issues and discharge (Form D.G. (PA)-321-A) prepared by the clerks.

2.38 When all the slips have been received from the checkers of groups duly checked, they should be arranged in alphabetical order of the post offices in each circle by the Balance Sheet Clerk, who should post these figures in the Register in Form D.G. (PA)-339-B so as to facilitate the postings in the Circle Balance Sheet.

NOTE -- See Note 2 below Para 2.37

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Reconciliation with Detail Book

2.39 A register should be maintained for each Postal Circle in form No D.G. (PA)-329 for effecting an agreement between the amount of P.O. Certificates issued and discharged as booked in the Circle Detail Books and these compiled from the journals of issues and discharges. The latter should be posted from the Register in Form D.G. (PA)-337. As regards the former, the Book Section should send to the Cash Certificates Section as soon as the accounts of a month have been closed, a statement showing for each Circle, the total amounts of issues and discharges and interest and the additions and deduction resulting from transfer entries. The difference, if any, between the two sets of figures should be clearly explained in the last column of the register which should be reviewed by the J.A.O. and submitted to Accounts Officer every month.

2.40 At the end of the year, after the accounts for March final have been closed, a certificate in the following form should be furnished to the Director of Accounts (Postal) Calcutta (Government Security Section) :-

“Statement of balance under the head, "Post Office Certificates”
“.....year..... Certificates” for..... Circle for the year
.....”

- (1) Opening balance
- (2) Cost of P.O. Certificate issued during the year (as per Detail Book).
- (3) Total of 1 & 2.
- (4) Cost of P.O. Certificates discharged during the year (as per Detail Book).
- (5) Closing balance.

Certified that the closing Balance as shown above has been verified with the balance shown in the Circle Balance Sheets.

2.41 The Director of Accounts (Postal), Calcutta (Government

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Security Section), should, after check, consolidate the figures for the whole of India and send a copy to the Director General Postal Services (P.A. Wing) for agreement with the General Abstract.

NOTE-- Adjustment made in Journal entries under the head P.O. certificates year certificates should be communicated to the D.G.P.S. (P.A. Wing) through revised statements.

2.42 Just after the accounts for March Supplementary have been closed, an annual report on the issue and discharge of Post Office Certificates together with statements showing details as to number, value and bonus of certificates issued and discharged in each Postal Circle, separately for each denomination should be furnished to the G.S. Section of the Director of Accounts (postal), Calcutta. In the report, the general result of Postal Certificates operation during the year as compared with those of the preceding year should be reviewed briefly and the reasons for the difference if any with the booked actual and other information which may appear to be interesting and relevant should also be given.

2.43 The Director of Account (Postal), Calcutta should after check, consolidate the figures for the department and Communicate them to the P.A. Wing of the Postal Directorate by 31st August.

The Postal Accounts Wing will send it to the concerned section under the Director Savings Bank in the Postal Directorate along with the statement showing the Savings Bank and Government Security transactions on the 20th September each year with comments on the general position of the various kinds of investments made through the Post Office.

Annual Verification of Balances

2.44 An annual verification is undertaken to prove that all the transactions of the Head Post Offices in the Circle during the year have been correctly taken into the Stock and Issue and safe Custody Registers. The verification consists in agreeing the balance at the close of the year as shown in the Balance Sheet of P.O. Certificates not discharged up to the

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31st March Of the year as exhibited in the Broadsheet of Proof Sheet balances (Form D.G. (PA)-339-E).

The correctness of the monthly posting in the Stock and Issue Registers is proved in the manner indicated in Para 2.25.

2.45 After the figures in the Broadsheet of Proof Sheet balances have been agreed with those in the Circle Balance Sheet (see para 2.27) in respect of transactions of a year, the balances as shown in the latter should be compiled in Form D.G. (PA)-339-D according to series and years of issue and denomination, and the totals of each series should be worked out in it and verified with the corresponding figures in the broadsheet. The total amount of balances outstanding should also be worked in the “Remarks” column of the form and agreed with Detail Book Figures, any differences between the figures being explained.

The annual verification would be completed by the 31st October of each year and a certificate to the effect that the balances (specifying the amounts of balances) have been verified, should be sent to the Director General, Postal Services (P.A. Wing) on that date.

2.46 Every sixth year the verification of balances should be done by actual count from the Stock and Issue Registers, the recopying of the Stock and Issue Registers being also taken up at that time so that it may facilitate the counting of undischarged P.O. Certificates for the purpose of verification.

The verification of balances is done in two stages viz., (i) counting of the issues outstanding in the Stock and Issue Registers, and (ii) reconciliation of differences, if any, between the actual count figures and the figures in the broadsheet of proof sheet balances. The two stages of work should be entrusted to different persons and the counter should be a person other than the one who is responsible for the maintenance of the Stock and Issue Registers.

“The counting done by the counter should be checked by the

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Supervisor by independently counting the undischarged certificates in the Stock and Issue Registers. He should record (over his signatures) the result of his checks on the counting sheets prepared by the counter, reconcile the differences, if any, and then submit them to the Sectional Junior Accounts Officer.”

Thereafter, differences, if any, between the actual count figures and the figures in the broadsheet of proof sheet balances should be investigated with a view to rectification by the reconciler. He should record (i) full explanations of the differences, and (ii) how they were adjusted.

The Sectional J.A.O. should personally check, with reference to the basic records, the correctness of the explanations of the differences given by the reconcilers.

Exception-- In the case of 12 years N.S.C. and N.P.C. and other series issued thereafter, the verification should be done once in 3 years while the recopying of the registers should continue to be done once in 6 years.

2.46A Deleted

List of Unsold P.O. Certificates

2.47 Lists of P.O. Certificates remaining unsold in P.O. on the 31st of March of each year are received in the Postal Accounts Office at the latest by the 30th April each year except in the case of Calcutta General Post Office and Port Blair H.O. from whom such lists are received in the Postal Accounts office by the 31st May and 15th May respectively. The entries in the list should be compared with these in the Stock and Issue Registers and any discrepancies noticed should be settled in communication with the Postmaster concerned. The lists should be completely checked by the 31st August each year, the progress made in checking being, watched through a register and the check subjected to review by a supervisor. The J.A.O. should also review each list. This check is an important means of detecting fraudulent issues within one year of the transactions.

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NOTE-- A report in the form given below showing the progress in settling the discrepancies noticed as a result of comparing the Post Office statement of unsold certificates with the postings in the Stock and Issue registers during the quarter ending 31st March, 30th June, 30th September and 31st December of each year should be submitted to the D.G.P.S. (P.A. Wing) by the last days of the month following the quarter.

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Report on the progress in setting the discrepancies noticed as a result of comparing the P.O. statement of unsold certificates with the posting in the stock and issue register for the quarter ending

Type of Post office certificate	Upto 19		19		19		19					
	O. B.	Clearance during the Quarter	O. B.	Clearance during the Quarter	O. B.	Clearance during the Quarter	O. B.	Clearance during the Quarter				
1	2	3	4	5	6	7	8	9	10	11	12	13
5 Years C.C 10 Yrs D.S.C 5 Yrs. N.S.C 7 Yrs N.S.C 12 Yrs N.S.C 10 Yrs N.P.C 12 Yrs N.PSC 12 Yrs N.D.C. 10 Yrs N.S.(F.I.) 7 Yrs N.S.C.II Issue 7 Yrs N.S.C.III Issue 7 Yrs N.S.C.IV Issue 7 Yrs N.S.C.V Issue												
<p>NOTE: Figures for each series of certificate should be the total of all denominations and of all circles under the jurisdiction of each Postal Accounts office</p>												

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Note The register mentioned above should be maintained in the two parts as indicated below :--

PART I

Register to watch the receipt of lists of unsold P.O. Certificates and progress in checking thereof for the year -----

S. No	Name of The P.O.	Date of receipt of Of the list	Initial of the recipient	Date of completion of the check Of the list	No of discrepancy items noticed in the list
1	2	3	4	5	6

Initials of			No. and Date of Reference calling for the Lists wanting on 30 th April		Remark
Checker	Supervisor	J.A.O.			
7	8	9	10		11

Part II

Register Showing the progress in settlement of discrepant items of the Year -----

S. No.	Name of the P.O.	O.B. of Discrepant Items	No. of items settled/unsettled during						
			April	May	June	July	August	Sep	
1	2	3	4	5	6	7	8	9	

No. of items settled/unsettled during						Particulars of action Being taken
Oct.	Nov.	Dec	Jan	Feb	March	
10	11	12	13	14	15	16

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2.48 When intimation is received from the Postmaster of the loss theft or destruction before issue of a P.O. Certificate from or at the Post Office, or after it has been issued and before delivery to the purchaser (Vide Rule 565(2) of the Posts and Telegraphs Manual, Volume VI. Part II) a suitable remark should be made against, the number in the stock and Issue Register under the J.A.O. initials, and a certificate of non-encashment of the certificate should be issued to the Head of the Circle concerned, inviting a reference to the Postmaster's intimation of loss etc. of the certificate. A report of the loss etc. of the certificates should also be made immediately by express letter to other Heads of Circles, stating the full particulars of the lost, stolen, spoiled or destroyed certificates so that the letter may notify the loss in their circular to prevent its encashment.

A similar report of loss etc. of the certificate from the custody of the Accounts Office should also be made by Express letter to the Heads of Circles.

Declaration in lieu of lost cash Certificates

2.49 Deleted

2.50 Deleted

2.51 When a declaration is received after discharge, the date of its discharge should be noted in the relevant declaration register in addition to the postings in the Issue Register concerned. After note, the relative declaration case should be filed along with the discharged declaration. In cases where more declarations than one are issued in a single case, and not discharged simultaneously the declaration cases should be filed with the declaration discharged list.

2.52 In respect of safe custody acknowledgement the declaration in lieu thereof will be issued by the Circle Postal Accounts Office in Form D.G. (PA)-331 in cases where acknowledgements have been reported as lost by the holders, through the Postmaster. For issuing declaration necessary verification may be made from the Registers of Safe Custody

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acknowledgements.

2.52-A When a Post Office Certificate for which Duplicate Certificate has been issued is received in the Circle Postal Accounts Office as per provisions of Rule 567(8) and 573(1) of Posts and Telegraphs Manual, Volume VI (Part II) with the voucher list, the voucher list examiner should, after check, get the Certificate perforated immediately and hand it over to the Group Supervisor. The Group Supervisor should submit the same to the Branch Officer through the Junior Accounts Officer for destruction. The note of destruction will be kept in the Stock and Issue Register. The Branch Officer should destroy the Certificate and endorse a certificate "destroyed by me" in the remarks column of the stock and Issue Register.

2.53 When a P.O. Certificate which has been spoiled in the P.O. before issue is received from the P.O. with the monthly journal of P.O. Certificates issued (Vide Rule 564 of P&T Manual Volume VI, Part II) it should immediately be entered in the Register of spoiled certificates in Form D.G. (PA)-333 and a remark "spoiled" made in the Stock and Issue Register against the serial number of the Certificate by the voucher list examiner. The Register along with the Stock and Issue Register should be submitted to the J.A.O. for attesting the entry in the Stock and Issue Register, and submit the Register (Form DG(PA)-333) to the Accounts Officer for destruction of the Certificate. A.O. should destroy the certificate and endorse a certificate "Destroyed by me" in the remarks column of the Register.

If such certificates are received very frequently from any Post Office, the Postmaster's attention should be drawn to them and a report also made to the Head of Circle for suitable action.

Treatment of unclaimed balances of P.O. Certificates

2.54 Unlike the other forms of Govt. Securities the unclaimed balances of Postal Certificates should be transferred direct to revenue in March Final Accounts of third year after the year's accounts in which the

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certificates mature. As an illustration, the balance of certificates maturing in 1963-64 will become due for transfer to revenue in March Final Accounts of 1967. In respect of each financial year, the outstanding as per Circle Balance Sheet may be adjusted directly at Circle Postal Accounts level only by credit to the Minor Head '101-Unclaimed Deposits' under the Major Head '0075-Miscellaneous-General Services'. The outstanding by actual count as per Stock and Issue Register should, however, be agreed with the balances as shown in the Circle Balance Sheets in the financial year in which the final balance of a complete series is adjusted.

Subsequent payments in respect of these Post Office Certificates should be posted in the Issue Register concerned and every month the payments thus posted should be debited directly by operating the Minor head '0075-Miscellaneous General Services-900 deducts refund'.

A broadsheet in respect of outstanding amounts of Post Office Certificates booked under the Minor head '2-Unclaimed Deposits' under the Major head '0075-Miscellaneous General Services' showing:-

- (i) The amount credited to the Minor head '2-Unclaimed Deposits' under the Major Head '0075' in respect of each issue/series as the case may be,
- (ii) subsequent payment thereof in respect of each month, and
- (iii) The resulting balance of each month, should be maintained and attached to the first page of the Circle Balance Sheet.

Result of Checking

2.55 (a) Trivial irregularities e.g. entries in Issue Lists not made in serial order etc. discovered during check should be entered in half margin memorandum (Forms No. D.G. (PA)-325 and 325A), which will be returned by Postmasters in original with their replies noted thereon. Irregularities of an important nature should be entered in an objection statement in Form D.G. (PA)-335 or in a half margin memorandum in

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Form D.G. (PA)-33G, as the case may be. These generally fall under classes mentioned below:

- (1) Objections due to want or incompleteness of vouchers etc. These are removable on receipt of the voucher or on suitable explanation.
- (2) Objections all the score of excess payments or short credits. These are removed on the amount being recovered. Until such recovery is reported, the amounts are included under "Postal Advances".
- (3) Amounts of excess recoveries from or short payments to investors. These are liable to be demanded by the investors at any subsequent time and should therefore be included under "8446-Postal Deposits".

(b) Short or overpayments of interest of Re. 1/- and less need not be communicated to Postmasters. Recoveries of overpayments may be waived by the Accounts Officer in charge and the order recorded on the back of the discharged P.O. Certificates. Similarly short payments may also be recorded on the back of the P.O. Certificates under the signature of the Account Officer in charge, no action being taken for refund of the amounts to investors.

(c) Short credits or overpayments on account of P.O. Certificates exceeding Rs. 10 should be reported to the Head of the Circle.

2.56 When all attempts on the part of Post Office to pay the party or parties concerned amounts short paid on account of interest on P.O. Certificates prove unsuccessful the amounts objected to should be finally adjusted by credit to "1201-Postal Receipts-other receipts 800 Postal Receipts-Other items", by debit to "8446 Postal Deposits-Short payments on P.O. Certificates".

2.57 Items of objections on account of over payments of sums

exceeding Re. 1 but not exceeding Rs. 25 in respect of principal and/or bonus/interest may be waived by Accounts Officer when the correspondence thereon becomes protracted the recovery becomes practically impossible and the items do not disclose any willful neglect of duty on the part of any postal official and do not form one of a series pointing to systematic fraud. Under similar conditions items exceeding Rs. 25 but not exceeding Rs. 75, items exceeding Rs. 75 but not exceeding Rs. 100, and items exceeding Rs. 100 may be waived under the orders of the Deputy Director/Director of Accounts and the Postal Directorate (PA Wing) respectively.

Objection Statements

2.58 The objection statement should be filled up as required in the form, two copies being prepared on carbon paper. On completion of each objection statement, the checker should submit it through the J.A.O. to the Accounts Officer, who will sign the carbonised copy as laid down in Rule 94 of the Posts and Telegraphs Financial Hand Book, Volume I.

2.59 The approved objection statements should then be copied into the circle objection book, Form No. D.G. (PA)-433 which collects together for each circle, the amounts held under objection, the several items for the month being numbered consecutively, in objection book.

2.60 Finally a reference should be made to the Register (Form D.G, (PA)-436) posted in the Postal Accounts Section directly from the Cash Accounts to see whether any item appearing in the P.O. Certificates objection statement under issue has already been recovered or refunded.

If such a recovery or refund is traceable, the corresponding entry in the objection statement should be cancelled, a note of the date of recovery or refund being made against it and initialled by the J.A.O. The objection statements should then be forwarded to the Postmaster concerned.

NOTE-- All the items in the Register of recoveries and refunds should be scrutinised and adjusted before submission of the same to the Account Officer for

review.

Return of Objection Statement

2.61 Postmasters are required to return an objection statement with their explanations, not later than a fortnight from the date of which it is received by them. A watch over the return of objection statements should be maintained through the Circle Objection Book and reminders should be issued whenever the return of an objection statement is delayed 4 days beyond the time allowed, due regard being paid to the time spent in transit.

2.62 If the explanation offered in regard to an objection is such as to warrant the removal of the objection, its amount should be noted in the column head "Finally passed". Recoveries of overpayments and refunds of short payments reported in the explanations should at once be traced in the Register of Recoveries and Refunds prepared by the Postal Accounts Section and, if traceable, the amount should be posted in the column headed "Adjusted by recovery or Refund". A brief note of the manner of adjustment e.g. "On Postmaster's explanation" etc. should be made against adjustments of amounts included under "Items Awaiting Clearance".

2.63 Each entry of adjustment made in the Objection Book should also be posted in the corresponding columns of the adjustment Register [(Form D.G. (PA)-434)], and each entry, both in the Objection Book and the Adjustment Register will be checked and attested by the J.A.O.

Closing the Objection Books

2.64 After all the objections relating to a month's account have been posted; the objection book should be closed by pasting a printed "Closing Slip" [(Form No. D.G. (PA)-435)] at the foot of the last page containing an entry for the month. Each money column in the objection book and in the adjustment Register should be totalled and the totals entered in the proper cages of the closing slip.

NOTE-- The paid P.O. Certificates etc. received with the objection statements,

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should be handed over to the item workers concerned for proper filing who should endorse a certificate on the objection statements to the effect that the documents have been properly filed. The Junior Accountant should keep the objection statements serially arranged in his custody till they are finally settled and sent to old Records at the end of the year.

2.65 The total difference or errors found will then be adjusted by transfer entries debiting and crediting the heads shown below:-

Name of Error Etc	Account Heads
1. Short Credits in individual P.O. Certificates or in the total of Journal	Debit "8553 Postal Advances over Payment on P.O. Certificates" and credit "802-Post office Certificate"
2. Excess credits on individual P.O. Certificates or on the total of Journal.	Debit "8002-107 Post Office Certificate" (deduct from credit) and credit "846 Postal Deposits- Short payments on Certificate"
3. Overpayments on individual certificates or on the total of Journal	Debit "8553 Postal Advances Overpayments on certificates" and (a) Credit "8002-107 {Post Office certificate Principal P.O. Certificates" (Deduct from Debit). (b) "8008-02 Interest Payments-Interest on "Saving Certificates-Bonus on P.O. Certificates" (Deduct from Debit).
4. Short payments on individual P.O. Certificates or on the total of Journal	Debit (a) "8002-107 Post Office Certificates" Principal. (b) "8008-02 Interest Payment- Interest on Saving Certificates" Bonus on P.O. Certificates" and credit "8446 Postal Deposit-Short payments on P.O. Certificates".

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2.66 The brief amounts of credits and debits on account of “P&T Advances Recoverable” and “P&T Deposits” shown in the objection book should be reconciled with the amounts appearing in the Detail Book, brief but clear explanations of the difference being given in the Broadsheets maintained in the Section by Circles. The balances under these two heads are also worked out month by month, in the Broadsheets of “Advances Recoverable” and “Deposits”, which are submitted to the Accounts Officer for review on the 30th of every month.

Treatment of Undeliverable P.O. Certificates and Safe custody Acknowledgement

2.67 When a P.O. Certificate or a safe custody acknowledgement is returned by the Postmaster as undeliverable, the Accounts Office will keep them in the safe custody of the Accounts Officer after noting the particulars thereof in register maintained in manuscript for the purpose as per specimen given below: - A note “In the Safe” should also be made against the item in the Stock and Issue Register. The register should be submitted to the Accounts Officer every time such a document is to be kept in the safe.

Register of undelivered P.O. Certificate

Name of Office	No and date of the letter with which PO certificates received	Serial No. of PO certificates	Denomination	Date of issue of the certificates	Name of holder
1	2	3	4	5	6

CHAPTER II

POST OFFICE CERTIFICATES

Register No of the Certificates	Dated Initials JAO/AO	No. and date of letter with which returned for delivery to investors	Dated Initials		Remarks
			----- J.A.O.	A.O.	
7	8	9	10		11

2.68 Unclaimed and undelivered cash and other certificates and safe custody acknowledgements lying in the Custody of Accounts Offices should be preserved for a period of 30 years from the date of their maturity i.e. for 27 years after their value has been credited to General Revenue under Para 2.54.

The Accounts Offices should prepare a list of all such Certificate etc. which become due for destruction by the end of year and furnish the same to the Postal Directorate in the first week of April for necessary action. On receipt of a Postal Notice in this regard from the Directorate it should be seen that the columns 1-9 in the Register, prescribed in Para 2.67 have been duly filled in. The Certificates should then be destroyed in the presence of the Accounts Officer the fact being noted in the said Register of unclaimed certificates etc.

If any claim is received, the postmaster will forward the same to the Accounts Office, referring to the relative D.G.'s P.O. circular certifying what he has satisfied himself to the applicant's identity.

After verification with reference to the particular in the safe custody register of unclaimed certificates etc. The Account Office will return the documents with its authority for payment which show the amounts of

principal and interest.

Record Arrangements

2.69 As soon as the postings of a month are completed and the correctness of postings proved, the P.O. Certificates lists and the discharged and cancelled P.O. Certificates pertaining thereto together with those discharged at offices other than that of issue, will be tied in separate bundles and arranged alphabetically and serially. The bundles should be labelled with the name of the Head Post Office and the month of account. They should be made over, once in six months to the Record Clerk who will be responsible for their safe custody.

2.70 In order to safeguard against the loss of voucher in the old record the bundles containing P.O. Certificates vouchers should be sealed with wax in the presence of the J.A.O. by a special seal, kept for the purpose by each J.A.O. of the C.C. Section (specimen-J.A.O./C.C.) before handing over the records to Record Clerk. Thereafter only the sealed bundles may be requisitioned from and returned to the Record Clerk whenever required for reference in future.

The bundles should be opened and resealed after taking out; if necessary the required voucher and keeping necessary check slip in its place or vice-versa in the presence of the J.A.O. only.

In order, however to keep a record of as to by whom and for what purpose the bundles was handled on subsequent occasions a separate label card (D.G. (PA)-376-D), should be attached to the bundles.

Custody of Registers and Books Etc

2.71 The following important registers and books etc. are maintained in the P.O. Certificates Section:-

- Register of lost P.O. Certificates.
- Register of spoiled certificates.

- Register of undelivered P.O. Certificates.
- Register of P.O. Certificates sent out.
- Objection Books.
- Register of Transfer Entries.
- Register of reconciliation of P.O. Certificates figures with Detail Book.
- Register of transferred P.O. Certificates.
- Issue Registers.
- Guard files of invoices of P.O. Certificates.
- Broadsheet of balances under “P & T Advances Recoverable” and “P & T Deposits”.
- Proof Sheet Register.
- Register for watching the disposal of half yearly statements.
- Register of abstract of issues and discharges.
- Register of discharges.
- Circle Balance Sheet.
- Classification slips.
- Classified abstract of P.O. Certificate discharged.
- Manuscript Register of Advice of Payment.
- Compilation for the annual verification of balances.
- Broadsheet of Proof Sheet Balance.

Statistical Returns

2.72 The actual number of transactions separately under “Issue” and “Discharges” to the end of September, November, January, February and March each year should be sent so as to reach the PA Wing of the

Postal Directorate by the 25th of the month following the month of Account.

2.73 The Book Section of the P.A. Wing of the Directorate compile the figures from the above settlement and send them to the S.T.T. Section of the Directorate by the end of the month following the month of Account. The Book Section of the P.A. Wing of the Directorate should also furnish the S.T.T. Section of the Directorate with a statement showing the actual under “Issues and Discharges” by the first week of the 2nd month following the month of Account.

NOTE -- The statement is sent through Book or Statement Section where the figures are consolidated in Form No. D.G. (PA)-495.

ANNEXURE I

The postings of Issues and Discharges in the Stock and Issue Registers should be made in the following manner:-

- (i) Issues and Discharges of the current months should be posted in the Stock and Issue Registers as at present i.e. month and years should be noted therein. The months may be indicated by alphabet or by numerical numbers as may be convenient and decided by the Head of the Office.
- (ii) When un-posted Issues and Discharges of previous month; are posted in the Stock and Issue Register in a subsequent month, there should be a numerator and denominator (in the second/third column). The numerator should show the month of issue or discharge and the denominator the month of actual posting in the Stock and Issue Register.
- (iii) When certificates are issued in lieu of cancelled certificates or for the undischarged value of partially discharged certificates, the postings in the Stock and Issue Register should also be done in the above manner. The numerator should show the original month of issue and the denominator the month in which fresh certificates are issued. A suitable explanatory remark should also be made in the remarks column to show that the issues are in lieu of cancelled or for the discharged value of partially discharged certificates.
- (iv) Similarly, when certificates are cancelled against the posting of the minus issues in the Stock and Issue Register, there should be suitable explanatory remarks in the remarks column of the Stock and Issue Register.
- (v) The Clerk should first post in the Stock and Issue Registers the Issue and Discharges of the current month. Thereafter he

should post therein the un-posted Issues and Discharges of previous months which he can post in the current month. The particulars of such items should be taken from the registers of un-posted items. He should then note in the register of cancelled certificates [form D.G. (PA)-341] the particulars of (i) all certificates issued in other P.Os. but cancelled in his P.O. (ii) all fresh certificates issued in his P.O. in lieu of Certificates issued by other P.Os. He should first post in his Stock and Issue Register, the fresh certificates issued in his P.O. Thereafter he should pass on the register of cancelled certificates together with certificates issued in other P.Os. but cancelled in the P.Os. which he is dealing with to other Clerks for posting the minus issue for cancelled certificates or to the remittance clerks for passing on the debit (according as the certificates were originally issued in the same Circle or in a Foreign Circle). Similarly, the certificates discharged in his P.O. but which were issued in other P.Os. in the same Circle or Foreign Circle should also be handed over to the Clerk concerned for necessary action as described above. A few items of Issues and Discharges of the current month may remain un-posted for some reason or other. The details of such items should be copied in the register of un-posted items. The remittance clerk will hand over to the Clerk all the certificates received by him from other Accounts Offices as paid or cancelled and adjusted by him during the: current month. The discharges and cancellations should be posted in the Stock and Issue Registers with necessary explanation remarks as stated in paragraphs (iii) and (iv) above.

- (vi) When all the issues and discharges have been posted in the Stock and Issue Registers, the posting will consist of:-

(1) Issues:-

- (a) Issues of the current month posted in the current month.
- (b) Un-posted issues of previous months posted In the current month.
- (c) Plus issues in lieu of canceled certificates and for the undischarged value of partially discharged certificates.
- (d) Minus issues for cancelled certificates.

(2) Discharges:-

- (a) Discharges of the current month posted in the current month.
- (b) Un-posted discharges of the previous months posted in the current month.
- (c) Paid in other P.Os. of the same Circle or it foreign Circle.
- (d) Partially discharged certificates.

The total posting for each P.O. and for each of the above four classes would then be determined by the prover by counting the posting of each of the four classes in the Stock and Issue Register and posting them in the proof sheet [D.G. (PA)-321]. The postings therein should be separate for each of the above four classes under both issues and discharges.

The total of the issues and discharges of all denominations (for each P.O.) put together should after converting the numbers into money value be agreed with the credits and debits respectively for that P.O. in Government Accounts (i.e. the Detail Book figures). For this purpose, the total postings for all the above four classes and for all denominations for a particular class of certificates for a P.O. should be transcribed in the agreement sheet [Form D.G. (PA)-343]. The credit and debit for the month appearing in the Government Accounts (i.e. DB figures) will consist of (1)

cash and (2) transfer entry figures. While the cash figures would be for each P.O., the transfer entry figures appearing in the Detail Book are for the circle as a whole and not for each individual P.O. The TE figures (after P.O. wise analysis of the Circle's total transfer entry figures) for each P.O. and the cash figures for that P.O. should be noted in [form D.G. (PA)-342]. The total of the Cash and transfer entry figures of a month should be agreed with the total money value of the postings made in the Stock and Issue Register in that month. Differences, if any, between the two sets of figures should be explained in the agreement sheet [form DG (PA)-343] according to the different classes of reasons (for instance, un-posted items, total etc.). The individual items constituting the difference should be noted separately for credit and debit in a variation sheet [form D.G. (PA)-343A] and the items which have corresponding differences in the current month or previous months should be linked for instances (1) when certificates are issued by P.Os. 'A' are discharged in P.O. 'B' in the same Circle, there will be corresponding and equal differences between the postings in the Stock and issue Registers and the Detail Book figures for both the P.Os, (DB more in one office and DB less in another). (2) Certificates issued in one office, but cancelled in another office (3) un-posted item of previous months posted during the current month. For such of these items which cannot be linked in this manner appropriate action for settling the differences should be taken by the Clerk in whose Post office the difference arises.

The agreement sheet in [form D.G. (PA)-343] and the variation sheet in form D.G. (PA)-343A should be submitted to the Sectional A.O. every month.

- (vii) After the postings in the Stock and Issue Register of a month are agreed in form 'F' with the credit/debit of the month appearing in the Government Accounts the issues and discharges (posted in the agreement sheet) of all the P.Os. in a

Circle should be posted in a broad, sheet [form D.G. (PA)-343]. When the figures of all the P.Os. in a Circle are posted, the total money value of the issues and discharges for the Circle, as a whole, should be struck and agreed with the Circle wise credits and debits of the Government Accounts (intimated by Book Section). The Broadsheet Worm DG (PA)-344] would show the month's issues and discharges and the balance issues at the end of each month both in numbers as well as the amount. Therefore; even during the course of the year with the help of the postings in form D.G. (PA)-43A it will be possible to reconcile periodically the broadsheet balance in form D.G. (PA)-344 with the ledger balance (the balance in Government Account). Further, when the certificates issued and out-standings in the Stock and issue Register are periodically counted, the (counted) out-standings after valuation will be compared with the balance in the broadsheet [Form D.G. (PA)-344]. Also the annual review of balances (paragraph 2.44) would be conducted with reference to the balance in the broadsheet. The broadsheet should be submitted to the B.O. every month.

CHAPTER III**INLAND MONEY ORDERS****General Outlines**

3.1 The issue and payment of money orders constitute one of the main activities of the Indian Post Office. The rules governing the issue and payment of money orders prescribed by the, Government of India or the Director General and the rates of commission on money orders are contained in the Post Office Guide Part I.

3.2 Money order transactions are permitted at all Head and Sub Post Offices and also at certain specified Branch Post Office subordinate to them. The accounts of the latter are, however incorporated in those of the former and the Head Post Office is responsible for submitting consolidated accounts at its own transactions and the transactions of its subordinate offices. The results of checking conducted in the Postal Accounts offices are communicated to the Head Post Office which is responsible for seeing that prompt action is taken for settling the objections raised or remedying the defects pointed out by the Postal Accounts Office.

The procedure prescribed by the Director-General, Postal Services for the maintenance of accounts in connection with money order transactions in the Post Offices and for the submission of account returns pertaining thereto to the Postal Accounts Office are given in Chapter 7 of the Post and Telegraphs Manual, Vol. VI.

3.3 The checking of money order transactions is conducted in the Postal Accounts Offices at Calcutta (West Bengal), Delhi (Delhi circle), Chennai (Tamilnadu), Nagpur (Maharashtra), Hyderabad (Andhra Pradesh), Patna (Bihar), Jaipur (Rajasthan), Trivandrum (Kerala), Cuttack (Orissa), Lucknow (U.P.), Bhopal (M.P.), Bangalore (Karnataka),

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Ahamedabad (Gujarat), Amabal (Haryana), Kapurthala (Punjab), Simla (H.P.) and Chatisgarh (M.P. & Bihar) each having, under its jurisdiction, one or more Postal Circles. The distribution is given in Rule 83 of the Financial Hand Book; Volume I. in distinguishing one Postal Accounts Office from another, the Postal Accounts Office for the local Postal Circles is referred to in this Chapter as Home Postal Accounts Office and the other Postal Accounts, as Foreign Postal Accounts Offices. Similarly, the Postal Circles under the jurisdiction of the Home postal Accounts Office referred to as Home Circles and those under the jurisdiction of Foreign Postal Accounts Office as Foreign Circles.

3.4 The checking of money orders consists in seeing that for every paid money order, there is credit, in some Post Office for an equivalent amount and that commission is correctly realised. Each Postal Accounts Office is responsible for the Check and adjustment of all the money orders issued each month in the Post Offices under its jurisdiction. The month of issue is considered as the unit of account.

3.5 Each Postal Accounts office receives lists of money orders issued (referred to hereafter as issue lists) from the Head Post Offices situated within its jurisdiction, the money orders being numbered in consecutive series. It also receives lists of money orders paid (referred to hereafter as paid lists) together with the paid orders, from all Head Post Offices, whether within its jurisdiction or not, sorted according to each month of issue.

NOTE -- All paid orders are impressed with distinctive stamps indicating the account month and the Postal Accounts office of issue.

3.6 The issue list which are received un-totalled and the values of the Paid Money Orders in respect of Paid Lists are independently totalled by means of Comptometers and the machine totals are reconciled with those shown by the Postmasters in the Abstracts of totals. The

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amount of commission realised is noted against each money order in the Issue list and a check as to its correctness is exercised in respect of each period of account. The paid money orders are sorted according to Head and Sub Offices of Issue and in serial order for each office and month of issue. They are then checked with the entries of credits in the issue lists concerned and ticked off in token of check. Any discrepancies found are adjusted by clearing the Indian Money Order Head (month of issue concerned) to a debit head, “8553-Postal Advances-001-01 Postal Advances-02-0001-Overpayment or Short credit on Money Orders” or “8446-Postal Deposits-001-01-Postal Deposits-6-0001-Short payments or Excess Credit on Money Orders” and the head Postmaster are addressed to settle the objections.

3.7 Money Orders are current only for two months; the month of issue and the next month, after which they become void (vide Rule 300 of the Posts and Telegraphs Manual. Volume VI). Only money orders paid within currency are entered in the Paid Lists referred to in Para 3.5. Void Money Orders that cannot be paid are sent to the Home Postal Accounts Office by the Post Offices of issue duly entered in a list (known as void list) separately for each month of issue. These money orders are then checked with the Issue list and filed. Void money orders paid are received duly entered in schedules and the amounts of these orders are debited to the Inland Money Order head. The vouchers are debit checked with the Issue list or in the Register of unpaid money orders.

3.8 Deleted.

3.9 In the books of the Department, the total amount of the Home Circle Issue List for a particular month is taken to the credit of the head “Inland Money Orders--month of issues”. The total payments of money orders by the Home Circle Post Offices are likewise taken in the first instance to the debit of the same head for the months of issue

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concerned. But the amounts of money order paid in respect of Foreign Circle issues are transferred through the “Money Order Remittance” head to the Foreign Postal Accounts Offices concerned by reduction of the debits under the inland Money Order head, so that the balance may represent the debit on account of Home Circles issues only. Similarly, payments transferred from the Foreign Postal Accounts Offices in respect of Home Circle issues are debited to the Inland Money Order head by credit to the “Money Order Remittance” head. The result of these adjustments as well as the adjustment referred to in Para 3.6 and 3.7 will be to bring together the credits under the head “Inland Money Orders” on account of issues of the Home Circle Post Offices for a month and the debits in different months corresponding to these issues. The difference between the credits, and debits for a particular month of issue represents the liabilities of Government as ascertained from the books of the Department, the total credit being always more than the total debit.

3.10 If the totals of the unpaid void M.O.s together with the amount of M.O.s detained by the Postmasters under Rule 289 of P&T Manual Vol. VI-Part I represents liability of the Government\Department of Posts.

3.11 The head “Inland Money Orders” relating to a particular financial year is kept open in the books for three financial years (vide para 3.77) and the balance i.e. the excess of actual receipts over payments, under this head will lapse to Government at the close of the third financial year and be transferred to the revenue head “Forfeited Money Orders”. This does not, however, prevent subsequently payments of the money orders, should claims in respect of them be established.

Returns Due

The following accounts of Inland Money Order are rendered by each Head Post Office to the Postal Accounts Office:-

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- (1) Daily or Bi-monthly lists of money orders issued together with the Non-payable Telegraphic Money Order requisitions to the Home Postal Accounts Office.

NOTE: -- In the case of Bi-monthly lists, the 1st period list embrace the transactions from 1st to 15th and the 2nd period lists from 16th to the end of the month. In the case of sub-offices the transactions of the period which can be incorporated in the accounts of the Head Office from 1st to 15th and from 16th to end of the month constitute the 1st period and 2nd period lists.

- (2) Daily or Bi-monthly lists of money orders paid together with the paid money orders - to the Home Postal Accounts Office in respect of money orders issued at Home Circle.
- (3) Separate Daily or Bi-monthly lists of money orders paid together with the paid money orders for the respective Postal Accounts Offices for all Foreign Circles.

NOTE 1 -- The note under clause (1) above applies to the Bi-monthly lists of money orders paid.

NOTE 2 -- Ordinarily two paid lists are received in each Postal Accounts office from each Post Office, viz. one relating to the issues of the month of payment and the other relating to the issues of the previous month. But, as the Head Office cash accounts are, except in March, not kept open to receive credits and debits for the sub-office transactions of the last few days of the months, payments may sometimes precede credit. In these and similar other cases, a third Paid list is received relating to the issues of the month following the month of payment.

- (4) Bi-monthly abstracts of daily totals of money orders issued to the Home Postal Accounts Office.
- (5) Bi-monthly abstracts of daily totals of money orders paid in respect of issues at Home Postal Accounts Office to the Home Postal Accounts Offices.
- (6) Bi-monthly abstracts of daily totals of money orders paid in

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respect of issues of each Foreign Postal Accounts Office to the Home Postal Accounts Office.

NOTE 1 -- The abstracts show the details for each period. In the abstract for the 2nd period, the total for the 1st period is brought forward and the monthly total struck.

NOTE 2 -- The abstract of daily totals of money orders paid is prepared for each month of issue.

(7) A Monthly summary of money orders issued-to the Home Postal Accounts Office.

(8) A Monthly summary of money orders paid in respect of money orders issued in the Home Postal Accounts Office and money orders issued in foreign circles to the Home Postal Accounts Office.

NOTE 1 -- Pertaining to each month of issue there is a monthly summary of money orders paid. The paid lists mentioned in Clause (2) & (3) are rendered to the Home Postal Accounts Office. The paid summaries of money orders paid in respect of issues at Home circle and money orders paid in respect of issues at foreign circles are also sent to the Home Postal Accounts Office. The summaries relating to Home Circle issue are described as "Home Summaries" and those relating to foreign circle issues, as "Foreign summaries". The figures of the Foreign summaries also appear in the home summaries side by side with the Home Summary figures and consolidation is made, the grand total of which should agree with the entry in the Cash Account.

NOTE 2 -- The summaries will be received in Postal Accounts Offices in separate registered covers, addressed by the Head of Offices to the Junior Accounts Officer of M.O. section (Summary Group). These should invariably be got impressed with the date stamp of receipt and reviewed by the Junior Accounts Officer M.O. Section himself under his dated initials. For this purpose, a separate date stamp should be provided to the Junior Accounts Officer who should get it impressed on the summaries in his presence. The summaries should then be made over to the summary Group where those should be entered Circle-wise in a Register of summaries in his presence. The summaries should then be made over to the dealing Junior Accountant.

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MONTH OF ACCOUNT

Sl No.	Name of the HO	Due date of The receipt of Summary	Particulars of the receipt of the summary		
			No of the letter With which received	Date of the letter	Date receipt in section
1	2	3	4(a)	4(b)	(c)

Delay in receipt to be adjusted With reference Col. 4(c)	Date initial of the junior Accountant receiving the summary	Remarks
5	6	7

The Register should be maintained separately for Issue Summaries and Paid Summaries. After 5th of the month it should be submitted daily to the Junior/Assistant Accounts Officer, M.O. (Summary Group) weekly to the Junior/Assistant Accounts Officer, M.O. Section and on 15th and the last day of the month to the Branch Officer to bring to his notice the Number of Offices from which the documents have not been received showing inter-alia, the action taken to call for the same. The submission memo bringing out the position of outstanding and action taken thereon may be constructed either at the beginning or at the end of the registers separately from the main body. Telegraphic or D.O. reminders should continue to be issued invariably to the defaulting offices till the returns are received.

(9) Monthly lists of void money orders supported by unpaid money orders that became void.

NOTE -- The lists are prepared by the Head Office of issue and submitted to the Home Postal Accounts Office. The Office, at which the money orders are payable

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returns money orders that, cannot be paid within currency to the office of issue for mission to the Postal Accounts Office.

(10) Separate schedules of void money orders paid, supported by the paid void orders, one for each Postal Accounts Circle of issue.

NOTE -- Two separate schedules relating to the 1st and 2nd period lists of payments are submitted by the Head Postmaster in covers addressed to the Money Order section of the Home Postal Accounts Office.

With a view to bring to the Immediate notice of the Postmaster concerned, the absence of a document, the portioners concerned should examine the returns as soon as they are received in the Postal Accounts Office to see that they have been received in a complete form. The daily returns should be distributed to the Portioner's sufficiently in advance to enable them to exercise this check. Watch over the receipt of the returns should be kept through the distribution registers prescribed in note 1 below para 3.16 and para 3.26 of the Postal Accounts Manual, Volume II on the day following the expiry of the due date of receipt of return, the particulars of wanting returns from these registers should be noted in a manuscript register maintained for the purpose (1) for watching the receipt of returns from Home Circle Postal Accounts Office and (2) for watching the receipt of returns from the Other Postal Accounts Offices as per specimen given below:-

Sl. No.	Period	Name of office	Particulars of returns not received	No. & date of reference	Actual Date of receipt	Date of completion of checking	Remarks
1	2	3	4	5	6	7	8

The register should be submitted to the Accounts Officer in-charge through the J.A.O. /A.A.O. in the first week of every month.

Dates for submission of accounts and completion of Check

3.13 The dates for the submission of the returns mentioned in Para 3.12 are given in Chapter 7 of the Posts and Telegraphs Manual Volume VI.

The due dates for completion of the checking of lists, abstracts and summaries of money orders issued and paid, void list and schedules of void money orders paid are as follows:-

(1) List of Money orders issued together with First Period, abstract of dally totals.	15th of the next month.
(2) List of money orders paid together with the Second period, abstract of daily totals.	28th of the next month.
(3) Monthly Summary of money orders issued.	15th of the second month following.
(4) Monthly summary of Money Orders paid	15th of the second month following.
(5) Compilation of figures in forms [D.G. (PA)-424 to 426] and issue of objection statement.	End of the Second Month following.
(6) List of void Money Orders	20th or the fourth month foHowing.
(7) Schedule of Void Money Orders paid	(First period 3 rd of the next month). (Second period 18 th of the next month).

Checking of issue lists and issue abstracts

3.14 The issue list shows the serial number, amount and date of

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issue of each money order, the office of payment, and the commission realised on the transactions.

In the Postal Accounts Office these issue lists are received untotalled although their totals are shown in the Abstract of daily totals and consolidation sheets.

3.15 On receipt in the Section, the abstract of daily totals and consolidation sheets accompanying the Issue Lists should be detached and kept in the custody of the Checker, Issue List Section, so that the Machine operators may not have access to them. The untotalled Issue Lists should then be distributed to the machine operators, who should take up the lists and cast totals in each sheet date by date, of the amounts of money order with the help of the machine called "Comptometer". When the transactions of a day run over more than one sheet, the totals of the sheets may be consolidated taking a grand total for the date concerned.

NOTE -- For this purpose a register in manuscript should be maintained by the Supervisor, Issue List Group for each circle in which the names of Head Offices and sub offices in that circle should be entered. The abstract checker should note the opening, the closing number of each period in the register by a reference to the Issue lists. The figures so entered in the register should be transcribed at the top of the abstracts of the following period by the abstract checker concerned.

3.16 The Issue lists, after they are totalled by the Machine operators should be made over to the Abstract checkers along with the relevant abstract of daily total and consolidation sheets (See para 3.15).

An abstract checker should compare the totals of the Issue Lists with those in the Abstracts, and in case of a discrepancy flag the sheet prominently in which the discrepancy lies and include the discrepancies detected by him in his daily progress report book. He should also see whether any of the Issue Lists contains totals shown by P.M. in contravention of Rule 248(3) of the P&T Manual Vol. VI for pointing out the same to the Postmaster concerned. He should also see the totals of the

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abstract for each period noting the difference as a plus or minus entry below the totals. The closing numbers of the previous list and the list in hand of each office (Head and Sub Offices) will be entered by the Abstract Checker at the top of the respective abstracts in order to see that the total number money orders issued in a particular period for each Office (by deducting the closing number of the previous lists from that of the list in hand) agrees with that shown in the abstract. For this purpose a register in manuscript should be maintained by the Supervisor, Issue List Group for each circle in which the names of Head Offices and Sub Offices in Circle should be entered. The abstract checker should note the opening and closing numbers of each period in the register by a reference to the Issue Lists. The figures so entered in the register should be transcribed at the top of the abstracts of the following period by the abstract checker concerned. The abstract checker should tick off the entries of the total number of Money Orders in the Abstracts, in case of agreement. In case of disagreement, however, he should check and verify by actual count the number Of Money Order issued for each date and note the discrepancies prominently by plus or minus entries as the case may be after ticking off the entries of the numbers against dates that agree. He should also see with reference to the closing number of the previous list that the commencing number of each list is correct and examine the sequence of the series of numbers of money orders issued, in the Issue List and see that no break in the series of numbers has occurred. In case of such a break, the Postmasters should be asked to explain the cause thereof.

The abstract checker should ensure that for each Telegraphic Money Order issued, Telegraphic Money Order requisition in ordinary M.O. form has been received along with the Issue List.

The Abstract checker should check commission on the Money Orders in the issue Lists (vide Para 3.18). He should also see that the commission has been correctly entered relatively to the amount of each money order in

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the Issue Lists, that the totals of the "Commission" column are correct and that the omission of an entry of commission is duly explained by the letters P.S. or T.S. (Postal or Telegraphic Service) or C.O.D. (trade charge money orders) or F.R. (Family remittances). An additional check should be exercised to see that the total commission credited in the Cash accounts is not less than 2.88 percent and approximates to 3.2 percent of the total amount of money orders issued. The check should be exercised on the basis of circle figures, i.e. value of money orders including Postal Service, Telegraph Service, etc. money orders and the actual commission realised and credited.

While checking abstracts for the second period, the Abstract checker should also compare the figures of the first period with those brought forward from the first period into the abstract for the second period and bring to the notice of the Postmaster concerned, all irregularities detected in the course of examination.

The abstract checker should ensure that for each V-SAT money order issued the original Money Order Form has been received along with the Issue list.

The credit in the Issue list will be verified in respect of all the original Money Orders Forms and an entry V-SAT is recorded on the Issue List in manuscript. This check is exercised cent percent in all the Postal Accounts Offices.

NOTE 1 -- A register in manuscript with suitable columns showing the distribution of work among with the Abstract checkers should be maintained by the Accountant submitted to the Accounts Officer-in-charge through the J.A.O. on the 9th and 25th of every month.

NOTE 2 -- A check should be done by the J.A.O. at the end of the completion of checking of Issue List, in order to see that the Abstract checker has carefully examined the sequence of the number of money orders issued. The result of the check should be recorded in his Diary referred to in Para 3.126.

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3.16(A) Regarding the procedure for checking the accuracy Of the work of the Abstract Checker, viz. checking receipt of Telegraphic Money Order requisition in the Postal Accounts Office in support of the relevant entry in the issue List prescribed in Sub-paragraph 3 of para 3.16 see Annexure I to Postal Accounts Manual Volume I.

3.17(A) The Supervisor of the Machine group will receive the Issue Lists from the Abstract checkers and settle the discrepancies in respect of the sheets which have been flagged by them. The discrepancies, when checked by him will consist of two classes:-

- (i) The operators mistakes, and
- (ii) Real difference, viz. short or excess credit afforded by Postmasters.

(B) He will make a note of all operators' mistakes in the Error Book, to be maintained by him, against the name of each operator. A separate sheet may be used for each month and the number of mistakes committed by each operator may be totalled each month till the official year is closed. The operators may be given a chance of rectifying, out of office hours the errors committed by them and the mistakes so rectified need not be entered in the error book. The rectification of the errors should be watched by the Supervisor, Machine Group. The Error Book should be consolidated and submitted to the Director/ Dy. Director of Accounts (Postal), through the J.A.O. and the Accounts Officer in Charge, on the 7th of every month (see also Para 3.30.A).

(C) He will note the real differences in the Abstract and the Issue Lists prominently by plus or minus entries for issue Of necessary objection by the Summary Examiner.

(D) After the completion of the day's work, he should enter in his diary, the number and nature of the discrepancies settled by him and also

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the cases of real differences found by him or checking and the facts of his making necessary entries in the Error Book or the Abstract as the case may be. The Diary should be submitted to the J.A.O. daily and to the Accounts Officer in charge every Wednesday.

3.18 For the purpose of the check of commission, a broad sheet should be maintained with two sub columns for each month, one for each period of account. The result of the check of Money Order Commission and review by supervisor should be recorded in the broad sheet and submitted to the Branch Officer for review on the 7th and 21st of the month following the month of account.

3.18-A For the purpose of seeing that service money orders are issued only for bonafide departmental purpose, a check should be carried out monthly. The checker of the Debit Check Section should satisfy himself by reference to the purpose of remittance as noted on the money orders themselves that they have been issued for bonafide departmental purpose. If the purpose of the remittance is not noted on a money order it should be ascertained by a reference to the Postmaster concerned. Replies when received should be examined to see that the issue of a service money order was justified. The result or the check should be noted against the entries in a broadsheet which should be submitted monthly to the Account Officer through the J.A.O.

3.19 In examining the Issue Lists of Field Post Office or other offices to which, by special orders, the system of issue of money orders free of commission has been extended, the items against which the distinctive letters "F.R." are noted in the "Commission" column of the Issue list, should be picked out and compared with the entries in the statement received from the Postmaster in respect of such free remittances. The commission realisable on the value of money orders entered in the statement should be carefully checked and totalled. The

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total amount of commission together with the number of money orders should then be entered according to each period of account in a register in Form No. D.G. (PA)-401, the figures for each office being separately noted. At the close of the month, the register should be totalled and a bill made out. The amount of the bill will be debited to the Defence or other Department concerned by per contra credit to the head "Money Order Commission". The bill together with the certificates of the Commanding Officer will be sent to the Controller, Defence Accounts concerned with the settlement account in which the debit is raised against him. The register in Form D.G. (PA)-401 should be submitted to the Accounts Officer for review on the last day of the month following the month of account.

NOTE -- The procedure laid down in the Para will remain inoperative in peace time.

3.20 Whenever any discrepancy is noticed, a communication in Form No. D.G. (PA)-400 should at once be made to the Postmaster concerned pointing out the discrepancy.

Review

3.20A (a) The Supervisor of the Issue List group should review daily the work of the abstract checker and he should affix his dated signature on each sheet examined by him. He should record the results of his review in his diary in Form D.G. (PA)-444.

(b) He should also review daily the correctness of the check of Money Order Commission of the Lists checked by the Issue List examiners and include the fact of review in his diary.

3.20-B The M.O. issue abstracts of each month, as checked under Para 3.16 should be reviewed by the Supervisor and also the J.A.O. to see that the corrections made in the 1st period abstracts at the time of check have been correctly carried over to the 2nd period abstracts.

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For this purpose, a manuscript register with suitable columns "should be maintained and submitted to the Branch Officer".

Check of issue Summaries

3.21 After completion of the checking of abstract for both the periods by the Abstract Checkers, they are made over to the Summary Clerks. Before the summaries are taken up for check the total value and commission as shown herein should be agreed with the credit in the Cash Accounts under the heads "Money Orders issued" and "Commission on Money Orders issued" respectively and Junior Accountant of the Postal Accounts Section should make the entries "Agreed" and initial them.

3.21-A (a) The checking of the summaries should be conducted in two stages, viz. (1) the totalling by machine of the monthly totals of the abstracts for the second period and (2) reconciliation.

(b) The machine totalling of the Summaries is not required. The Machine operator will go on with totalling the monthly totals including the plus and minus entries as shown in the II period abstracts for the Head Office and all the Sub Offices under it and enter on slips of paper of a convenient size the consolidated totals for each Head Office, of the number, value and commission separately for inland and telegraphic money orders. Thus in dealing with the abstracts the operator will have to total 6 items for each office, for example, if a Head Office has 20-sub offices under it, he will have to total 126 items, including those of the Head Office.

NOTE -- For the purposes of outturn the number of items done should be actually counted.

(c) The consolidated totals thus worked out are then compared by the Summary clerks with the corresponding totals in the Summary. The discrepancies that may then be brought to light, are due either to the operator's mistakes or to wrong totals in the Summary or to short or excess

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credits in value or commission. The Operator's mistakes should be recorded in an error book maintained for the purpose in the summary group. The operator may be given a chance of rectifying out of office hours the errors committed by him, and the mistakes so corrected need not be entered in the "error book". The discrepancies should be reconciled by the Summary clerks by comparing the entries in the abstracts with the corresponding entries in the Summaries.

NOTE 1 -- In working out the actual outturn, the number of offices in the Summaries should be multiplied by 3 irrespective of the fact whether there is any transaction in an office or not.

NOTE 2 -- Progress reports showing the number of summaries, the number checked daily and the number outstanding should be maintained by the. Summary Clerks.

3.22 Any discrepancy found in the totals of the lists and brought out in the summary or discovered between the total of the summary and the credit in the Cash Account should be brought to the notice of the Head Postmaster in the form of an objection statement for adjustment if no reply to the enquiry as per Para 3.20 has been received in the meantime.

NOTE 1 -- If there is a difference in the credits for value with a corresponding difference in the credits for commission, such items will be entered in a Register in form D.G. (PA)-401, and a single transfer entry made in a month for each Postal Circle for the net difference.

NOTE 2 -- Difference on a particular summary or sums not exceeding Re. 1 will be adjusted in the manner indicated in Para 3.56.

Statistics Of money orders issued

3.23 The figures of the summaries, after they are checked, will be posted for statistical purpose in the Register of Inland money order transactions for the month and Circle concerned (Form D.G. (PA)-402].

Check of paid lists

3.24 The paid list contains details of the date of payment,

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number, office of issue and amount of each money order, telegraphic and non-telegraphic money orders being shown separately under respective money columns. The money orders accompany the list arranged in the order of the entries in the list. The money column of the list is totalled daily and the total is transcribed in the Abstract of daily totals which accompanies the list for each period. The abstract shows a total for the period and the total of the first period is carried over to the Abstract for the second period of the month to arrive at the monthly total. The monthly totals shown in the Abstract for the second period of the month in respect of transactions of the head office and its several sub-offices are then transcribed into the Summary.

3.25(a) The examination of the paid lists is conducted in three stages, viz. (1) the arranging of the paid money orders (2) the totalling by machine, of the value of paid money orders and (3) the reconciliation. The work in the first and third stages is done by non-machine worker while the work in the second stage is conducted by machinists on a Comptometer. The men employed to work in three stages are respectively called (1) the arrangers, (2) the machine operators, and (3) the reconcilers, and miscellaneous checkers.

(b) The work of reconciliation is done in two stages (i) reconciliation of discrepancies and (ii) other incidental items of work by two sets of men called reconcilers, and miscellaneous checkers respectively.

Arranging the paid money orders

3.26 On receipt of the Money Order Paid returns from the Post Offices through the Record Department. the distributing checker in the paid List Section will make over the Paid Lists together with the bundles of Paid Money Orders and the Abstracts of daily totals, to the arrangers in the usual way through a Distribution Register D.G. (PA)-406

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NOTE -- Paid Lists containing not more than 100 items should be made over, together with the relative abstracts and Paid Money Orders, to the reconcilers for examination by mental process without being handled by the arrangers and machine operators.

3.27 The duties of the Arrangers are:-

- (a) to see that the Paid Lists, the Paid Money Orders and the Abstracts received are intended for the Home Postal Accounts Office concerned;
- (b) to compare the Paid Lists and Abstracts with the printed slip, received with the paid returns, showing the names of Sub Post Offices arranged alphabetically under the Head Post Office, and to arrange accordingly if found misarranged;
- (c) to separate the paid lists, the Abstracts and the Paid Money order bundles of the different months of issue (current, previous and next month);
- (d) to arrange the paid money orders in order of their dates of payment for each office (Head and Sub), the Money Orders relating to Sub Office payments being also arranged alphabetically; and
- (e) finally to arrange the paid money orders in convenient batches of 50 to 100, separating slips being used to prevent different batches being mixed up. This work is done in accordance with the principles laid down in Para 3.28.

NOTE -- In the case of Post Offices rendering daily returns the work of the first and third stages is done without the abstract of daily totals which is generally received later.

3.28(a) In the case of being Head Offices, the Paid money orders which are entered in 2 or 3 sheets of the paid list should form one batch and a separating slip should be placed just after the money order relating

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to the last entry of the 2nd or 3rd sheet concerned as the case may be.

(b) In the case of the money orders paid by pay order in the Head and Sub Offices and also in the cases of Revenue and Government Money Orders the paid money order vouchers should be arranged in batches of 50 or so either by combining the vouchers of smaller pay order or R.M.O. or G.M.O. lists Or by splitting up those of big pay order or R.M.O. or G.M.O. in lists in convenient batches as clause (a) above, care being taken that the last voucher in the batch corresponds with the last entry of the sheet of the pay order or R.M.O. or G.M.O. list concerned.

NOTE -- The fact of combining and splitting up pay order, R.M.O. and G.M.O. lists by the arrangers should be noted by them in the Paid List concerned, for information of the Reconciler, this note being indicated simply by a horizontal line in red ink drawn after the last item of each month.

(c) In the cases of Sub Offices, the vouchers should be arranged according to dates of payment, when the number of money orders paid in a day is about 50.

(d) In the case of big Sub Offices when the number of money orders paid in a day exceeds 100, the money orders should be arranged as in clause (a) above.

(e) In the case of Sub Offices with small number of transaction, the vouchers relating to the entire period of account should be arranged in one batch provided the number of money orders for that period is about 50. If the number exceeds 100, the procedure in Clause (a) above should be followed.

(f) In the case of money order paid returns relating to Foreign Postal Accounts Circles, the money orders for the whole office (Head and Sub Offices combined) should be arranged in one or two batches of about 50 vouchers, necessary care being taken to see that the last money order of the batch corresponds with the last entry in the paid list sheet concerned.

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(g) In the case of offices where the number of paid money orders in a day or for several days together does not exceed 100, vide Clause (e) and (f), the arrangement of Money Orders in batches of 50 to 100 should be made with reference to the Abstract of Daily Total where necessary :-

3.28A In the course of arranging an arranger should:-

- (i) Ensure that the Bi-monthly abstracts of daily totals of money orders paid in respect of issues of each Foreign Postal Accounts Office along with the paid lists and money order vouchers are received in the Home Postal Accounts Office for arranging
- (ii) Issue calls, ordinary and telegraphic, in case of part of the paid list or bundle of paid money orders be wanting.

NOTE -- A pay order or R.M.O. or G.M.O. list should be reckoned as a part of the paid list for the purpose of this rule.

- (iii) Issue letters to the Postmasters concerned, noticing irregularities in the preparation and submission of paid list, paid money orders etc.,
- (IV) Bring to the notice of the Postmasters concerned or other higher Postal officials, other irregularities which generally occur in the preparation and submission of Revenue Money Orders and Lists thereof.

3.29 When the arranging of the paid money orders is completed, the arranger should place a slip [Form D.G. (PA) -405 duly filled in, on each money order bundle containing not more than 1,500 vouchers the number of money orders in each bundle being ascertained with reference to the total number of money orders entered in the abstract of daily totals.

The paid lists and abstracts should, after the arrangement is completed be made over to the Distributing Checker for safe custody so that the machine operators may not have access to them.

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A note should also be recorded in red ink under the initials (If the arrangers on the back of the last page of the list showing the name of the office of payment, the month or months of issue and payment, the period or date of account and the number of money orders, thus:-

“Barrackpur-I Period May/June-500, the numerator denoting the month of issue, and the denominator the month of payment”,

Totalling by Machine

3.30(a) On receipt of bundles of arranged paid money orders through the distributing checker, the machine operators will go on with totalling the values of paid money orders. Whenever a separating slip is reached or the last batch in a bundle is finished the machine should be stopped and the totals, as recorded therein, should be noted by dates or in lump, as the case may be, against each (Head or Sub) Post office, on slips of paper of a convenient size. In case, however of Head and Sub Offices, where the daily transactions run through several pages in the Paid Lists and the Paid Money Orders of a date are arranged in more than one batch, a consolidated total for each date should also be cast by the operator. Thus the machine operators will prepare an abstract of daily totals independently of the totals shown by the Postmaster either in the paid list or the Abstract of daily totals.

(b) Before or after using the machine, the machine operators are required to see to the general outlook of the Paid Money Orders as to their genuineness and to see that there has been no tampering with the dates of payments of the Money orders. They are also required to see that no money orders or a portion thereof has been so badly mutilated as to render the money order valueless as documentary. Such money orders should be entered in a register to be maintained in manuscript with suitable columns and brought promptly to the notice of the Branch Officer-in-Charge through the JA.O. in charge of the Paid List group, money order Section,

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for orders. Further action taken should also be noted in the register.

(c) The following classes of irregularities, which the machine operators generally come across in their work, should be reported by them to the post masters concerned.

- (i) Indistinct impression or non-impression of oblong money order stamp on payment.
- (ii) Non-detachment of acknowledgement portion of money orders.
- (iii) Non-entry of the value of the money order in the "Amount" cage.

NOTE -- Cases in which memos of admission of payment are received instead of paid money orders and do not contain the payee's signature should be brought to the notice of the reconciler for report if necessary to the Head of the Circle concerned.

- (d) In the "remarks" column of the daily report book the machine operator should note the cases of disarrangement of money orders by the "arrangers".
- (e) The bundles of Paid Money Orders together with the slips containing machine totals should be made over to the "Reconcilers" through the distributing checker.

Reconciliation of Discrepancies

3.30-A (a) On receipt of the bundles of Paid Money Orders together with the slips showing machine totals, the Reconcilers should first compare these totals with the totals shown by the Postmasters in the Abstract of daily total and note the discrepancies, if any, in red ink, in the manuscript slips prepared by the machine operators. The items that are reconciled should be ticked off in the Abstracts in token of check.

(b) The reconcilers will then settle the discrepancies which are generally due to the reasons noted below:-

- (1) Excess totals by the operators over the Postmaster's totals, are

due to:-

- (i) Inclusion in total by the operator, of the Money Orders issued in a Foreign Postal Accounts Circle, received with the paid money orders bundle, mixed up with Home Circle vouchers, without being charged in the Paid List.
 - (ii) Inclusion in total by the operator, of Home Circle vouchers received without being charged in the Paid List.
 - (iii) Short charge in the Paid List on account of any particular money order.
 - (iv) Mistake (short) in the total made by the Postmaster in the Paid List or Abstract.
 - (v) Mistake in the total made by the machine operators. This may be due to bad operation or to indistinct and illegible figures on the Money Orders entered by Postmasters.
- (2) Shortage in operators totals are due to: --
- (i) Wanting Money Orders.
 - (ii) Excess charge in the Paid List on account of any particular money order.
 - (iii) Double charge on account of any particular money order, one charges not being supported by a voucher.
 - (iv) Mistake (excess) in the total made by tile Postmasters in the Paid List or Abstract.
 - (v) Mistake in the total made by the machine operators.
- (3) Discrepancies, short Of excess may also occur on account of misarrangement of money orders by the Arrangers. Such discrepancies are generally settled with corresponding excess or short total on some other date or dates.

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(c) After noting the discrepancies as in clause (a) above, the reconcilers should localise the mistake, ascertain its nature and then compare the entries in the Paid Lists with the relevant vouchers in respect of the date or batch in which there is a mistake. In this way the discrepancies due to the reasons mentioned in items (i) and (iii) of sub-clauses (1) and (2) of clause (b) above are settled.

(d) The short or excess totals by the Postmasters or by the machine operators are settled by checking the totals of the Paid Lists by mental process.

(e) To facilitate check the reconcilers should see the note made by the arrangers in respect of the arrangement of the Money Orders in the Paid Lists, Consolidation sheets or Abstracts. The manner of settlement of each discrepancy should be noted on the reverse of the relevant manuscript slip prepared by the machine operators.

3.30-B The reconcilers are required to:-

- (i) Compare the first period abstracts when dealing with these of the second period and to check the grand total of the amount column of the second period abstracts;
- (ii) Notice irregularities to the Postmaster on receipt of a currency expired money order along with currency money orders;
- (iii) Report to the S.P.O. (in Form No. D.G. (PA)-404 cases, pointed out by machine operator, in which memos of admission of payment do not contain the payee's signature unless the S.P.O. has already intimated orders on them to the Postal Accounts Office;
- (iv) Notice irregularities to the Postmaster for the Home Circle Money Orders and foreign Circle Money Orders received without being charged & without properly arranged and issue enquiry

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memos, relating to the same to the Foreign Postal Accounts Offices and enter such money orders in the Register in Form No. D.G. (PA)-403 (b) maintained in the paid list group.

NOTE -- A suitable note should be recorded in such cases in the Issue list or the Register of unpaid Money Orders (as the case may be).

These Money orders should remain in the custody of the distribution checker in the paid list group and when the charges are traced in the departmental accounts or are received with check slips from other Postal Accounts Offices, the relative money orders lying in the Paid list group should be debit-checked and filed with the relevant bundles relating to Void Money Orders, Advice of Transfer etc. after making a note in the column 10 of the register in form D.G. (PA)-403(b).

The Register mentioned in clause (iv) above should be submitted to the Branch Officer in charge by the 15th of each month with a memo. of submission showing the outstanding as per previous month, number of cases added as well as the number of cases disposed of finally during the month and the closing balance, which should be agreed with the outstanding cases in the register.

- (v) Prepare check slips (Form D.G. (PA)-403 for the wanting money orders and keep them in the proper bundle and call for them from the Postmaster by issuing objection statements in Form D.G. (PA)-403(a). The objection statement should be prepared in triplicate wherein all the wanting money orders detected by the reconciler should be entered. The third copy should be retained in the paid list group duly pasted in a guard file for verification of the wanting money orders subsequently received from the Postmasters so as to facilitate their transfer to "Objection Book Group" for settlement outstanding objections.

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NOTE -- The paid money orders or Memos. of Admission of payments received with objection statements in such cases should be filed with their respective objection statements after necessary check as to the General Outlook genuineness etc. as contemplated in para 3.30(b) and (c) *ibid*.

- (vi) The wanting money orders vouchers relating to foreign Postal Accounts Offices (other than cases for want of voucher in their entirety from any Post Office) will be taken up by the Head of the Office, on getting information from the Branch Officer M.O. Section, demi-officially with his counterpart at other Postal Accounts Offices with full details of the voucher as available in the paid list. Such reference will be given top priority by the other Postal Accounts Offices and the issue list of the concerned H.O or its S.O.s will be verified. The result of such verification will be communicated as quickly as possible. The cases which appear *prima-facie* to be a fraud or other irregularity will be taken up with the Postmasters Generals of the relevant circles for investigation.

NOTE -- Manuscript Registers with suitable heads will be maintained for the purpose of prompt despatch and disposal of communications - one to watch the receipt of reply from other Postal Accounts Offices and another for sending the letters/D.O. communications/Telegrams to other Postal Accounts Offices. The Register should be put up to the Head of the Office on the last working day of every month.

- (vii) Notice irregularities [Form D.G. (PA)-400] to the Postmaster in case of discrepancies (Short or excess charges) in the Paid list, adjusted by them by addition to or deduction from a subsequent date's totals, instead of by charge or credit in the cash account;
- (viii) Notice irregularity statement to the Postmaster for other irregularities in respect of paid money orders and lists which may be detected in course of examination.

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- (ix) Note on the paid money orders concerned, the amount actually charged in the paid list for the guidance of the debit checkers in the case of short or excess charge found after comparison; and
- (x) Note the result of his day(s) checking in the remarks column of his daily report book.

3.30-C After the reconciliation of discrepancies is finished the paid lists and the abstracts together with the bundles of paid money order vouchers are made over to the miscellaneous checkers through the distributing Jr. Accountant. The miscellaneous checker will enter daily in a Memo [form D.G. (PA)-407] the number of paid orders to be transferred to the Sorting Group, a separate Memo being used for each month of issue, as well as for each month of payment. This distinction according to month of issue will be apparent from the colour of the Form issued. The entries in the Memo will be made from the details on the "Slip" [D.G. (PA)-405] mentioned in Paragraph 3.29 above. The miscellaneous checker should affix his initials against the entries made by him.

Miscellaneous Checking

3.30-D The miscellaneous checkers are required to: --

- (i) fill up the gaps in the paid list, if any, in respect of the names of the office of issue of money orders with reference to the paid money orders;
- (ii) Issue reference to the Postmasters for wanting lists and other irregularities in connection there of;
- (iii) Prepare in manuscript wanting paid lists, if any with reference to the paid money orders.

3.30-E The Supervisor of the first and third stages of work in the paid list Section will be to advise and help the arrangers and the reconcilers in their work whenever they experience any difficulty. He will

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train any new men posted to these two sections in their work. Daily he should fully review the work of the reconciler to see that the checking of the postmaster's abstract of daily totals with those prepared by the machine operators has been correctly done. He should also check carefully in detail items of discrepancies noted by the reconcilers as "Machine Operators" mistakes, entering the facts of these daily checks in the diary to be maintained by him. He should in addition review the shoots of Head/Sub office lists daily. He should also sign the sheets examined by him. The diary should be submitted to the J.A.O. in-charge daily and to the Group 'A' or 'B' officer in-charge every Wednesday.

At the end of the day he will collect from the reconcilers all the operator's manuscript slips that have been completely examined and see that the discrepancies noted therein in red ink have all been settled and a note to that effect together with the manner of adjustment has been recorded on the reverse of the slips concerned. In cases of doubt he should go through the Paid List and Abstracts of daily totals and ascertain whether the particular adjustment has been correctly made. He will maintain the forecast register with reference to the rates or work of the Paid List group. The mistakes of the operators in totalling the values of paid money orders should also be noted by him daily in the Error Book of Machine Operators maintained by the Supervisor, Comptometer group, according to clause (b) of Para 3.17. The entries in it should be made with reference to the remarks made by the reconcilers in settlement of the discrepancies in the Operators slips. For this purposes he should open separate columns in Error Book. The Memorandum of Money Orders to be made over to Sorting group (see clause (iii) of Para. 3.30. (C) should be collected, totalled and also initialled by the supervisor every day. In case the total number of mistakes shown as due to machine operators' mistakes fall short of 6 items in a day, the actual number available for the day should be checked in detail.

3.30-F In order to test the accuracy of work done in the Paid List Group, the J.A.O., Paid List Group, should exercise the check prescribed in Appendix I of the Postal Account Manual Volume I

3.30-G The J.A.O. in charge of paid list group should review the work of each reconciler and also check the miscellaneous work each day and report the result of his review in his diary in form D.G. (PA)-444 which should be submitted to the Accounts Officer-in charge every Wednesday.

3.30-H The procedure of review prescribed in para 3.20-B should also apply to M.O. Paid abstracts to see that the work required under para 3.30 B (i) has been correctly done.

3.30-I The Postal Accounts Office, while sending returns to other Postal Accounts Officers, should prepare an invoice, in triplicate, indicating the name of the Head Office, the No. of vouchers and the amount as per the abstract of daily total. One copy of the invoice should be returned by the receiving P.A.O. acknowledging the receipt of paid vouchers/paid lists/daily abstracts. These invoices should be given a running serial. The acknowledgement should be watched and the acknowledged copy on receipt should be filed with the office copy in the sending Postal Accounts Office. (This takes effect from 1-4-1990)

Check of Summaries of Money Orders Paid

3.31 As stated in the Note to clause (6) of Para. 3.12 the summaries of money orders paid intended for several Postal Accounts Offices are all received together in the Home Postal Accounts Office, separately for each month of issue. The checking of these summaries is conducted in three stages, viz. (1) cross totalling by the machine of the totals of the several columns of the Summaries, (2) machine totalling of the monthly totals as worked out in the abstracts for the II period and preparation by the operator of Consolidated total of amount and No. of

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money orders, and (3) reconciliation.

The work in the first and second stages is done by the machine operator while the work in the third stage is done by non-machinists called the Summary clerks.

3.31-A After getting certificate of agreement from the Checker Postal Accounts Section, of the grand total with the charge in the Cash Accounts as laid down in Para 3.33 below, the summary clerk will make over the Home and Foreign Summaries to the operators for doing the first stage of Summary Checking . A gross total of the totals in column 2 to 5 of the Home Summaries is struck by the machine operator and agreed with the grand total in column 6 thereof as given by Postmaster.

In the case of disagreement, the differences should be reconciled by a reference to the figures for all the Postal Accounts Offices as shown in the Summary for the Home Postal Accounts Office and noted as a plus and minus entry below the respective totals shown by the Postmaster in the Home Summary.

3.31-B In the second stage of the work the machine operator in respect of each Head Office and all its Sub-Offices strikes a total of the monthly totals (including the corrections) as shown in the abstracts for the IInd period separately showing the consolidated total of the number and value of Inland money orders paid as well as of telegraphic money orders and their value, so that if a Head Office has 20 Sub Offices under it, the operator will have to total 84 items including those of the Head Office. The number of items for outturn should, however, be obtained by actual count as it may sometimes happen that no telegraphic money orders are paid at a particular office during a certain period.

3.31-C The consolidated totals of the number and value of money orders as prepared by the operator in the second stage [vide Para 3.31-(B)] are compared by the Summary clerks with the totals in the Home Postal

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Accounts Office columns of all the Summaries including the Foreign Summaries. The discrepancies that may then be brought to light are due either to the Operator's mistakes or to short or excess charges. The operator's mistakes should be entered in the error book maintained for the purpose in accordance with clause (c) of paragraph 3.21A. These discrepancies should be reconciled by comparing the entries in the abstracts with the corresponding entries in the Summaries. As no figures relating to Telegraphic money orders appear separately in the Summaries Consolidated totals relating to them as prepared by the operator are not subject to further verification or reconciliation.

NOTE 1 - For the purpose of outturn, the number of offices in Summaries should be multiplied by 2 irrespective of the fact whether there are any transactions or not, but in the case of summaries checked in respect of money orders paid preceding credit only those offices which have any transactions should be multiplied by 2.

NOTE 2 - The summary clerks should maintain progress reports showing the number of summaries and extracts from summaries received and the number checked daily by them and the number outstanding. In addition, the number of items dealt with as per Note 1 should also be noted.

3.32 The Summary clerk should also see that the total shown in the Foreign summary agrees with the corresponding total in the Home~Summary. Any discrepancy noticed in the course of those verification should be noted as a plus or minus entry below the total shown in the Foreign Summary and 8, note of agreement made and initialled by him against the total. He need not check the grand total by across totalling the columns 2 to 5 but he will see that the grand total of each summary is agreed with the charge in the Cash Account under the head "Money Orders paid" for the month of issue concerned.

3.33 A certificate of agreement will be obtained from the checker in the Postal Accounts Section who will mark the grand total "Agreed" placing his initials below the entry in cases of disagreement if the

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aggregate charge in the cash accounts agrees with the aggregate amount as exhibited in the summary the figures for each month of issue as entered in the summary, should be posted by the checker in the Classified Abstract irrespective of the amounts shown in the Cash Account, the remarks "agreed with the cash account" being made in the summary under his initials with date. When, however, there is a discrepancy between the aggregate amount as entered in the Cash Account and that shown in the summary, the amount of discrepancy should be taken in the Classified Abstract against the head "Issues of current month" so that the total amount included in the Classified Abstract on account of money orders paid during a month may always agree with the total amount changed in the cash account of the month. In cases of such discrepancies, the following note should however, be made by the checker in the money order summary against the total amount relating to the current month's issues: Taken as Rs..... in the Classified Abstract.

NOTE -- Any differences between the grand total of consolidated Home Summary and the charge in the Cash account should be taken to relate to the Home Circle figures, the Foreign Circle totals being regarded as having agreed with the cash account.

3.34 The totals Of the foreign summaries should be entered separately for each Postal Accounts Offices in the Register [form D.G. (PA)-409] The receipt of the invoice, in duplicate indicating the name of the Head Offices, the No. of vouchers and the amount as per the abstracts of daily total will be watched through a separate manuscript register. One copy of the invoice will be returned to the Postal Accounts concerned, after recording the acknowledgement under the signature of Summary Accountant of the Money Order section concerned.

The register should be submitted to the B.O. in charge every month (1st Monday of the month) with details of P.A.Os from where the invoice, with vouchers and the amount had not been received for taking suitable

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action to call for them.

3.35 Deleted

3.36 For statistical purpose, the figures of Paid summaries (Home and Foreign) relating to the total number and value of paid money orders issued in the Home Circles are entered separately for office and each Postal Circle of payment, in register to be maintained in Form D.G. (PA)-402.

Sorting of Paid Money Orders

3.37 The work of sorting paid money orders is done to four stages. First Stage-counting and sorting according to Head Offices of issue, Second stage-Sorting according to Sub Offices of issue. Third stage-arranging of the sorted orders under each head or sub-office according to the serial numbers of the orders, Fourth and final stage-counting , bundling and labelling.

The sorting of paid money orders should be completed on the dates noted below.

1st period28th of the next month.

2nd period 15th of the second month following.

NOTE -- When the work of sorting paid money orders is taken up at Home Postal Accounts Offices, the money order paid vouchers received from all other Postal Accounts Offices pertaining to the month of issue are also mixed for sorting simultaneously.

3.38 Each bundle of money orders received from the Paid number lists group is examined by the Supervisor to see that the number of vouchers shown on the slip placed on the top of the bundle agrees with the corresponding entry in the Memo. [Form D.G. (PA)-407]. The supervisor should note against each entry in the memo the name of sorters among whom the vouchers will be distributed for the first stage of Counting and

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sorting according to Head Offices of issue, keeping in view the fact that each sorter may get approximately the number of Money Order required for a day's outturn. The vouchers will then be distributed among the sorters for sorting.

A progress register for each sorter should be maintained in Form D.G. (PA)-410.

3.39 The sorter will verify by actual counting, the number of vouchers noted in the memo and then sort the money orders by Head Offices of issue with reference to the money order name stamp impressed at the top of each money order. The sorted bundles will be collected by the distributors from each sorter, and after necessary entries have been made in the progress register the sorted orders will be collected in a receptacle for each Head Office.

NOTE -- In order to avoid the mixing up of money orders issued in one month with those issued in another, the sorting in all stages is done by sets of men. If the distribution of work requires the same man to deal with different months of issue, great care should be taken at every stage of the work to keep one month's issues apart from another month's bundles for one month being disposed of before those of another month are taken up.

3.40 Each sorter is next allotted a certain number of Head Offices and is required to sort the orders according to the several sub offices under each Head Office and then serially arrange them for each Head or Sub Office of issue. The distribution of Money Orders to various sorters is recorded in the Distribution Broadsheet in form D.G. (PA)-410A. The Broadsheet should be submitted for review to the Branch Officer in Charge of the Section through the J.A.O. on 5th of each month, after recording a certificate of completion therein.

NOTE -- Illegibility or non-impression of oblong stamp on issue of Money Orders render the Money Orders to be misarranged. The sorters will make over all such Money Orders to the Head Sorter to decipher their

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correct offices of issues. Vouchers which cannot be so disposed of by the Head Sorter will be entered in a register in manuscript and made over to the Supervisor, Paid List Group, for finding out the names of the Office of issues by referring to the paid lists. The offices of issue will be noted on the vouchers which will then be made over along with the register to Debit Check Group for disposal. The Assistant checker Debit Check Group, will acknowledge the receipt of the vouchers in the register and return the same to Sorting Group. Two registers, one for each period of account, should be opened.

3.41 The orders for each Head Office including its Sub Offices will next be counted by hundreds, placed crosswise and bundled, the total number in each bundle being noted on a slip in Form D.G. (PA)-411 placed at the top and initialled by the Head Sorter, showing (1) the Head Office of issue (2) the number of paid orders (3) the month of issue and (4) the month of payment with the sorter's initials.

3.42 The number of orders contained in the bundle or bundles for each Head Office, as shown in the slips, will then be posted by the Head Sorter against the names of the respective Head Offices of issue in the Sorting broadsheet [Form No. D.G. (PA)-412(a)] etc. A separate broadsheet should be used for each month and Postal Circle of issue of money orders. The totals of the Circle Broadsheets are consolidated at foot of that for the "Principal" Circle and the grand total arrived at in the broadsheet for the principal Circle is compared with the grand total of all the Paid list broadsheets. The difference between the two totals is explained in a separate sheet of paper and a report submitted to die Branch Officer-in-charge through the J.A.O. In-charge.

NOTE -- Before the agreement of the Sorting Broadsheet is taken up, the Head Sorter should see that the number of money orders according to Para 3.51-A has been noted thereof by the J.A.O. Debit Check Group under his dated initials.

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3.43 The serially arranged bundles for each Head Office together with the respective broadsheets for each period of payment are then made over to the debit-checking group for check. The bundles and the broad sheets are kept distinct for each month. For this purpose, the broadsheets are maintained in three distinctive colours, viz. Brown, Red and Yellow.

3.43-(A) Each of the Head and the Assistant Head Sorters, should maintain a diary to record his daily work. He should also review the work of four Branch sorters daily by rotation. The result of the review should be duly recorded in his diary which will be submitted to the J.A.O. In-charge daily and to the Branch Officer every Wednesday.

NOTE -- The Director/Dy. Director of Accounts (Postal) may, at to his discretion, allow a head sorter or an Assistant head sorter to review the work of two sorters only instead of four.

Money Orders Mis-sorted by the Post Office.

3.44 It may happen that a money order issued within the area of a Foreign Circle of Postal Accounts Office may erroneously be received with the Paid List. The mis-entry of such an order in the Paid list is detected in the course of sorting or by the debit checker. If the sorters work properly, such money orders should inevitably be intercepted by them, in which case the orders should be made to the Head Sorter. The Latter will enter then in a register and send it along with the vouchers to the Paid list group for verification of the charge. The Paid list examiner will record a certificate of verification on the vouchers and make over the register and the vouchers to the Supervisor, Reconciliation Group for onward transmission to the Foreign Postal Accounts Office concerned.

The sorters may also come across money orders the offices of issue of money orders and cannot, therefore, be properly sorted of oblong

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money order stamps required to be affixed at the time Of issue of money orders and cannot, therefore be properly sorted. Such money orders should be made over to the head sorter who should collect all such vouchers and exercise a preliminary check with a view to finding out the office of issue. In cases where he cannot so determine he should hand them over personally, after counting to the Debit Check Group through a separate transit register (vide specimen form shown below) entering therein the total number of vouchers so sent. The vouchers should similarly be returned personally by the dealing clerk of the Debit check group after supplying the wanting particulars through the same transit register to the sorting group, so that they may be kept in their proper place in the Money Order bundle during the sorting stage itself. The vouchers that cannot be returned by the Debit Check Group during the course of the same day should be carried forward and shown in the Transit Register as the opening balance for the next day, No balance should, however, be carried forward after the end of the period concerned. Necessary action for the final disposal of the balance of untraced vouchers till remaining with the Debit Check Group should be taken as indicated in Para 3.49.A.

Form of the Manuscript Transit Register

1	2	3	4	5	6
Period of Account	Date	Opening Balance	No. of MO. Sent DC by Sorting	Total	No of MOs Traced and returned back to Head Sorter

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Initials of						
7	8	9	10	11	12	13
Balance	DC Misc Clerk	Head Sorter	Supervisor D.C.	J.A.O.DC	J.A.O. Sorting	Remarks

NOTE -- In cases where paid Money Orders do not accompany the paid lists, the check slips prepared under para 3,30B(vi) should be treated in the same way as paid money orders themselves provisionally. The wanting vouchers or their equivalents should be called for by the Postal Accounts Office in which the charges appear and when received should be transferred to the Postal Accounts Office to which the debits had already passed on.

3.45 The mis-sorted money orders and the wanting money orders vouchers relating to foreign Postal Accounts Offices which appear prima facie to be a fraud or other irregularity will be verified with reference to the issue list concerned and the result of verification will be intimated to the Postal Accounts Offices concerned as quick as possible.

Misclassified Money Orders

3.46 If, in the course of sorting, a money order pertaining to a month of issue is found in a bundle of money orders relating to a different month of issue, the money order will not be removed from that bundle, but will be placed at the top of that bundle so that the necessary adjustment may be made by the Debit checking group.

Exception -- Paid Void money orders wrongly charged in the Paid list, detected in the course of sorting should be entered in a manuscript register and the made over to the Void Group direct for debit Check adjustment and record along with other paid void money orders.

NOTE -- Bogus money orders are also liable to be detected by the sorter at this

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stage. If the number assigned to such an order does not fall in the series in which the genuine money orders are issued on that date, or the same number appears for two money orders issued on a certain date, the sorter should at once take them to the Head Sorter who should forthwith make them over through a transit register to be opened for the purpose, to the Supervisor, Debit Check Section for necessary action.

Debit checking or checking payments against issues

3.47 Each debit checker will be allotted certain number of offices for debit check and will receive from the sorting Group of the bundles of paid money orders relating to his portion no matter in what months they are issued, and sign the corresponding entries in the sorting broadsheets in the column provided for the purpose. As the bundles are tied up in hundreds and kept cross wise he will count the hundreds and tally the number with the entry on the slip placed on the top of the bundle. He will then sign the slip in the place provided for the purpose. If any discrepancy is discovered, it will be brought to the notice of the checker in charge who will settle the difference in communication with the Head Sorter.

Each debit checked will be allotted different offices in different months. The selection of offices will rest with the J.A.O. in-charge of the section and for this purpose a broadsheet showing the distribution of offices among the debit checkers during the several months should be maintained by him. The section should be so arranged that no debit checker may be in a position to have any idea of the offices to be assigned to him in a particular month.

NOTE -- When receiving a bundle of sorted money orders, the checker should see whether the months of issue of money orders agree with the months noted on the slips placed on the bundle.

3.48 If, in the process of debit-checking, it is found that certain orders have been mis-sorted as to Head Offices of issue these will be transferred to the proper checker by making entries in the plus and minus columns of the broad sheet or sheets, as the case may be, his initials being

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taken against the plus entries, while the checker, who transferred such orders will initial the corresponding minus entries.

3.49 If in the course of debit checking of money orders relating to a month of issue, certain money orders relating to a different month or issue are found, a note should be made on them of the incorrect month's bundle with which they were received. They must, after check in the Issue list concerned be transferred to the Assistant Checker for entry in a register in form No D.G. (PA)-413 and for rectification of the classification in the Paid Lists and of the cash account figures. The entries in the register will be totalled, each month and a transfer entry made by debiting the correct months of issue and crediting (by deduction from debit) the months of issue under which they were wrongly classified in the cash account.

Some Money Orders may also be found the credits for which cannot be traced in the Issue lists in consequence of incorrect or illegible entries in them or due to defective or incomplete particulars. Such money orders which are called miscellaneous money orders are made over to the Assistant Checker who will make an attempt to check those money orders against issues. If he fails in his attempts action should be taken to obtain complete particulars of these money orders and then to debit check them.

The misclassified money orders after rectification and the miscellaneous money orders after being debit checked should be made into separate monthly bundles and arranged according to offices of issue.

3.49-A The miscellaneous debit checkers will also trace the office of issue of the illegible money orders received from the sorting group under para 3.44 with the help of issue list of the office and return the traced vouchers to Sorting Group in the manner laid down in Para 3.44. The vouchers that cannot be readily completed from the particulars in the issue list should be sent to the paid list group for tracing the office of issue with

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reference to the paid list, through a separate manuscript transit register showing the details of such money orders. The prompt return of these vouchers by a paid list Group after noting the office of issue should be watched by the Debit Check Group and the vouchers debit checked thereafter. With regard to the vouchers still remaining unchecked, reference should be made to the paying Post Offices for intimating their offices of issue. Telegraphic references should be issued in cases of money orders of Rs. 100 and above and half margin references marked "Urgent" issued in other cases. The particulars of these vouchers as well as the miscellaneous vouchers mentioned in sub-para 2 of Para, 3.49 should be entered in a manuscript register through which all subsequent actions should be watched. A pending list should be prepared in the register itself and submitted to the Branch Officer within 3 days of the completion of debit check for each period. The final disposal of the money orders will also be noted in this register.

3.50 The broadsheets will be retained by the checker in files arranged according to dates of their receipt. When a month's accounts have been finally checked, the broadsheets and money orders relating to that month will be made over to the Record clerk; they should be destroyed under the orders of the Director/Dy. Director of Accounts, Postal after the prescribed period.

3.51 In debit checking a money order in the Issue List, the checker will compare the number of the money order and the amount as entered by the Post Office (in figures and in words) with the corresponding entries in the Issue List, and mark against the amount in the latter, the letter of the alphabet assigned to each individual checker with a coloured pencil in token of having thus debit-checked the money order. The entries in the Issue list for money orders paid, in different months (which are received in separate bundles-see Para 3.41) will be ticked off with different coloured pencil thus; Blue indicating payments in the

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months of issue, Green indicating payments in the next month.

The checker will also note any difference between the amount of the paid money order and the credit in the Issue list in the remarks columns of the list and issue an objection statement to the Head Postmaster pointing out the short or excess payment.

NOTE 1 -- Money orders paid in the month preceding the month of credit will also be debit-checked in blue pencil.

NOTE 2 -- The debit checker should take into account any red ink note made by the Paid List examiner on the money order showing the amount charged in the Paid List.

NOTE 3 -- When a difference is found between the amount of a money order and the credit in the Issue list, the debit-checker will, before entering the difference in an objection statement, re-check the total of that page of the issue list to satisfy himself that the incorrect credit entered in the Issue List has been included in the total of that page and that the total has been correctly accounted for in the consolidation. He should also take into consideration any entries that may have been made by the Issues List Examiner on the list.

NOTE 4 -- In debit checking, the telegraphic money order receipts are treated as ordering money orders.

NOTE 5 -- Should the debit checker find any money order pertaining to a Foreign Circle of Postal Accounts Office, he will hand it over to the Checker who will transfer it to the Head Sorter, obtaining his receipts for the same on the Head Office sorting broadsheet with which it was originally received.

NOTE 6 -- Should the debit checker find any money order marked "Duplicate" he should see that necessary note regarding issue of duplicate as required by Para 3.62 appears against the item in the Issue List. Otherwise he should send a note to the clerk dealing with intimation of issue of Duplicate Money Order for necessary action.

Should the original order be found in the course of debit-check, the checker will transfer it, after check to the clerk dealing with cases relating to instructions of issue of Duplicate Money Orders for necessary action.

3.51-A In order to test the accuracy of the work done in the Debit check group, the J.A.O. should exercise the check prescribed in the

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Appendix 1 of Postal Ale Manual Vol. I. The mistakes of debit checkers found out at the time of the check should be entered in an Error Book maintained for this purpose. The Error Book should be submitted monthly to the Head of the Office through the J.A.O. and the Accounts Officer in-Charge. The checker in charge of the correspondence group will submit to the J.A.O. Debit check group, all cases in which a call or reference is received for a particular money order reported as unchecked by the clerk dealing with such calls.

3.52 The conversion of sterling value into rupee currency in respect of Foreign sterling Money Orders is checked by the Examiner of the Foreign money order list. The debit checker should take into consideration any note or correction made by the Examiner or Foreign Money Order lists either on the outward Money Order or in the inward Money Order list and issue an objection statement, if necessary. The conversion of the sterling value should, of course, be checked by the checker and the J.A.O. when the objection statement is passed. If no note or correction appears on an outward sterling Money Order, the amount of value in rupee as noted by the Postmaster will be compared with the entry in the Issue List.

3.53 It happens that the credit for a Telegraphic money order cannot be traced in the Issue List in consequence of incorrect or illegible entry of the name of the office of issue on the Telegraphic money order receipt. Before issuing an objection statement for the non-credit of the Telegraphic money orders the checker to whom such Telegraphic money orders will be made over by the debit checker, will make an attempt to find out the correct offices of issue by a reference to the Telegraphic money order requisitions. If he fails in his attempts, he will issue a telegram in Code Words "Greaca" in cases of Rs. 100 and above and half margin references marked urgent in other cases, asking the office of payment (Sub Postmasters being addressed direct instead of through the

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Head Office) to intimate the correct office of issue by referring to the postal confirmation of the Telegraphic money order advice. If the reply is not satisfactory, the postal confirmation itself should be called for. If the correct office of issue showing the credit for the Telegraphic money order can not even then be found out, the charge for the money order should be disallowed and the item placed under objection.

NOTE -- The cost of telegram issued in this connection is recoverable from the Post Office Officials at fault and the Postal Accounts Offices should address the appropriate punishing authority, viz. the Divisional Supdt. of First Class Postmasters, as the case may be to determine whether recovery should be enforced or not.

Settlement of Discrepancies

3.54 Care should be taken to see that in cases of discrepancies, the objection statement is issued to the Head Postmaster of the office of issue Or payment, as the case may be When a discrepancy is noticed between the credit and charge for a money order, the remitter's entry on the money order as to the amount of remittance should be relied upon. If the amount entered by the remitter agrees with the credit, then it should be assumed that the amount paid is incorrect, i.e. the case should be treated as one of short or excess payment, as the case may be, and the objection statement issued to the Head Postmaster of the office of payment of the money order. If, on the other hand, the amount entered by the remitter on the money order agrees with the amount paid, then it should be assumed that the credit afforded in the Issue List is incorrect and the case should be dealt with as one of short Or excess credit of money order and the Head Postmaster of the office of issue addressed to settle the objection. In the case of Telegraphic Money Orders, the Telegraphic money order requisitions should be consulted for the correct amount or remittance. In the case of Value Payable money orders, however, the Head Postmaster of the office of issue of the money order will be addressed for recovery from, or refund to, the addressee of the value payable article, as the sender of

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the Value Payable article is entitled to the amount noted by him for recovery on the article.

3.55 Sometimes on receipt of complaint from the remitter or the payee of a money order, Postmasters make action for the recovery or refund of the excess or short payment and adjust the amount in their accounts, sending an intimation to the Postal Accounts Office. In such cases, the credit or charge will be verified and the fact noted in the Issue List by the checker, Debit checking group, against the money order concerned, so as to attract the attention of the Debit-checker in the course of his debit checking. No objection statement will be issued to the Postmaster in such cases, but “not to issue” objection statement will be prepared

Adjustment of small differences

3.56 “(1)Fees and other receipts other items” under 155-postal receipts - other receipts, (2) Inland Money Orders-month of issue, (3) Money Order Commission, and (4)355- Postal Services-B-Operation I-Post Offices (10)Writes off/losses” as (1) 1201- Postal Receipts-008-00-Other Receipts-02-22-01 Other Items (2) 8781 - Money Orders -001-01 Inland Money Orders - 000001- I Year of Issue (Current Year) (3) 1201-Postal Receipts - 001-02-01- Commission on Money Orders and Postal Orders -0001- Commission on Money Orders (4) 3201-02-101-02- Opening and Upgrading of Post Offices -0064- Writes off/Losses.

NOTE -- When a case of difference not exceeding Re. 1 noticed during checking of Revenue Money Orders, has been brought to the notice of the party concerned and it is found that the party does not choose to take any action in the matter, the objection may be withdrawn in the manner contemplated in Para 3.103.

Time Allowed for checking paid orders

3.57 Checkers receive money orders in fortnight bundles from the Sorting Group, and a fortnight is allowed for the disposal of the batch.

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The number received by each checker and his daily outturn as well as the balance in hand are daily recorded in a progress report book in Form D.G. (PA)-415.

The debit checking of the paid money orders should be completed on the date shown below:-

Paid money orders received with the first	15 th of the second
Bi-monthly List of money orders paid	month following.

Paid money order received with the Second	28 th of the second
Bi-Monthly List of money orders paid	month following.

Errors and Omissions

3.58 Errors or irregularities discovered in checking the paid orders will be noted in coloured pencil on the money order and issue list, as the case may require, and will be communicated to Postmasters for necessary action for remedying the irregularity.

Recording Paid Orders

3.59 As the checker completes the check of the paid money orders, he will record the bundles of money orders pertaining to each head and sub-offices of issue and month of issue and payment in the forth nightly bundles as received from the Sorting Group.

If an objection statement is issued pointing out discrepancy between the credit and the charge on account of a Money order, the money order will be stitched or securely fastened to the objection statement as an enclosure, a check slip [Form D.G. (PA)-403] being prepared and signed by the checker in charge and placed in the bundle. Such money orders, on their return, will be filed with the case relating to the objection statement. In place of every money order removed from the bundle of recorded vouchers, a check slip must be prepared by the person who wants it to be

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removed. The checkers will be held personally responsible for any money order found missing from a bundle in their charge, without a check slip being placed in lieu thereof.

Transfer/destruction of issue lists

3.60 After the issue lists are fully checked by the debit checkers in the debit checking group; those issue lists should be made over to the Record clerk. The issue lists should then be destroyed under the Orders of the Director/Dy. Director after the prescribed period of preservation.

Review

3.61 The work of each debit-checker should be reviewed by the Checker Supervisor and the JA.O. Money Order Section.

Duplicate money orders

3.62 When an intimation is received Of the issue of a duplicate order in lieu of an Original order lost before payment, the clerk who received such intimation will refer to the issue list, Register of unpaid Money Orders or Register of Forfeited Money Orders as the case may be, and see that the original order has not been noted as paid. If he finds that the original Order has been paid, he will at once telegraph to the office of payment Or send an express letter in Form D.G. (PA)-443 as may appear necessary stopping payment of the duplicate. If it has not been paid, he will note the fact of the issue of a duplicate in red ink against the entry in the issue list. Register of unpaid Money Orders or Register of Forfeited Money Orders as the case may be, Should the original order be found afterwards in the course of debit check, the checker will transfer it after check to the clerk who deals with cases relating to intimation of issue of duplicates, for such action as may be necessary.

On receipt Of a request from the Postmaster under Rule 291 of the P&T Manual, Volume VI for the payment Of a duplicate Money Order

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after the expiry of one year from the date Of issue, a reference should be made to the register of Unpaid Money Orders or Forfeited Money Orders to verify whether the credit for the Money Order is outstanding. If the Money Order has not been paid previously permission to the payment will be accorded in Form No. D.G. (PA)-443-A.

Duplicate Money Orders which are sent to the Postal Accounts office as unpaid after issue should be retained and reissued later on when required for payment.

NOTE 1 -- The diarist will make over to the dealing clerk, the intimation of D.M.O.s and also the request for granting permission to make payment of D.M.O.s received from Postmasters under rule 291 of P&T Manual. Volume VI. The number of intimations received by the D.M.O.s clerk should in the first instances be noted in lump in the index in form D.G. (PA)-415-B which is maintained at the beginning of the register in Form D.G. (PA)-415-A. The dealing clerk will then index them in detail in the register in Form D.G. (PA)-415-A which will also show the category to which the D.M.O. intimation relate. This information is to be embodied in the “Remarks” column of the Form D.G. (PA)-415-A by drawing manuscript columns for indicating the sections to which the irregularity pertains. As the intimations are disposed of, they are sorted according to the nature of irregularities (viz., stop payment/other irregularities) involved in each case and then recopied in the separate sections of the same register. At the same time the relevant columns to indicate the number of intimations of each category in the index in Form D.G. (PA)-415-B will be filled up day to day from the categorisation of the intimations.

The register should be submitted for review of the Group A or B Officer in charge of the section every Monday through the J.A.O. in-charge who should ensure by a test check that all the D.M.O. intimations made over by the diarist are duly indexed by the D.M.O. Checker. For the purpose of Branch Officer's review a list of out standings in respect of the irregularities should be drawn up at the end of the register citing the serial numbers of the out standings.

NOTE 2 -- A statement of irregularities in the issue of duplicate Money orders should be sent to the Head of the Circle every month.

NOTE 3 -- For re-issue of original Money Orders after the expiry of one year from the date of issue. See note 1, under Para 3.78.

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Void money orders

3.63 “Void Money Order” is a money order not paid within the period of its currency i.e. on or before the last day of the month following the month of its issue.

List of void money orders

3.64 Void Lists (Form No. MO-19) are prepared only by Head Offices of issue and include such unpaid void money orders as were issued either by the Head Office or any of its sub offices. Void money orders relating to the issues of other Head Offices are returned to the Head Offices of issue to be included in their void lists. Thus each Head Office submits only one void list to its own Accounts Office, and the money orders appear in the list in serial order. The void lists are due for submission to the Accounts Office on the 16th of each month, and include money orders treated as void at the end of the month following that of issue. Separate, void lists are submitted of the money orders issued in each month (also see Para 3.70).

3.65 Void lists are dealt with in the miscellaneous group of the Money Order Section where they are first examined with the void money orders that are received therewith. If any money order entered in the list is missing or if a money order be received in excess, the fact should be brought to the notice of the Postmaster. An explanation of the absence of an order should be called for unless accounted for by a remark in the void list. The examination of the void lists should be completed within one week of their receipt.

NOTE -- Should a void money order of a Foreign Circle be erroneously included in the Home Circle list, will be struck out therefrom and such void money order will be forwarded to the Postal Accounts Office concerned, where its entry will be supplied in the appropriate Void list and it will then be dealt with in the ordinary course. The error should also be pointed out to the Postmaster concerned.

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3.66 Credit in respect of each void money order should then be verified with the entry in the Issue list. The letter (R) should be marked in red pencil against the amount of the order in the Issue List to indicate that the money order has been received in the Accounts Office as unpaid void.

No account adjustment will be necessary for the unpaid void money orders and their amounts will continue to remain under the Inland Money Order head for the month of issue.

The unpaid void orders will after check, are kept arranged in bundles or convenient size for each month or issue according to Head Offices of issue in alphabetical order so that they can be easily traced for reissue when payment is claimed.

3.67 A review of unpaid void money orders received in a month should be conducted by the Supervisor and Accountant of the Void group. The Reviewer should, in addition to seeing that the provisions in Para 3.64 and 3.65 have been observed generally, check whether credit in respect of each void order has been verified with the corresponding entry in the issue lists and the letter "R" has been marked in red pencil against each item. Late receipts during a month in respect of void orders relating to previous months should receive particular attention. The result of the review should be recorded in the diaries maintained by Supervisor and the J.A.O. The check exercised by the supervisor and the J.A.O. in the course of a month should also be noted separately in the J.A.O., diary at the end of the month and the diary submitted to the Accounts Officer-in-charge for review on the following day.

Payment of money orders detained under orders issued by a Court of Law or otherwise

3.68 Under the provisions contained in Rules 277 (5) and 297(2) of the Posts and Telegraphs Manual, Volume VI, Part I. unpaid money orders (within currency expired) are received along with a copy of the

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Prohibitory Order. All such money orders should be entered in a manuscript register noting therein also the particulars of the prohibitory Order. Necessary note should also be made in red ink in the issue list or the Register of Unpaid money orders as the case may be. The copy of the Prohibitory orders and the unpaid M.O. should be kept in the personal custody of the J.A.O. of the money order Section.

The manuscript register should be submitted to the Branch Officer whenever there is a transaction and also on the last day of the month. On receipt of an order for payment, these money orders should be reissued just like other unpaid money orders, necessary note of re-issue being made in the Register prescribed above and in the issue list in the case of money orders with currency. The money orders after payment will be received after being charged in the paid void Schedules or with Paid Lists according as the money orders are paid as void or within currency. The date of payment of money orders paid within currency should be ascertained from the paid money orders in the Debit Check Group and noted in the register of re-issued money orders.

3.69 The void list and the list of Money orders detained by the Postmasters under rule 29 of P&T Manual vol. VI, part 1, will be arranged alphabetically according to Head Offices and bound together to constitute the Register of Unpaid money orders. There will thus be separate volumes for each circle.

3.70 Void unpaid money orders received by the Post-master of the office of issue after the submission of the void list will be forwarded to the Postal Accounts Office with covering letters. These money orders should be entered in the void lists and checked from the issue lists. After check they should be filed in the proper place in the bundles of void unpaid orders.

Payment of Void Money Orders

3.71 Although a money order is technically 'Void' if not paid within currency, there is no bar to its being paid, if payment is possible. In such cases, the payment is treated in the Post Office accounts, not as a money order payment, but as an void MO payment and is debited in the accounts by the Postal Accounts Section to the "Inland Money Order" head in respect of Home Postal Accounts Office issues and to "Money Order Remittance" in respect of Foreign Postal Accounts Office issues. The classification is advised by the Money Order Section, before the posting of the Classified Abstract.

3.72 On receipt of the schedule of void money orders paid, with the paid money orders, the sub-checker in the Money Order Section will:-

- (a) See that the particulars of the money orders agree with the entries in the schedule and then tick off each entry in the schedule;
- (b) Verify whether each entry in the list is supported by a money order and if a voucher be found wanting make a reference to the post master calling for the voucher, keeping the amount under 'items awaiting clearance' in the Objection Book and preparing a check slip in lieu of the money order and placing it in the bundle.
- (c) Check tile totals of the schedule.
- (d) If any money order issued from a Foreign Postal Accounts Circle be wrongly entered in the Home Circle schedule or vice versa, correct the entry by scoring out the item from the wrong schedule and inserting it in the proper one and recast the total of the schedules.
- (e) compare the totals of the Foreign Postal Accounts Circle

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schedules with the entries in the Home Postal Accounts Circle schedules, mark the total “agreed” and initial the entry.

- (f) forward the Foreign Postal, Accounts Circle schedules to the Foreign Postal Accounts Offices concerned together with the paid money orders and relative advices of transfer, number and date of the advice of transfer being noted against the respective entry in the column “Remarks”.
- (g) sort the paid money orders of each head office in respect of Home Postal Accounts Office schedule according to months of issue and serially, and prepare an abstract in red ink at the bottom of the last sheet of the schedule showing the number and amount of M.O. according to different months of issue.
- (b) send the void schedule for each period with the classification noted on its back to the Checker of the Postal Accounts Section who will initial the total of the schedule, marking it “agreed” after verifying with the charge in the cash account under void money order paid and return the void schedule to the Money Order Section. The Jr. Accountant of the Postal Accounts Section should note in the remarks column of the cash account the classification given on the void schedule for each period and incorporate the same in the Classified Abstract for the month concerned.
- (i) post the total for each month or year of issue and for each Foreign Postal Accounts Office against the head office in the Register in Form D.G. (PA)-416. The register should be submitted to the Branch Officer for review through the J.A.O. every month.
- (j) re-sort the paid void money orders for each period according to Head Office and Sub Office of issue and arrange them serially

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and debit check them in the Issue list. Paid void money orders of any month of issue received after the register of unpaid money orders has been prepared should, however, be debit-checked in the register and not in the Issue list. Each item so checked should be marked with the letter "V" in blue pencil. Items debit checked in the register of unpaid money orders should, however, be marked with the letter "V" in ink and a note of payment be made in the columns provided for the purpose.

- (k) place the paid money orders, after debit check, in separate bundles for each Head Office and each month of issue, irrespective of the date of payment.

NOTE 1 -- Any mis-classification between months of issue found in the course of debit-check should be rectified.

NOTE 2 -- If during the course of debit check a Money order paid after the expiry of one year from the date of its issue is found, it should be seen that the previous permission of the Account Office as required by Rule 291(1) of the Posts and Telegraphs Manual, Volume VI, had been obtained.

Paid void orders received from Foreign Account Offices

3.73 On receipt of void paid orders from Foreign Postal Accounts Offices, the clerk will compare them with the schedules accompanying them, check the total of the schedules, sort the money orders according to Head Office and Month of issue, classify the amount for each month or year of issue and record them in a register in form No. D.G. (PA)-417. this register will consolidate money orders paid voucher for each month of issue from all Foreign Postal Accounts Offices. This register should be submitted to the Branch Officer through the J.A.O./A.A.O. for review every month.

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3.74 The clerk will then resort the paid orders according to Head Office and Sub-Office of issue, arrange them serially and debit-check the orders in the Issue List or in the register of unpaid orders, if the latter has already been prepared, marking against the entry the initial letter of the name of the Accounts Office and the month of adjustment in the Home Accounts Office thus:-

M. June "27.

For items debit-checked in the register of unpaid money orders, a note of payment should also be recorded in the column provided therein. The instructions in clause (k) of Para 3.72 and the note there under will also apply in the case of these money orders.

Review

3.75 The work of each debit-checker of void money orders should be subjected to a review in the same way as the work of a debit-checker of money orders paid within currency, vide Para 3.61. The results of the review should be recorded in the diaries maintained by the J.A.G. and the Accountant.

Recoveries from wrong payees and payments to right Payees of money orders

3.76 Credits and debits appearing in the schedules of classified receipt and payments on account of recoveries from wrong payees of money orders and their subsequent payments to the right payees should be taken to the detailed head "Recoveries of wrong money order payments" under the head "Deposits" in the Postal Accounts Section. That Section will enter the amounts in a register of deposits [Form D.G. (PA)-70] and watch their subsequent adjustments as in the case of "Other deposits". The total credits and debits posted in this register will be agreed with the

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Detail Book.

NOTE 1 -- As payments to the right payees are generally made after recoveries of the amounts from the wrong payees, credits will, as a rule, precede the debits in such cases. If, however, a payment is made to the correct party under orders of the competent authority before recovery of the amount from the wrong payee, the charge should be held in the Objection Book of the Postal Accounts Section under "Departmental Advances".

Note 2 -- Recoveries/Payments on account of excess/erroneous/short payments of individual M.O.s appearing in the P.O. accounts relating to the issues of Foreign Circle Postal Accounts Offices will be finally adjusted under the head, "I.M.O" in the accounts of the circles in which the transactions occur, and their particulars will be intimated to the concerned Postal Accounts Offices through a monthly R&R statement in the existing form. No advice of credits/debits on this account will be exchanged among the Postal Accounts Offices.

Transfer of balance from inland money orders to forfeited money orders**3.77 Deleted.****Re-issue of Void Money Orders**

3.78 On receipt on an application in a Postal Accounts Office for the re-issue, of a void money order, it should be seen that the void money order is one that was issued within that Circle of Postal Accounts office and if not, the application should be transferred to the Postal Accounts Office concerned. A reference will then be made to the register of unpaid Money Orders (see Para 3.69) to see if the money order is still outstanding as "void". If the register shows an entry which corresponds with the particulars given in the application and it is found that the original void money order was received the money order will be re-issued in favour of the person named in the application, whether he is the remitter or the payee or a person named by either of them.

In case of Value Payable Money Order, the payment in respect of

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which is to be made under the orders of the court, to the court sender or addressee of the Value Payable article, the Money Order may be re-issued in favour of the court/sender or addressee of the Value Payable article, as the case may be. If, however, the payment of Value Payable Money Order is ordered to be made to more than one party, the Money Order may be re-issued in the name of the postmaster of the office or issue.

NOTE 1 -- On receipt of a request from the Postmaster under Rule 291 of the Posts and Telegraphs Manual, Volume VI, Part I for the payment of an original Money Order is, it should be called for and the Postmaster requested to apply for its re-issue under Rule 301 *ibid*. The Postmaster concerned should also be asked to explain the circumstances in which the Money Order was not sent to the Postal Accounts Office as unpaid void after the period of its currency.

NOTE 2 -- Applications for re-issue of unpaid within currency Money Orders held by Postal Accounts office under Para 3.66 *ibid* are also received and disposed of in the same way as void Money Orders.

3.79 Should the particulars given in the application order or request disagree with those recorded in the register of unpaid money orders or the issue list, the Postmaster will be asked in a letter in Form No. D.G. (PA)-419 to explain the difference. A note of the number and date of this reference will be kept in the register of unpaid money orders or the issue list.

3.80 If the money order, the re-issue of which is requested, has been paid within or after the period of currency or if authority for repayment to the remitter in a foreign country has been communicated to the office of exchange or if it has been re-issued already, the facts as known should be communicated to the Postmaster.

3.81(a) Foreign inward money orders held as void should not, as a rule be re-issued in favour of any person other than the payees without the assent of the Indian office of Exchange through which they were originally advised. In no case a foreign inward money order can be

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reissued six months after its issue. In such cases the Postmaster should be asked to obtain the assent of the Indian Office of Exchange.

(b) Applications for the re-issue of void money orders will ordinarily be received through Postmasters (vide Rule 301 of the Post and Telegraphs Manual, Volume VI). Applications made by remitters or payees direct to a Postal Accounts office should be forwarded to the Postmaster of the office of issue of the money orders for necessary action. A money order will not be re-issued in favour of the heir of the deceased remitter or payee unless the claim is acknowledged by the competent authority (or by the original payee Or remitter if surviving).

(c) Void money orders sent out on requisition will not be re-issued until they are received back.

(d) When the payee or remitter of a void inland money order applies for its payment to him in a country or place outside India with which money orders can be exchanged, the money order will be re-issued by the Postal Accounts office on the Indian Office of Exchange concerned, with instructions to that office to cash the order and after deductions from the amount a fresh commission at the rates applicable to inland money orders or outward foreign sterling money orders, as the case may be, to advise a fresh order for the balance to the settlement, country or place of payment.

3.82 On the acceptance of an application or the re-issue of a void money order, the void money order is re-issued by making an endorsement on it or on a separate slip [Form No. D.G. (PA)-420] pasted to it. Re-issued orders are numbered in an annual series & entered in a register [Form No. D.G. (PA)-421], the fact of re-issue being also recorded in the Register of unpaid money orders against each original money order.

The re-issued money orders will be examined by the J.A.O. of the Money Order Section and after being passed by him will be placed before

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the Accounts Officer for signature. Re-issued money orders will be transmitted to the Office of payment in registered covers without any forwarding letters. An intimation in Form No. D.G. (PA)-419 should be sent to the Officer applying for the re-issue, should he not be the Postmaster of the Office of payment.

NOTE -- For re-issue of Prohibitory Money Orders, see Para 3.68.

3.83 Re-issued money orders, if paid, are not accounted for in the ordinary lists of money orders paid, but in the schedule of void money orders paid referred to in Para 3.71. The void money order clerk, on receipt of such lists, will note the payments of the re-issued orders in the void list and transfer the vouchers to the Re-issue clerk who will note the payments in the register of re-issued money orders [Form D.G. (PA)-421], and record the vouchers.

Re-issued orders, if not paid, are returned to the Accounts Office where they are held as void. A letter in Form No. D.G. (PA)-422 should be issued to the Office of payment regarding the disposal of re-issued money orders not received as paid or void.

NOTE -- For re-issue of Prohibitory Money Orders, see Para 3.68.

**CONSOLIDATION OF TRANSFER ENTRIES MADE IN THE
VARIOUS GROUPS OF THE MONEY ORDER SECTION**

3.84 Transfer entries of adjustments made in all the money order sections will be consolidated and copied in an abstract of Transfer entries which will be sent to the Book Section for incorporation in the accounts.

Review of In checked Items

3.85 Deleted.

3.86 The total of the register of unpaid money orders referred to in Para 3.82 will represent the amount of unpaid orders outstanding.

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Before arriving at the total amount of out standings at the end of a month, care should be taken to see that all the money orders charged for in the accounts up to and including that month are debit-checked. The amount adjusted and the month of adjustment will be entered in the columns provided for the purpose. The total amount adjusted in a month will be compiled separately and entered at the end of the register. A broadsheet will be maintained showing the amount of unpaid orders, the amount adjusted and the outstanding balance at the end of each month for each circle.

The register relating to the current period together with the broadsheet should be submitted to the Branch Officer through the J.A.O. in charge for review every month by the 10th of the 5th month following the month of issue.

Compilations

3.87 The totals of the Summaries of Money Orders issued and paid compiled according to Postal Circles in Form D.G. (PA)-424 and D.G. (PA)-425. The figures in column 5 of these forms are verified with the corresponding figures in the Detail Books. Both the Form D.G.(PA)-424 and 425 also provide for a compilation of the differences between Summary and Cash account figures.

NOTE -- In compiling these statements any "Errors in accounting shown at the foot of the Summaries should be verified with the Objection Books or other registers through which they have been adjusted.

3.88 Deleted

3.89 Abstracts of mis-sorted money orders relating to the month of issue in hand sent to, and received from other Postal Accounts Offices should be prepared in the existing manner, excepting that no debits on account of such M.O.s will be passed on through the "M.O.R." heads.

3.90 A statement of actual short payments and over-payments on

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money orders as well as of mis-sorted money order advised by Foreign Postal Accounts Offices is also prepared in Form D.G. (PA)-428 from the Issue lists for verification of the adjustments made on their accounts with the Objection Books or other registers through which they have been adjusted.

3.91 An abstract of adjustments on account of differences shown in Forms D.G. (PA)-424, 425 and 426 and in the statement of actual short-payments or over-payments on individual money orders picked out from the Issue list should be prepared, and incorporated in a general statement of differences and adjustments which will be verified with the adjustments previously made by the several Accounting Groups. The general statement of differences should be submitted at the end of the 5th month following the month of transaction to the Branch Officer-in-charge through the J.A.O. in-charge of the M.O. Section.

Money orders ledger

3.92 Deleted

3.93 Deleted

3.94 Deleted

3.95 Deleted

Results of Checking

3.96 The general rules and principles laid down in Para 3.43 of the Postal Accounts Manual Volume I should be followed in the maintenance of Objection Books. The maintenance of a separate register in Form S.Y. I5, is however, not necessary to watch the return of Objection Statements relating to money orders transactions as this should be done through the Objection Books. The more detailed procedure applicable in the case of money order objection is described in Paras 3.97 to 3.110.

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Errors found in Checking

3.97 The following errors are found in the course of checking of money orders:

- (1) Erroneous payments (i.e. short-payments or over-payments) on account of money orders and short or excess credits on account of commission.
- (2) Differences between the summation of details and totals of the issue and the said lists or summaries,
- (3) Differences between abstracts and summaries.
- (4) Differences between total of list of summary and cash account figures.

NOTE 1 -- The term "Over-payment" includes every payment which is in excess of the credit of value given in the Issue list. It includes therefore:

- (a) a payment in excess of the credit whether the credit is correct or erroneous;
- (b) a double payment (in this case the second payment should be shown as an error in accounting);
- (c) a payment, the corresponding credit for which is omitted from the Issue list through fraud or error.

NOTE 2 -- The term "Short-payment" includes every case in which the payment falls short of the credit in the Issue List.

3.98 In addition, to the checks prescribed under several paras to this Chapter, it should be seen that there are no erasures or alterations etc. in the several documents received at different stages of check and if there be any, whether they are duly authorised by proper attestation, If otherwise the irregularity should be brought to the notice of the Postmaster through half margin memo in form No. D.G. (PA)-400 keeping a note thereof against each unauthorised corrections.

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Intimation of Errors

3.99 Whenever any difference which falls under one of the classes referred to in para 3.97 is discovered or whenever it is necessary to order the recovery or the refund of an erroneous payment, or to intimate short or excess credit on account of commission to the Postmaster, an objection statement in Form D.G. (PA)-432 will be prepared and issued in duplicate. Objection statements for wanting M.O.s will be issued in Form D.G. (PA)-4311 as provided for in Para 3.30 B (vi). The amounts of overpayments should be taken to the head “(1) P & T Advances Money Order Overpayments” and (2) “P & T Deposits - Money Order short payments” as “(1) 8553-postal Advances -001-01 Postal Advances-02-0001 - Overpayment or Short credit on Money Orders” and “(2) 8446- Postal Deposits-OO 1 -01- Postal Deposits -6-0001- Short payment or Excess credit on Money Orders”

NOTE -- In urgent cases or in cases of suspicious payments, telegraphic intimations are issued in advance of the objection statement prescribed in this para.

3.100 Objection statements are sent out to enable the postmaster to take prompt measures for the recovery of Money overpaid (or short collected from the party concerned), or from the person at fault (as the case may require), or the refund of money short paid (or over collected) to the person to whom it is due or for the submission of any wanting vouchers, etc. and it is most important that they should be issued without delay.

NOTE.-In cases where the replies to the Objection Statements indicate that the wanting MOs have already been sent to the Postal Accounts office but are not traceable as having been received in the Postal Accounts office, further reference in form D.G. (PA)-403-C, should be issued so that the Postmaster may either obtain the Memo of admission of payment or take action as laid down in Clause (3) of rule 299 of the P&T Manual, Vol. VI.

Recoveries and refunds

3.101 In issuing the objection statements, the Postmaster should be definitely instructed to show the receipts and charge (on account of recoveries and refunds) in the schedule of unclassified receipts and payments respectively. If any item of recovery or refund is shown in the list of money orders issued or paid the money order checker should cancel the entry in the money order list and alter the total of the summary, making an explanatory note at foot of the summary for the guidance of the checker of the Postal Accounts Section, who should correct the cash account accordingly and enter the amount in the register of recoveries and refunds referred to in para 3.116.

3.102 Each objection statement should be carefully scrutinized before it is issued. In the following cases, as also in other cases in which it may be thought necessary, copies of objection statements should be sent to the Heads of Circles or their special attention should be drawn to them:-

- (a) Overpayments exceeding Rs. 10 on account of money orders.
- (b) Short credits exceeding Rs. 10 on account of money orders.
- (c) Absence of credits for money orders.
- (d) Wrong totals of money orders issued and paid lists when the difference exceeds Rs. 10.

NOTE -- All cases of double payments of money orders arising out of the issue of duplicate money orders or otherwise, or of overpayments on money orders or of short credits in the total of money order Issue lists, or of excess charges in the total of paid lists involving Rs. 50 or more, should be investigated thoroughly by Postal Accounts Offices. See that adequate disciplinary action has been taken against the officials responsible for the irregularity and that there has been no attempt at fraud. Cases, in which there is indication of an attempt at fraud, should be fully investigated irrespective of the amount involved.

3.103 Items of objection on account of short credit or

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overpayments of sums exceeding Rs. 1 but not exceeding Rs. 5 in respect of either value or commission should be waived by a Group A or B officer when the correspondence thereon tends to become protracted, and the items do not indicate any postal official and do not form one of a series pointing to systematic fraud. Items exceeding Rs. 5 but not exceeding Rs 25 and items exceeding Rs. 25 but not exceeding Rs. 50 may under similar circumstances be waived under the orders of the Director/Dy. Director of Accounts (Postal) and the Postal Dte (P.A. Wing) respectively.

The entries in the register should be attested by the J.A.O. in charge of the Section and reviewed by the Group A or B Office monthly. Excess credits in value or commission or short payments on money orders of sum exceeding Rs. 1 may be adjusted under the group A or B officer to the revenue head “1201-Postal Receipts-008-00-Other Receipts-02-22-01-Other Items”, if it is found, after correspondence, that the Postmaster could not effect payment of the sum to the part concerned. There is no bar to payment of the amount when claimed subsequently.

3.104 The difference between the figures of the sum money orders and the cash account will not be known to the Money Order Section until the summary is returned by the checker of the Postal Accounts Section, who will note on it, in red ink, the difference (if any) between the total of the summary and the credit or debit in the cash account. The money order Section will take this difference against the manuscript heading “Error in Accounting” to be introduced in the summary to make the summary agree with the cash account. The adjustment of the difference taken against “Error in Accounting” will rest with the Money Order Section, which should take it to “(1) 8553-Postal Advances-001-01 Postal Advances-02-0001-Overpayment or Short Credit on Money Orders and (2) 8446- Postal Deposits-001-01-Postal Deposits-6-0001-Short Payments or excess Credit on Money Orders” and take steps to have the amount recovered or refunded, as the case may require.

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NOTE -- Difference on a particular summary of sums not exceeding Re. 1 will be adjusted in the manner indicated in Para 3.56.

Objection Book

3.105 The Objection Book will be maintained in Form No. D.G. (PA)-433 separately for dealing with the issue of different months and each Circle should have its own set of books. As each head office objection statement for a period is ready for despatch, it will be copied into the Objection Book. When all the objection statements of a Circle have been so copied, the Objection Book will be closed by pasting a closing entry slip [Form No. D.G. (PA)-435] at the bottom of the last page for the month.

NOTE I -- In offices where the number of items under objection is not large, the Deputy Director/Director may, if he finds it more convenient, authorise the maintenance of only one book in Form D.G. (P A)-433 with a separate column in manuscript for the entry of the month of issue in respect of each item of objection.

NOTE 2 -- As from May onwards, the year of issue and not the month of issue is the account unit for Money Order issues of the previous financial year, a separate Objection Book will be maintained in the Money Order Section in respect of objections relating to the issues of the previous year. But after all the monthly Objection Books up to June Accounts are closed, unadjusted items of the previous year will be copied into the yearly Objection Book referred to above and adjustments in respect of those items recorded therein.

3.106 To close Money Order Objection Book, two transfer entries must be prepared for each circle, in respect of the monthly total of the first two money columns, clearing the head, “8781- Money Order -001-01 Inland Money Orders-000001-I Year of issue (Current Year)” by debit and credit, respectively to the head “8553- Postal Advances-001-01 Postal Advances-02-0001-Overpayment or Short Credit on Money Orders” and “8446-Postal Deposit-001-01-Postal Deposits-6-0001-Short Payments or Excess Credit on Money Orders”.

3.107 Except in the case of adjustment of amount shown as “error

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in accounting” in the Summaries of money orders issued (vide Para 3.104), all adjustments which effect the head “Inland Money Orders” must, as a general rule, be made by an addition to, or deduction from, the head on the payment side.

NOTE -- When it is discovered that the Postmaster's credit on account of the value and commission of Value Payable or other money orders is short or excess under one head, and vice versa under the other, the adjustment of this mistake should be made in the same manner as in the case of the exception referred to in this Para.

Adjustment Register

3.108 An adjustment register will be maintained in Form D.G. (PA)-434. The total of money columns of each month's adjustment register will be deducted from the total balance of the amounts under objection. It is therefore necessary that the adjustment register should be closed simultaneously with the Objection Book.

3.109 An abstract of objection will be kept in Form No. A.T.M.-131. A general abstract of all Objection Books should be prepared in order to bring together the amounts, under-

- (1) Objected to during the month.
- (2) Adjusted during the month.
- (3) Balance under objection.

NOTE -- The opening balance to be posted in the first column of the New Year's abstract of objections in Form A.T.M.-131 will be the March Final balance of the previous year's abstract.

3.110 A broad sheet of the debits and credits of the “8553-Postal Advances-001-01 postal Advances-02-0001-Overpayment or Short credit on Money Orders” and “8446-Postal Deposits-001-01-Postal Deposits-6-0001-Short payment or Excess credit on Money Orders” will be maintained in form No. M.S.O. (T)-129 and M.S.O. (T)-111 respectively.

NOTE -- The balances shown in the Broadsheet of P& T Advances Money Order

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Overpayments should, for the purpose of verification and control, be resolved half yearly into items of actual transactions in a register in Form No S.Y.-285, which should be reviewed by the Accounts Officer. In the analysis of balances under P&T Advance, M.O. overpayments the Director/Dy. Director may, at his discretion, dispense with details by individuals items relating to the immediately preceding half year.

Appropriation Accounts

3.111 Detailed instructions on this subject will be found in Chapter 6 of the Postal Accounts Manual, Volume I. All cases of Money order frauds and embezzlements, wrong payments and double payments involving Rs. 100 and above etc. will be included in the register referred to in para *ibid*.

Cash Account Entries and Account Objections

3.112 The Cash Account of each Head Post Office shows the following entries on account of money orders, viz, under Receipts (1) "Money Orders issued" (2) "Commission on money orders", and under Payments (3) "Money Orders paid". The figures for money orders paid will also be distributed and exhibited in the inner column separately for the three months of issue, i.e. for the previous month, the current month and the following month. All items will be posted against the corresponding heads in Classified Abstract (but see Para 3.113).

NOTE -- The Commission on Field Service money orders is not included in the credit in the Cash Account, but is adjusted in the Postal Accounts Office vide Para 3.19.

3.113 Deleted

3.114 Deleted

3.115 Besides the entries in the body of the cash account referred to in Para 3.112, there may be sundry entries under unclassified receipts or unclassified payments in rectification of overpayments or short-payments of money orders, and the checker of the Postal Accounts Section will

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carefully examine the schedules with a view to tracing out such credits or debits and -deal with them under the following rules:--

- (a) Recoveries of over-payments should be credited to “P&T Advances Money Order-Over-Payments”.
- (b) Charges on account of short-payments should be debited to “P&T Deposits-Money Order-Short-payments”.
- (c) Charges on account of void orders should be debited to the “Inland Money Order” head.
- (d) Adjustments on account of short and excess credits of commission should be credited to “Commission on Money Orders” and debited to “Refunds-Money Order Commission” respectively.

3.116 The checker of the Postal Accounts Section will classify the entries referred to in para 3.115 on the assumption that they adjust out standings under the heads named, and furnish the Money Order Section with full details of items (a), (b) and (d) in a register in Form D.G. (PA)-436. The register should be sent to the Money Order section twice a month, after the receipt of the account for each period. The Money Order Section will adjust the items in the respective objection books.

Recoveries/Payments on account of excess/erroneous/short payments of individual MOs appearing in the P.O. accounts relating to the issues of foreign circle Postal Accounts Offices will be finally adjusted under the head, “IMO” in the accounts of the circles in which the transactions occur, and their particulars will be intimated to the concerned Postal Accounts Offices through a monthly Recoveries & Refunds statement in the existing form. No advice of credits/debits on this account will be exchanged among the Postal Accounts Offices.

3.117 The Money Order Section will take prompt measures to note

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the adjustments referred to in Paras 3.115 and 3.116 against the corresponding items in the Objection Book. If no such items exist, a provisional adjustment will be made to deal the outstanding by credit or debit to "Postal Receipts-other items" under "155-Postal Receipts, 7 Other Receipts" other items. The items will not, however, be allowed to rest finally under this head. The reasons for each credit or charge should be ascertained by a reference to the Money order concerned. If the money order referred to does not disclose any discrepancy, the Postmaster should be addressed as to the cause of recovery or payment. If correct particulars or the money order are furnished and the money order shows a discrepancy a 'not to issue' objection statement will be prepared and the head "Postal Receipts-Other items" will be cleared by transfer or the credit or debit to the proper head. If the paid money order has not come under check a note will be made in the issue list with instruction to the debit-checker to prepare a 'not to issue' objection statement for the amount or the money order when debit checked. If, on the other hand, the paid money order does not reveal any difference, and the correspondence with the Postmaster becomes protracted without any result the amount may rest finally under the head "Postal receipts". In the case of charges, however, the items may be waived up to the limit of Rs. 25. If the amount exceeds Rs. 25 the case should be reported to the Director General, Postal Services (PA Wing) if it cannot be settled with executive officers". No action need be taken for sums or 15 paise and less, which may be allowed to remain finally under the revenue head. A note should, however, be made in the Register of amounts waived (Form No. S.Y.-265) in the column provided for the purpose of recovery of items, however small, which were already waived. Suitable notes of action taken in respect or provisionally adjusted items and of the final adjustment of those items should be recorded in the register of refunds and recoveries for the month against the items concerned. A summary detailing the adjustment of the

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total figure in the register of refunds and recoveries under each head of account will also be given at foot of the register below the last entries.

NOTE -- Outstanding items of recoveries and refunds under the head “Money Order Commission” in the register of refunds and recoveries are allowed to remain under that head and are not transferred to the head-“other items” under 155-Postal Receipts 7-Other Receipts. In the case of outstanding items of recoveries the items will be finally admitted without any investigation. As regards outstanding items of refunds of money order commission no action need be taken for sums of Re. 1 and less. Each item exceeding Re. 1 should be fully investigated. The final clearance of the items of refunds should be watched through the broadsheet mentioned in par1 3.118. In every case a note of refund should be kept in the Issue list in the proper place to guard against double payment.

3.118 To enable the J.A.O. and the Branch Officer to see whether all the items in the Refund and Recovery register which were provisionally adjusted to “Other Receipts” in a month have subsequently been finally adjusted to the proper heads, a broadsheet in the Form of abstract of objections M.S.O. (T)-131 should be maintained in the Objection Book group showing the amount provisionally adjusted in a month and the subsequent final adjustments in different months against it. The Broadsheet and the Refund and Recovery Register should be submitted to the Branch Officer for review on the 28th of each month.

NOTE 1 -- The items intimated by Foreign Postal Accounts Offices through the R. R. Statements (para 3.126 should also be included in the Broadsheet.

NOTE 2 -- If, however, it is found that any Of the items represents recovery of an overpayment or refund of a short change on money order issued by a Postal Circle under another Postal Accounts Office, the item will be transferred to that office. An intimation of the adjustment should, at the same time, be sent to the other Postal Accounts Office which will bring the item on its books by a responding entry.

3.119 A separate sub-schedule of void money orders paid is received in the Money Order Section, Void Money Order group. The amounts are classified in that group and communicated to the Postal Accounts Section for incorporation in the classified Abstract, vide Para

3.72.

Reconciliation of Transfers

3.120 Deleted

3.121 Deleted

3.122 Deleted

3.123 Deleted

3.124 Deleted

3.125 Deleted

3.126 Statements of Money order recoveries and refunds received from the Foreign Postal Accounts Offices should also be adjusted in full in one month. If any items shown therein are not traceable in the Objection Book, the amounts will be provisionally adjusted to “Fees and other Receipts” by clearing remittance head and action taken for their final clearance as in the case of such items appearing in the register of refunds and recoveries, vide Para 3.117.

Statistics

3.127 A register [Form D.G. (PA)-402] will be maintained for each Postal Circle showing in respect of each Bead Post Office in the Circle the gross number, value and commission of Inland Money Orders issued and the gross number and value of Inland Money Orders paid during each month of the year. The figures should be posted monthly and the monthly totals will be transcribed into the abstract page at the end of the register. The register will be submitted to the Branch Officer for review every month. After the closure of the March Supplementary accounts the register will be totalled and a statement prepared therefrom and sent to the PA Wing of the Directorate by the 31st August, together with the statistics or Foreign Money Orders, referred to in Paragraph 3.200 and the statement

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showing the number, value and commission of Family Allotment Money Orders. Separate statements in Form Nos. D.G. (PA)-439, and 439A will also be sent to the PA Wing of the Directorate by the 31st August for the purpose of verification of the amounts of money orders issued and paid in each Circle with the General Abstract. The Annual Report on Money Orders should be sent by the PA Wing (of the Directorate) to Statistics Section of the Directorate on 20th September. Form Nos. D.G. (PA)-439 and 439A will also be posted monthly and submitted to the Branch Officer for review.

Money Order Sent out

3.128 Letters or telegrams of enquiry regarding disposal of money orders and requisitions for paid money orders are dealt with in a separate group called the “Money Order sent out” group. They should be indexed in a separate register [Form D.G. (PA)-440] and disposed of with great promptitude.

NOTE 1 -- Requisitions whether for paid Money Orders or of the nature of enquiries should be listed into the following categories, separate folios being allotted for each:-

- (i) Requisitions for paid Money Orders from Departmental authorities;
- (ii) Requisitions from Judicial and Police Officers;
- (iii) Letters and telegrams of enquiries regarding the disposal of Money Orders;
- (iv) Registers for unpaid Void Money Orders and Telegraphic Money Orders requisitions.

NOTE 2 -- Paid money orders may be forwarded to Head Postmasters, Sub-Postmasters in the Selection Grade, Inspectors and Superintendents of Post Offices and higher authorities of the Department if they so desire. Unpaid void money orders should not, however, be forwarded to Inspectors and Postmasters subordinate to

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Superintendents. In making requisitions for void money orders, the Superintendents or First class Postmasters should state the circumstances in which they are required. (See Rule 220 of the Posts and Telegraphs Manual, Volume V, and Rule 104 of the Posts and Telegraphs Financial Hand Book, Volume I).

3.129 For each money order referred to in the letter or requisition, a check slip in printed Form No. D.G. (PA)-403 will be prepared showing the particulars of the money order as well as the number and date of the reference.

3.130 If the money order relates to a period for which the records have already been destroyed, a reference should be made to the Void List or the register of unpaid items to ascertain the fate of the money order. If it is not traceable in any of the registers the presumption is that the money order has been paid within currency and destroyed after the ordinary period of preservation. The fact as ascertained should be intimated in reply in printed Form No. D.G. (PA)-441.

NOTE -- A register in manuscript in the following form may be maintained in which the particulars of the Money orders paid vouchers requisitioned should be recorded according to the month of issue (separate folio being allotted for each month of issue).

Register Showing Cases of M. O. Requisitioned by Departmental Officers/Police etc; for Investigations etc;

Sl No.	Particular of Authority For requisitioning	No & Date of letter	Particulars of Money No. Date	Office of issue H.O.S.O.	Month of issue		No. & Date of supplying the Voucher	Remarks	
					Due	Date of destruction			
1	2	3	4	5	6	7	8	9	10

This register should be consulted at the time of weeding out the

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Money order paid voucher for destruction to ensure that no vouchers which have not been supplied and are outstanding in the register are destroyed inadvertently. A certificate to the effect that all requisitioned vouchers have been supplied and there are no requisitions outstanding for the M.O. paid vouchers which have been allowed to be weeded out for destruction, will be required to be recorded against each folio for the concerned month of issue. The register should be submitted to Director / Dy. Director on the last day of each month for review to ensure that there is no delay in supply of the requisitioned voucher.

NOTE 2 -- A register in manuscript showing the particulars of Money order vouchers could not be furnished to executive due to non-availability of the same for any reasons may be maintained by the sent out group and submitted to the J.A.O. and Branch Officer in the first week of each month. The sent-out group should consult this register before destruction of the Money orders vouchers due for destruction to verify that none of the vouchers entered in the register is destroyed along with other Money order vouchers and endorse a certificate to the effect "that all the vouchers required by Executive are traceable and the bundles have been segregated and the remaining vouchers can now be destroyed".

A note of such requisitions should also be made in the issue list "that the vouchers if and when traced subsequently and debit checked should be made over to the Sent-out group" After receipt of the vouchers in the sent-out group, the voucher will be filed along with the sent-out cases.

3.131 If the issue list which appertains to the Money order has not been destroyed, the list will be referred to and if the money order is found debit checked therein, the check slip should be placed in the bundle concerned in lieu of the money order voucher concerned. If the list is closed but not destroyed, the Issue list and both the statements and register of unpaid items should be referred to. The checker will then intimate the disposal of the money order filing the money order voucher with the case or send the money order voucher in a registered cover with a forwarding letter, as the case may be [vide Form No. D.G. (PA)-441].

3.132 If the issue list shows that the money order has been checked in red pencil, indicating that it has been received as void, the unpaid void money order should not be removed from the bundle of void orders. The fact that it has been received as void with the void list may be intimated. If the void money order is, however, required for purpose of enquiry, it may be sent with instructions that it should not be paid before it is formally reissued by the Postal Accounts Office. A check slip should be placed in lieu of the money order in the bundle of unpaid void money orders.

3.133 If the money order remains unchecked in the issue list and the money orders relating to the issues of the month concerned have not been completely debit-checked, no definite information regarding the disposal of the money order can, at this stage, be furnished. A reply should in this case be sent in printed Form No. D.G. (PA)-441 stating that the money order has, not come under check. When the money Orders relating to the month of issue of the money order requisitioned for have been completely debit-checked and it is found by reference to the Issue List and statement and register of unpaid items that the money order was not checked or scored out as paid the I reply should also be sent in printed Form D.G. (PA)-441 stating that the money order has not been received as paid or void. No subsequent communication on the subject should be promised in the reply and the case treated as closed for the time being.

NOTE -- If, however, with the particulars supplied in the requisition the Money Orders can be traced even before debit checking it should be so traced and the procedure outlined in Para 3.132 generally followed.

3.134 No information as to the disposal of a money order should ordinarily be furnished to a member of the public, even if he be the remitter or the payee. Letters of enquiry, when received, will be returned to the party with the request that he may address the Postmaster or the Supervising Postal Officer concerned. Complaints regarding nonpayment

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of money orders received direct in the Accounts Office should also be similarly disposed of. Requirements for paid money orders received from officers other than Departmental Postal Officers, and Judicial and Police officers, should not be complied with. Those officers should be asked to address the Head of the Circle concerned.

NOTE 2 -- The "Money Order sent out" Register [Form D.G. (PA) Judicial or Police Officers should be called back and recorded in the Accounts Office along with the cases pertaining to them.

NOTE 2 -- The "Money Order sent Out" Register [Form D.G. (PA)- 440] will be treated as the despatch register also for the cases dealt with in the "Money Order sent out" group. The despatch number will be the index number with the letter (a) added to it. The distinctive mark M.O.S. may form the numerator and the despatch number the denominator. The note of disposal will be made in the register against the index number concerned in the column provided for the purpose. Telegrams will be entered in red ink.

Progress Report

3.135 Each sub-checker and machine operator employed in any of the groups of the Money Order Section except Void and other groups for which daily rates of outturn cannot be enforced should maintain a progress report in the prescribed form [D.G. (PA)-415, 442 or 442A] and fill up the outturn for each day and make it over to the checker or the Supervisor concerned on the morning of the following day. Particulars of the lists and other items of work done should be mentioned in the report.

The daily rates for the different kinds of work in the Money Order Section are prescribed from time to time by Director General Postal Services.

NOTE 1 -- In the case of groups for which daily rates of outturn are not prescribed, the due dates fixed for the submission of various documents and for check should be strictly observed.

NOTE 2 -- Any shortage in outturn should be made up on the following day or before the check for the period is completed.

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NOTE 3 -- So long as the work is current, the prescribed rates should be maintained. When the work is in arrears, the Director/Dy. Director may enhance the rates not exceeding up to 15 percent at his discretion. Except in individual cases, no reduction of the rates is permissible.

NOTE 4 -- A consolidated register showing the receipt and disposal and the earliest date of receipt of un-disposed letters in each group of the Money Order Section should be prepared and submitted daily to the J.A.O. and weekly to the Branch Officer in charge.

3.136 The checker or the Supervisors-in-charge of the groups should check these reports and each of them should submit a consolidated report showing the names of persons and the work turned out by each on each day to the J.A.O. who after proper scrutiny will send a consolidated report to the Branch Officer every Wednesday for review. The consolidated report gives an idea of how the work in each group stands and whether the work will be completed within the prescribed period. It is the duty of the J.A.O. in charge of the section to see that the work in any group does not fall into arrears and he should, therefore, keep eye on the due date fixed for each kind of work and so arrange the staff as to complete the work in all stages on the due dates. If the work is not finished by the due dates the matter should be brought to the notice of the Branch Officer for increase in the daily rate of outturn or transfer of men from other or grant of overtime allowances if admissible.

3.137 The checker in charge of Paid List and Issue List groups should, after completion of the examination of the lists for a period, compile the total daily outturn of the sub-checker Who checked the lists for the period and agree the total outturn for the period with the number of money orders entered in the paid list group broadsheets and that obtained from the Issue abstracts to see that the outturn has been correctly shown by the sub-checkers and transcribed into the consolidated report. An agreement of the outturn given by the machine operators with the total of the abstracts should also be made by the Supervisor of the Comptometer

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group or by the checker in-charge of Paid List and Issue List group as ordered by the Director/Dy. Director of Accounts in the agreement memorandum of the respective groups. This agreement memorandum should be submitted to the Senior J.A.O. in charge of M.O. Section through the J.A.O. or Accountant of the group concerned who should verify the figures. Difference if any indicates unreliability of the reports submitted by the Sub-checkers and those found guilty of willful submission of false reports should be reported to the Branch Officer for disciplinary action.

3.138 Each checker-in-charge of a group who is required to conduct a daily review should keep a Dairy in Form No. D.G. (PA)-444 for the purpose. The diary should be submitted to the Senior J.A.O. in-charge of M.O. Section daily and to the Accounts Officer-in-charge every Wednesday.

3.139 Each of the J.A.O. in-charge of the check groups of the Money Order section should also maintain a Diary in Form No. D.G. (PA)-444 showing the review done by him of the different kinds of work turned out by the men under his charge. Similarly each of the J.A.O. in-charge of the Miscellaneous group should conduct a review of the work of the miscellaneous groups, viz. Void, ledger, Remittance, objection Book, etc. Any carelessness or irregularities noticed will be written up in the Diary, which will be submitted to the J.A.O. of the M.O. Section daily and to the Accounts Officer-in-charge every Wednesday.

A general Error Book will be maintained in manuscript by the J.A.O. of the M.O. Section who should note therein an mistakes committed by officials other than those for whom separate Error Books are maintained.

NOTE 1 -- A systematic check of the issue lists of all the offices should be conducted by the Checkers of the Miscellaneous Groups every month with a view to see that all unchecked items have been correctly copied out in the unchecked sheets [Form D.G. (PA)-423] and that none has been left out. For this purpose, the offices to be

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reviewed should be equitably distributed by the J.A.O. in-charge of M.O. Section among them at the beginning of each year by taking into account the average number of transactions occurring in the previous year in these offices. The reviewers should then copy out the names of Head and Sub-Offices assigned to them in a manuscript register allotting separate page or pages for each Head and its Sub-Offices. The lists so reviewed should be attested with the dated initials and a record of the review made in the relevant columns of the register provided for the purpose. The register should be submitted to the Branch Officer for review through the J.A.O. in charge of the Money Order Section on the last working day of every month.

NOTE 2 -- A review of the conversion of sterling values of Foreign Money Orders should also be conducted in the Foreign Money Orders Section. The checkers Foreign Money Order Group, should do alternately, the check and the review work mentioned here.

NOTE 3 -- A certificate on the following lines under the dated initials of the checkers, Supervisors and the Superintending staff should be recorded in the Review Registers before its submission to the B.O. in-charge.

“Certified that the check and review of vouchers and returns marked for check and review/required to be checked and reviewed for the month of, have been completed and objections, if any, raised as a result of such check and review here been issued.”

SECTION II - FOREIGN MONEY ORDER

Introductory

3.140 Foreign Money Orders are Money Orders which originate in or are ultimately paid by the Postal Administration of a country. State or Colony outside the jurisdiction of the Department of Posts, Paras 3.141 to 3.206 prescribes the procedure to be followed in the checking and accounting of these transactions.

The term “Outward Money Orders” refers to money orders which originate at an Indian Post Office and are sent outside the jurisdiction of the Indian Post Office for payment, while the term “Inward Money Orders” refers to money orders which originate outside the jurisdiction of the Indian Post Office and come into it for payment or for onward

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transmission to another Country, State or Colony.

NOTE 1 -- For definitions of the terms "Foreign sterling money order" and "Foreign rupee money orders", see Rule 311 of the Posts and Telegraphs Manual, Volume VI.

NOTE 2 -- The names of the foreign countries or colonies with which India exchanges money orders and the names of the Indian Offices of exchange for those countries and colonies will be found in the Foreign Post Directory of the Posts and Telegraphs Guide.

NOTE 3 -- The Director General Postal Services is required to fix the rates of conversion for sterling Money Orders and British Postal Orders. Whenever there is a change in the market quotations for sterling exchange.

Once a month the P.A. Wing of the Directorate (Technical Section) should examine the record to see if change in the rates of Postal remittance have been intimated by the Director General/ Section and examined by the office. If no intimations were received an enquiry should be made from that section to confirm whether there has been no change in the market quotations

The review should be made on the 15th of each month and a watch of it kept through the calendar of Returns.

NOTE 4 -- The provisions contained in para 3.98 will apply mutatis mutandis to this section also.

I - OUTWARD & STERLING MONEY ORDERS**Account arrangement**

3.141 Outward sterling money orders are not accounted for in a separate issue lists but are included in the ordinary lists of money orders issued, the entries being distinguished by the letter "S" prefixed to the number. So far as the check of these entries in the issue lists is concerned, no special procedure is necessary. The money orders being payable out of India, the offices of exchange merely submit periodical lists of the money orders advised to foreign countries accompanied by the money orders which are regarded as paid.

Examination of Exchange Office Outward Lists

3.142 Each office of exchange submits to the several Accounts Offices lists of money orders advised by each mail to each of foreign country on account of issues by Post Offices within their respective Circles of accounting. These lists in Form No. F.M.O.-2 which are termed “Exchange Office Outward lists”, show-

- (a) the number of the money order,
- (b) the date of the money order,
- (c) the head or sub-office of issue,
- (d) the sterling value of the money order,
- (e) its equivalent in Rupees converted at the rate prevalent on the date of issue of the money order, and
- (f) commission on the money order.

All these particulars should be verified by the sub-checker with reference to the money orders accompanying the list, and the initial letters of the Postal Circles as given below should be noted against the entries in the list in order to facilitate the compilation of a statistics for statement I prescribed in Para 3.200. In the case of ‘through’ money orders, the letter ‘F’ will be noted against the entry.

Circle	Initial Letter
1. Assam Circle	S
2. Andhra Circle	K
3. Bihar Circle	P
4. Mumbai Circle	B
5. Central Circle	N
6. Delhi Circle	D

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7. Gujarat Circle	H
8. Kerala Circle	R
9. Kashmir Circle	T
10. Mysore Circle	Q
11. Madras Circle	M
12. Orissa Circle	.	.	.	.	CU
13. Punjab Circle	.	.	.	.	CH
14. Rajasthan Circle	.	.	.	.	JJ
15. Uttar Pradesh Circle	.	.	.	.	L
16. West Bengal Circle	.	.	.	.	C

3.143 The sub-checker will also see-

- (a) that commission on each order has been correctly noted in the outward list.
- (b) that the rupee equivalent of each sterling money order shown in the list is correct with reference to the rate of conversion in force on the date of issue of the money order. Any discrepancy in rupee equivalents will be entered in red ink as a plus or minus entry below the Postmaster's entry of amount in the rupee column and the totals corrected accordingly; the correct rupee equivalent should also be noted on the money order under the dated initials of the examiner for further action by the debit checker.
- (c) that the money orders relating to issues of different months are correctly charged in the respective outward list.

NOTE -- If he detects any mistakes, he must strike out the entry of money order from the outward list in which it was wrongly charged, and make a fresh entry for the same in the proper list (if received) or in a separate portion of the same list, under a

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distinct heading in red ink. He will correct the totals of the lists accordingly and embody the corrections in the consolidated totals given at the foot of the outward list.

- (d) that in the case of a wanting money order, the action prescribed in item (vi) of Para 3.30 B.
- (e) that postage stamps of the value of 20 paise on account of fee for obtaining "advice of payment" have been affixed to the outward foreign sterling money orders (payable in countries from which advices of payment are obtainable. vide Rule 135 of the Posts and Telegraphs Manual, Volume VI), on which the words "Advice of Payment" or "A.P." have been written in red ink.

NOTE 1 -- Foreign outward sterling a money order are issued by office of exchange in lieu of telegraphic foreign money orders and against the entries of such money orders in the outward lists no commission will be noted.

NOTE 2 -- In the case of telegraphic money orders, the requisition should be examined to see if stamps on account of fee for "advice of payment" have been affixed to it.

NOTE 3 -- The instructions in clause (e) will not be applicable in the case of through money orders, as the postage stamps realised will be affixed to the Money Orders in the country of Origin.

3.144 When the examination of an exchange office outward list received in an Accounts Office has been completed, the sub-checker will verify the totals of the number and amount of the money orders (both sterling and rupee columns) and of the commission entered therein. Any discrepancy in the totals at the sterling value should be intimated to the office of exchange for subsequent adjustment. If the Accounts Office is not the Accounts Office of the principal office of exchange, it will intimate the figures to the latter in Form D.G. (P A)-445. This intimation will be prepared in duplicate by carbon process, the pencil copy being retained as office copy and the carbonised copy sent to the Accounts

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Office concerned. The total of each list of each week for each country of exchange will be posted in a register [Form D.G. (PA)-446] in which separate pages will be allotted for each Accounts Office. The issues of the current month should be entered in black ink while those of the previous months should be entered in red ink. At the end of the month the register will be totalled, and the grand total of the rupee amount, shown in the register, will be, adjusted by the following transfer entry, to be made in the accounts of the principal Postal Circle under the check of the Accounts Office:-

Dr.

Inland Money orders (month of Issue)

To Money Order Remittances Cr

Transfers Postal Accounts Office.....

Transfers Postal Accounts Office.....

Transfers Postal Accounts Office.....

 Total

3.145 In the Accounts Office of the principal office of exchange the consolidated totals shown at foot of the outward lists received by it have been proved with the figures furnished by the other Accounts Offices, the figures for each Accounts Office will be entered in a register of Form D.G. (PA)-447, in which separate pages are allotted for each country of exchange record transactions for the whole year relating to all the Indian Office of exchange. The monthly total of the rupee amount, shown therein, should be adjusted as below in the accounts of the Principal Postal Circle for the month following the month to which the

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lists relate advice of the remittance [Form A.C.G.- 77] being sent to the respective Accounts Office-

Dr. Rs. Inland money orders (month of issue)
 (Amount of Home Circle outward list),

Rs. Money Order Remittances
 Transfer Postal Accounts Office
 Transfer Postal Accounts Office
 Transfer Postal Accounts Office

To

Foreign Money Orders

	Cr.
Great Britain and Northern Ireland	Rs.
Denmark.....	Rs.
& etc:	Rs.

NOTE 1 -- Errors in the amounts of commission shown in the outward list will be corrected by the examiner in red ink, and the corrected total communicated in Form No. D.G. (PA)-443 to the Postal Accounts Office of the principal office of exchange. The latter will accept the figures thus intimated as correct, although they may not agree with shown in the consolidated totals at foot of the outward list received in the office.

NOTE 2 -- The examination of the outward lists will be completed in one week of their receipt.

NOTE 3 -- For the purpose of adjustment a register in Form D.G. (PA) should be maintained showing for each country of exchange the amount to be adjusted under various heads of accounts under Money Order Remittances and Inland Money Orders.

The total amount under each head of account in this register will be adjusted monthly by credit to “Foreign Money Orders”.

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Sorting of outward sterling orders

3.146 The outward foreign sterling money orders are after examination made over by the foreign list examiner through a memo in form D.G. (PA)-407 to the Sorting Group where they are sorted with the ordinary Money Orders.

Repayment to/Remittance in India

3.146-A(a) On receipt of the list of repaid orders (vide Rule 322 of the Posts and Telegraphs Manual, Volume VI) in the Money Orders Section, the totals will be checked and the number and date of each list of the foreign country authorising the repayment together with the amount of that list will be recorded in a register in Form D.G. (PA)-477, separate pages being allotted for each foreign country. The total amount of the repaid orders in a month will then be struck and adjusted in the accounts Of the month to which the repaid lists relate by a transfer entry thus:-

Dr.

Rs.10,000 Foreign Money Orders (United Kingdom)

Rs.15,000 Do. (Denmark) Cr.

Inland Money Orders (June 1975) issues

Rs. 25,000

(b) The paid orders will be sorted in the usual way and debit-checked in the repaid order list.

(c) On receipt of the settlement account, the entry in the register referred to in clause (a) will be compared with the amount shown to the credits of India in the list, of repaid and void orders attached to the settlement account, and a note made in the register showing against the item the month of exchange account in which the item is accounted for. Any discrepancy or any undue delay in claiming credit in the exchange account will be noticed and settled in communication with the Postmaster

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of the principal office of exchange.

3.147 In the case of repayment to a remitter of a “through” money order the procedure prescribed in para 3.146A is not followed, but the value of the money order is credited to the country of issue by debit to the country of payment through the respective settlement accounts. If the settlement accounts with the countries are submitted to the same Accounts Office the credit in the one and the charge in the other will be adjusted by single transfer entry on receipt of the two accounts; but when the settlement accounts are submitted to two different Accounts Offices, the procedure to be observed will be as exemplified below:-

A Money order issued in England for payment in Malaya is to be repaid to the remitter. The amount is debited (i.e. shown to the credit of India) in the Calcutta G.P.O. settlement account with Malaya and credited (i.e. shown to the credit of England) in the Bombay settlement account with Great Britain and Northern Ireland. The debit and credit will be adjusted by transfer entries thus

II-IN THE CALCUTIA ACCOUNTS OFFICE

Dr. Foreign Money Orders

Malaya

To Money Order Remittance from Nagpur Postal Accounts Office Cr.

In the Nagpur Postal A/c Office

Dr.

Money Order Remittance to Calcutta Postal Accounts Office

To

Foreign Money Orders

(Great Britain and Northern Ireland)

An advice of the adjustment [Form No. A.C.G.-77] made in the Nagpur Postal Accounts Office should be sent to the Calcutta Postal

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Accounts Office.

3.148 In the case of an outward sterling money order intercepted by the remitter before it has been advised to the country of payment, the actual sum in rupee currency, and not the commission realised from the remitter, should be refunded to him. The amount will be charged in the list of money order paid, supported by the money order which will be debit checked in the usual way.

II-INWARD STERLING ORDER**Explanation**

3.149 In the case of inward sterling Money Orders, the Indian Office of exchange represents the office of issue. It receives periodically a list of money orders advised by the foreign country, converts the sterling amount of each money order into rupee currency at the rate in force on the date advice of the foreign country (as fixed by the Director General Postal Services, from time to time), and prepares corresponding money orders in a special form prescribed for inward sterling orders, which are in the ordinary course forwarded to the office of payment.

Exceptions- The amounts of money orders advised by the Union of South Africa are expressed in British currency and should be converted into the rupee currency at the rate of exchange prevailing on the date of receipt of the inward list.

Checking of Exchange Office inward lists

3.150 A periodical list in Form F.M.O. 3 of inward Sterling money orders issued is submitted by the office of exchange to the Home Postal Accounts Office with the following particulars:-

- (a) the number of money order;
- (b) the date of the money order;

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- (c) the head or sub-office of payment;
- (d) the sterling value of the money order;
- (e) the rupee equivalent; and
- (f) the commission on “through money orders”.

In the list there is also a column for noting in the Accounts office, the initial letter of the Postal Circle of payment, vide Para 3.142.

3.151 The list of inward sterling money orders issued is divided into sections corresponding to drawings by the different foreign countries and headed with the numbers and dates of the respective inward lists received from those countries. These lists checked as follows:-

- (i) The sequence of number is examined.
- (ii) The conversion of the sterling amount into rupee equivalent is verified item by item, and wrong calculation being corrected in red ink and the total altered accordingly under the initials of the checker. The error should be pointed out to the office of exchange.
- (iii) The commission on through money orders is checked with reference to the rates given in Appendix C to the Posts and Telegraphs Manual, Volume VI.
- (iv) The totals are checked (any corrections that may be found necessary being made and intimated to the office of exchange).
- (v) The figures are finally posted week by week for each inward list in a register in Form D.G. (PA)-446 for the purpose of the monthly adjustment by a transfer entry, thus:-

Dr.

Foreign Money Orders (country of exchange)

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(rupee equivalent).

To

Inland money orders (month of issue).

Commission on money orders

(through money orders).

N.B. - The figures for this list bearing dates of the previous months are posted separately and in red ink.

- (vi) The initial letters of the Circles of payment are entered in the column provided for the purpose. In the case of 'through' money orders, the letter F will be assigned.

3.152 The examination of the lists should be completed within one week of their receipt and then made over to the checker for debit checking.

NOTE -- The transfer entries should be made in the accounts of the month following the month of which the lists relate.

3.153 If the office of exchange from which the inward list has been received is not the principal office of exchange, and the latter is situated within the area of another Postal Accounts Office, the debit in the transfer entry referred to in Para 3.152 will be taken to the "Remittance" head and an advice of transfer issued to the other Postal Accounts Office concerned detailing the total number, amount, and commission on through money orders entered in the list with particulars of the period thereof, for the purpose of raising the debit in the list, under the head "Foreign Money Orders (Country of exchange)" by credit to the head "Remittance". The figures thus communicated to the Postal Accounts Office of the principal office of exchange should be entered in the register of inward orders maintained by that office (separately for each country and office of exchange) below the figures of the offices of exchange under its own

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Circle of Accounting, while in the remitting Postal Accounts Office they should be posted in a separate part of the register of inward orders.

N.B. - In the advice of transfer the details of the lists bearing dates of the previous months should be entered in red ink for necessary action being taken by the receiving Postal Accounts Office.

Check of payment

3.154 The inward sterling money order, when paid are included in the ordinary lists of money orders paid, and are distinguished by the letter 'S' placed before their numbers. They are sorted as ordinary money orders and dealt with by the checker.

Repayment to remitters and void orders

3.155 Inward money orders repaid to their remitter during currency will be received with forwarding letters from the office of exchange in which the repayments are intimated. Suitable notes will be made in the Inward Lists and the money orders entered in a register in Form D.G. (PA)-450. Their adjustment in the money orders exchange accounts should be watched through the same register D.G. (PA)-450, all correspondence in connection with such repayment being treated as closed. The register should be reviewed monthly by the J.A.O. and quarterly by the Branch Officer-in-charge.

3.156 If an inward sterling money order is not paid within the period of currency, it is accounted for as void. Should its repayment be applied for by the office of exchange on behalf of the remitter, it will, after note in the void list be duly authorised by the Postal Accounts Office concerned, which will on receipt from the office of exchange of the intimation of the advice of repayment to the foreign country, enter the money order in the register in Form D.G. (PA)-450 or communicate it to the Accounts office of the principal office of exchange, as the case may

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be, see Para 3.158. If, however, no application for the repayment is received, the void orders will be communicated by the Accounts Office in Form D.G. (PA)-451 or inform D.G. (PA)-453, as the case may be, to the office of exchange on the expiry six months from the date of receipt in India, to be written back to the credit of the foreign country of issue in the next exchange account, where the repayments to remitters will also appear, see Para 3.177.

The above procedure should not, however, be followed in the case of void inward value-payable money orders issued from Ceylon. The value of such orders should be transferred to the head "Forfeited money orders, in the manner indicated in Para 3.177."

3.157 In the case of Iraq, all inward orders not paid in India should be placed to the credit of that Administration direct and shown in the settlement account as repaid orders. Lists of repayments are sent to the Accounts Office by the office of exchange along with the money orders for which repayments are sanctioned. On receipt of the lists, suitable notes are made in the Inward list, or the register of unpaid money orders. The totals of the lists are then entered in the register of repayments [Form D.G. (PA)-450] and the lists are kept on record. On receipt of settlement accounts, these lists are referred to for the particulars of the money orders shown therein and the amount adjusted.

3.157-A The details of inward money orders re-advised for repayment to a foreign country are entered in the Repaid Register [Form No. D.G. (PA)-450] on receipt of information from Foreign Accounts Offices or the principal office of exchange.

3.158 The authorisation for repayment to remitters of inward orders, and the communications of void inward orders as prescribed in Paras 3.145 to 3.148 if addressed to an office of exchange other than the principal office of exchange, and in case the latter be within the

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accounting area of another Accounts Office, should also be advised in Forms D.G. (PA)-452 and 451 to that Accounts Office in order that it may be in a position to watch the adjustments appearing in the settlement accounts through the register in Form No. D.G. (PA)-450 maintained by it. When such adjustments are traced, the Account Office of the principal office of exchange will verify the items from the register maintained by it and adjust the amount as follows:--

Dr.

Money Order Remittances

To

Foreign Money Orders

(country of exchange).....Cr.

An advice of transfer should also be issued, at the same time, to the other Accounts Office concerned where the necessary note will be made in its register of void orders and a transfer entry prepared as follows :-

Dr.

Inland Money Orders (month of issue).

To

Money Order Remittances.....Cr.

III - OUTWARD RUPEE ORDERS

Checking Arrangements

3.159 The money orders are included in the lists of money orders issued, but are distinguished from inland orders by the letter 'F' noted before the number in the lists and the checking of the value and commission is performed under the rules for inland money orders (vide

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Paras 3.14 to 3.19).

3.160 A register in Form D.G. (PA)-154 should be maintained in the Madras Postal Accounts Office for note of undeliverable Telegraphic Money Orders re-advised to Ceylon in order that the international commission adjusted in the settlement accounts may be checked.

3.161 The office of exchange submits periodically lists of money orders advised accompanied by the money orders entered therein, except in the case of Burma for which original money orders are sent out of India. These are checked in the same manner as the exchange office lists for sterling money order advised, and transfer entries are similarly prepared through the registers in Forms Nos. D.G. (PA)-446 and 447 for each foreign country of exchange for the purpose of incorporating the figures in the monthly accounts.

NOTE 1 -- Postage stamps to the value of 20 Paise on account of fee for obtaining advice of payment will be affixed to the outward rupee money orders as in the case of outward sterling money orders (Also see Note 2 to Para 3.143(e)).

NOTE 2 -- For the purpose of adjustment, the register in Form D.G. (PA)-448 (vide note 3 below Para 3.145) should be used.

3.161-A The procedure for checking prescribed for foreign outward money orders is generally followed in the case of Burma also. As the extract from the lists of money orders advised by each mail to Burma by the Madras and the Calcutta office of Exchange is not accompanied by the original money orders as in the case of money orders exchanged with other Foreign Countries a check slip is prepared by the Postal Accounts Office, in respect of each entry in the extract from the lists and checking payments against issue conducted by means of those check slips. The extracts received in the Postal Accounts Office will be checked in the same manner as other exchange office outward lists and accounts adjustments will also be similarly made.

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NOTE -- With effect from 1st October, 1948, the system of "Advice of Payment" on payment of 20 paise has been introduced in respect of M.Os to Burma. As the extract from the lists of money orders (F.M.O. 2) is not accompanied by the original money orders as in the case of money orders exchanged with other foreign countries, at the offices of exchange will note the letters A.P. before the no. of M.O. in cases where the remitter has paid for an A.P. in the list in form No. F.M.O.2. furnished to each Accounts office. The offices of exchange should also endorse a certificate at the end of each list that in respect of Money Orders against which the letters AP. have been noted, the fee of 20 p. in stamps has been correctly realised and affixed on the M.Os. and that in other cases no such fees have been charged for as advices of payments are not required by the remitters. The Postal Accounts Office should see that each list (F.M.O. 2) bears a certificate to the above effect.

3.162 The money orders or the check slips prepared as in Para 3.161-A are then made over to the Sorting group where they are sorted according to offices of issue, and their amounts checked with coloured pencil against the entries in the corresponding lists or money orders issued.

NOTE 1 -- The rules in Section I of this Chapter are generally applicable to this class of money orders.

NOTE 2 -- The payments to remitters of the outward rupee money orders, the repayment of which is authorised or which are communicated as void, are made in the manner prescribed in Paras 3.146-A to 3.148. The outward money orders returned from Burma for re-payment are before being sent out to the Post Offices of issue in India, impressed by the Calcutta Office of Exchange with the R.P.O. stamp and fresh serial number and date entered thereon.

IV - INWARD RUPEE ORDERS

Arrangement for Checking

3.163 The offices of exchange submit periodically lists of inward rupee money orders issued which are checked in the same manner as the exchange office lists of sterling money orders issued and necessary adjustments are noted in the Transfer Entry book [Form D.G. (PA)-574] for the purpose of incorporating the figures in the monthly accounts (see

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Para 3.151). The lists are then made over under receipt, to the ordinary money order checker.

NOTE -- The claims of the Indian Post Office from the Malaya Administration and vice versa on all accounts, other than the money order exchange account, are adjusted by means of "Postal Service" money orders which are exempt from all charges for commission.

3.164 The inward rupee money orders, when paid, are included in the ordinary lists of money orders paid, being distinguished from inland orders by the letter 'F' placed before the numbers. They are sorted along with the inland money orders, and debit checked in the ordinary way.

3.165 The treatment of void inward rupee money orders drawn by foreign countries other than Burma and their repayments to the remitters is governed by the rules prescribed in Paras 3.154 to 3.158.

NOTE -- The repayment of inward rupee money orders within currency is governed by the procedure prescribed in Para 3.154.

3.166 Money Orders from Burma which for any reason cannot be paid are not sent to the Postal Accounts Office but are kept in deposit in the Calcutta Office of Exchange for further disposal pending receipt of instructions from the remitters in Burma. Such orders are disposed of by the Calcutta Office of Exchange either by payment in India or return to Burma for repayment to remitter there through repayment lists. Copies of repayment lists are sent by the Calcutta Office of Exchange to the Home Postal Accounts Office (Calcutta) as the orders are re-advised.

On receipt of the lists suitable notes should be made in the Inward Lists or the registers of unpaid money orders as the case may be. The adjustment of these money orders is made by a transfer entry prepared as follows:-

Dr.

Inland Money Orders (month of issue)

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To

Foreign Money Orders -Burma.....Cr.

On receipt of the exchange account, the amount shown there-in as inward orders repaid should be verified with the totals of the repayment lists.

V - TRADE CHARGE MONEY ORDERS

C.O.D. Outward Lists

3.167 On receipt of the outward lists with value-payable money orders in the respective Postal Accounts offices, the money orders are examined as ordinary foreign money orders and made over to the Sorting group where they are sorted along with other inland paid orders and sent to the Debit checking group in which they are debit-checked along with other money orders. The totals of these outward lists are posted in a register in Form No. D.G. (PA)-449 and the following adjustment is made:-

Dr.

Inland Money Orders-(month of issue)

To

Suspense Account-Trade Charge Money Orders (Name of Country),.....Credit.

NOTE 1 -- The entries in the C.O.D. outward lists and the Value Payable Money Orders advised to the United Kingdom, Eire or Ireland and Zanzibar also bear special serial numbers assigned by the Bombay Office of Exchange advising the Money Orders. The serial numbers will run consecutively commencing with No. 1 for each month and for each Postal Accounts Office and will also be shown on the relative Trade Charge Money Orders.

NOTE 2 - The C.O.D. outward list examiner will carefully examine whether any mis-sorted C.O.D. money order has been wrongly included in the C.O.D. list. The mis-

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sorted money orders when traced, should not be sent to the Sorting group but should be forwarded to the respective Postal Accounts Offices with a forwarding note necessary correction being made in the total of the C.O.D. lists, and an intimation of the correction sent to the Postal Accounts Office as well as to the Indian Office of Exchange concerned.

London Trade Charge Accountant

3.168 (a) This account is prepared by the London Post Office and sent to the Bombay Office of Exchange, by which it is submitted to the Nagpur Postal Accounts Office with the receipt Trade Charge Money Orders.

(b) On receipt Of the Trade Charge Account with the relative Trade Charge Money Orders, the orders are sorted in tee Nagpur Postal Accounts Office according to the Postal Accounts Offices of the different offices of issue and listed separately for each Postal Accounts Office in Form D.G.(PA)-473 in which are shown:-

(1) the special serial numbers assigned by the Office of Exchange.

(2) the sterling value of the Trade Charge Money Order and its equivalent in rupee currency. The lists for the Nagpur Postal Accounts Offices will be in single. Those for other Accounts Offices will be prepared in duplicate and totalled and reconciliation of the sterling value alone with the total shown in the London Trade Charge Account prepared in sterling currency will be effected in the Nagpur Postal Accounts Office. The total amount of the lists in (rupee) for each Postal Accounts Office is debited to the respective Postal Accounts Office through an advice of Transfer, the lists and vouchers being sent as enclosures.

NOTE -- Any differences in the rupee amount due either to clerical errors in compiling the extracts or to short or excess charge in the outward lists will be detected in the course of detailed check in the Postal Accounts Office concerned.

(c) The Home Postal Accounts Office money orders are sorted

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according to the month of advice and the special serial number assigned to them by the office of exchange (vide Note 1 below Para 3.167) and debit-checked in the outward lists with which the identical Value-payable money orders were received.

(d) The following adjustment of the gross amount of the account is made in the Nagpur Postal Accounts Office.

Dr.

Money Order Remittance	-	Calcutta Postal Accounts Office
Money Order Remittance	-	Delhi Postal Accounts Office
Money Order Remittance	-	Madras Postal Accounts Office
Money Order Remittance	-	Kapurthala Postal Accounts Office etc
Suspense Account (name of country)	-	Trade charge Money Orders

To

Foreign money orders - Great Britain and Northern Ireland. Cr.

(e) The Sterling value deducted from the total of the Trade Charge Account on account of one-half percent Commission is converted into rupee currency at the flat rate of exchange. The following adjustment is then made:-

Dr.

Foreign money orders - Great Britain and Northern Ireland.

(Deduct from credit).

To

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Commission on Money Orders.....Credit

(f) On receipt of these money orders with the advice of transfer in the other Postal Accounts Offices, the corrections of the amount debited are verified by comparing the entries in the lists with those on the vouchers. They are sorted according to the month of advice and the special serial number and then debit-checked against the entries in the outward lists and thereafter the following adjustment is made:-

Dr.

Suspense Account - Trade Charge Money Orders
(Name of country).

To

Money Order- Remittance - Nagpur Postal Accounts
Office.....Cr

NOTE -- The initial letters of the Postal Circle should be noted against each entry in the extracts with reference to the Trade Charge Money Orders to facilitate compilation of statistics (vide Note to Para 3.200).

3.169 The Trade charge Accounts with Fire or Ireland and Zanzibar are received in the Nagpur Postal Accounts Office and dealt with in the same manner as Trade Charge Account with London. The only difference is that the accounts of the former accounts both inward and outward are adjusted through the Money Order exchange accounts under “special items”.

Outward Trade Charge Account with Johore Malaya and Kadah

3.170(a) The e accounts are prepared by the Calcutta G.P.O. which is the only office of exchange in respect of C.O.D. money Order advised to and from these countries. On receipt of these Outward accounts with the receipted Trade Charge Cards from the General Post Office, Calcutta, in the Calcutta Postal Accounts Office the entries shown therein

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are compared with those on the money orders.

(b) The Trade Charge money Orders are then sorted according to the Postal Accounts Office of the Offices of issue. The value of the money orders intended for other Postal Accounts offices are debited to them through advices or transfer supported by the Trade Charge Orders details of these orders being furnished on the advices of transfer.

(c) The Home Postal Accounts Office Trade Charge Money Orders are dealt with in the Calcutta Postal Accounts Office in the same manner as the United Kingdom Trade Charge Money Orders are dealt with in the Nagpur Postal Accounts Office (vide Para 3.168 (c.) Supra).

(d) In all the Postal Accounts Offices (except Calcutta Postal Accounts Office) the Trade Charge Money Orders received with the advice of transfer from the Calcutta Postal Accounts Office are dealt with in the manner described in Para 3.168(f) Supra and the note there-under in respect of United Kingdom Trade Charge Money Orders.

(e) All the adjustments are similar to those adopted for Trade Charge transactions with United Kingdom.

NOTE 1 -- As no special serial numbers are assigned to the Trade Charge Money Orders relating to Eastern countries by the Calcutta G.P.O. there is no sorting according to special serial numbers in the Accounts Offices in respect of these money orders as in Para 3.168(f).

NOTE 2 -- Although Johore and Malaya maintain separate Trade Charge Accounts with India independently of each other, the balance of the former whether in favour of India or the foreign administration concerned together with the balance of Malaya Trade Charge Accounts is finally passed under "special items" in the Money order settlement account with Malaya.

List of Unpaid Items

3.171 After all the money orders are debit-checked in the outward

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lists, the items not debit-checked in the outward lists are compiled in a statement called the list of unpaid items in Form D.G. (PA)-474. These money orders when received as paid with subsequent Trade Charge Account are debit-checked in the list of unpaid items.

C.O.D. Inward Lists

3.172 These lists are received from the offices of exchange which are authorised to deal with C.O.D. money orders and are checked as other Inward lists. At the end of the month, the amounts of these lists are posted in the Inward register [Form No. D.G. (PA)-449] and the following adjustment is made:--

Dr.

Suspense Account - Trade Charge Money Orders (name of country)

To

Ireland Money Orders (month of issue).

In addition to the above adjustment, the following adjustment is made in respect of commission calculated at one-and-a-half percent on the total amount of the lists:-

Dr.

Sale Of ordinary stamps

To

Commission on Money Orders.....Cr

Inward Trade Charge Accounts

3.173 These accounts are prepared by the Principal Office, of Exchange from the Certificates of payments received from the Post Offices of payment or C.O.D. Inward Orders. The accounts relating to

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Eastern countries of Malaya, Johore and Kedah are submitted to the Calcutta Postal Accounts Office, while those relating to Western countries of Great Britain and Northern Ireland, Eire or Ireland and Zanzibar are submitted to the Nagpur Postal Accounts Office. On receipt of these accounts their totals are checked. The amount of one and a half percent commission shown therein is also checked. The money orders shown therein are verified in the inward lists concerned noting against the entries the month of the Inward Trade Charge account in which the orders are claimed.

The following adjustments are then made:-

Adjustment of the Gross total of Account	Adjustment of one and a half percent commission deducted
Dr.	Dr.
Foreign money orders (Name of country)	Commission on money order
To	To
Suspense Account---Trade---Charge Money Orders	Foreign Money Orders Name of country (deduct from debit) Cr.

The out-standings in the Inward lists, i.e. the inward money orders not claimed in the Account, are compiled in a statement called the statement of unpaid items (Form No. D.G. (PA)-474). When these outstanding money orders are claimed in the subsequent accounts, they are removed from the above statement.

Broadsheet of Inward and Outward Trade Charge Money Orders

3.174 The amounts Inward and Outward lists temporarily placed under the head "suspense Accounts-Trade Charge Money Orders" are

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posted in a broadsheet in Form No. D.G. (PA)-469. The amounts claimed in the respective Trade Charge Accounts are also posted in the broadsheet in order to clear the amount placed under the head "Suspense Account-Trade Charge Money Orders". The difference between these two amounts represents the amount of the outstanding items in the list of unpaid items. The broadsheet serves the purpose of not only exercising a check over the outstanding items but also reconciling the credits and debits under the head "Suspense Account-Trade Charge Money Orders" with the corresponding figures in the Detail book and is submitted to the Gazetted Officer on the last day of the month for review.

Trade Charge Money Order Transactions with the Colony and Protectorate of Kenya, Uganda Protectorate and Tanganyika Territory

3.175 In the case of trade charge Money Order transactions with the Colony and Protectorate of Kenya, Uganda Protectorate and the Tanganyika Territory, the claim on account of Inward and Outward C.O.D. Money Order transactions is based not on the actual payments effected as in the case of C.O.D. transactions with the United Kingdom, Eire or Ireland, etc, but on the total amount advised by the Exchange Office in the Outward and Inward Lists.

In view of this, the head "Suspense Account-Trade Charge Money Order" is not operated upon. The total amounts of outward and Inward Lists are directly adjusted to the head "Foreign Money Orders" as in the case of ordinary Foreign Money Order transactions.

C.O.D. Outward Lists - The Outward Lists and the Money Orders will show both the sterling and rupee equivalent. On receipt of the lists with the V.P. Money Orders in the respective Postal Accounts Offices from the Bombay Office of Exchange, the Money Orders are examined with reference to the entries in the lists and the totals of the lists checked

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and further action is taken as laid down in Paras 3.144 and 3.145 with the exception of Note 1 under the latter Para.

C.O.D. Inward Lists - Inward lists are received in the Nagpur Postal Accounts Office from the Bombay Office of Exchange and are checked as other Inward List. The amounts on these lists are posted in a Register in form No. D.G. (PA)-447 and the following adjustments made:-

Debit - Foreign Money Orders - Colony and Protectorate of Kenya,
Uganda Protectorate and the Tanganyika Territory

To Inland Money Orders (Month of issue) credit

In addition, commission at 1 ½ - percent worked out on the total of the lists is also adjusted as under:-

Debit, Sale of Ordinary stamps

To 155 - Postal Receipts 2 Commission on Money orders and Postal orders. credit

3.176 Statement of Trade Charge Money Orders - Statements of Trade Charge Money Orders are received monthly in the Nagpur Postal Accounts Office and contain the following particulars :-

1. Total amount advised during a month with particulars of each list.
2. Less ½ percent commission.
3. Net amount due.

The figures shown in the statement are verified with the entries in the Register referred to in Para 3.175 the commission is checked and adjusted as shown below:-

Debit - Foreign Money Orders - Colony and Protectorate of Uganda
Protectorate and the Tanganyika Territory

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and credit

(deduct from Credit)

155-Postal Receipts-2-Commission on Money Orders Postal Orders in the case of outward orders and Debit 155 Postal Receipts - 2 - Commission on Money Orders and postal Orders.

Credit to Foreign Money Orders - Colony and Protectorate of Kenya, Uganda Protectorate and the Tanganyika Territory

in respect of Inward Orders.....(Deduct from Debit)

The net amounts shown in the statement are verified with the claims shown in the Money Order settlement Account.

VI - PERIODICAL SETTLEMENT OF ACCOUNT

Settlement/Accounts

3.177 The money order transactions between India and the several countries of exchange are settled periodically by means of settlement accounts which show, on the one side, the total amount of each outward list, the international commission thereon calculated at one-half percent, the amount of inward orders repaid to remitters or written back to the country of issue as void (see paras 3.155 and 3.165), remittance on account, special items and balance from preceding account. On the other side, the settlement accounts show, the total amount of each inward list, the international commission thereon at one-half percent, outward orders repaid to remitters or written back to India as void, remittance on account and Special items. The two sides of the accounts are squared by showing the difference as “balance due to or by India”.

NOTE -- For sterling Exchange the account is expressed in sterling money; for rupee exchanges, the form of an account is similar but the figures are in rupee currency.

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Receipt and Check of Settlement Accounts

3.178 The accounts of foreign countries and colonies are received in the Postal Accounts Office from the principal offices of exchange.

3.179 The settlement accounts will be received by the Home Postal Accounts Office of the principal office of exchange and will be dealt with by the Money Order Section. The total of the outward and inward lists will be verified, the international commission checked, the amount shown as inward orders repaid or void examined with the corresponding entries in the void list and the register of repaid order [form D.G. (PA)-450], and the total of the list of repaid orders verified with the amount shown in the Settlement Account. Finally, due note will be taken of the entries adjusting errors in previous accounts and of any special items the cost of the bill of exchange for remittance of the balance or proceeds of that received in settlement of the balance as communicated by the Postal Accounts Section will be checked with the balance of the settlement account. The following transfers will be made, on receipt of settlement accounts, in order to adjust the commission and the other receipts or charges shown in the money order settlement account:-

- (a) Credit or debit commission for the net difference in international commission.
- (b) Credit or debit "Exchange on Remittance Accounts Postal and Money Order transactions" for difference of exchange or for premium paid for purchase of drafts in settlement of balances due by India for rupee money order transactions.
- (c) Credit or debit "Foreign money orders" to counter balance (a) and (b)
- (d) Debit "Inland money orders month of issue" in case of Home Circle money order or "Money Order remittances" in case of

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other money orders by credit to "Foreign Money Orders" in respect of repayment of inward orders.

NOTE 1 -- In the case of Sterling Countries the total rupee equivalent adjustment is also noted therein. A reference is made in the last column ment Account against the particulars shown in tile list. The month of adjustment is also noted therein. A reference is made in the last column of the register of outward and inward orders to exchange account in which the lists are accounted for.

NOTE 2 -- The month of Settlement Account in which void inward orders are shown as unpaid to the foreign country is noted in the void list and the amounts of such orders shown in the column month of adjustment. Suitable notes should also be made in the register of repaid orders and in the statement of void orders communicated to the foreign country as void. In the case of inward orders repaid within currency, the particulars of settlement account and the month of adjustment should be noted prominently against the money orders in the Inward list or in the register of unpaid money orders. In the latter case the column 'month of adjustment' will also be filled in.

3.180 The balances of the money order settlement accounts should not be carried over to the next account, but should be settled by cash remittances or remittances through the India Office or through the London General Account, unless otherwise provided for in any particular case.

A register in Form No D.G. (PA)-456 should be kept for watching the credits and debit in settlement or the balances of the Settlement Accounts.

On receipt of the Settlement Accounts, the balance shown therein is noted in this register and a note of adjustment in settlement of the balance is recorded in the column provided for the purpose. The items, if any outstanding in this Register at the close of the accounts for March Final are transferred to the next year's Register under the attestation of the J.A.O.

NOTE 1 -- The examination of the settlement of accounts should be completed within 15 days of their receipt.

NOTE 2 -- The balance of the monthly Money Order settlement Account between

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India and Burma, if in favour of India, is intimated by the Postmaster, Rangoon at the time of returning an accepted copy of the M.O. Settlement Account to India to the Accountant General, Burma who on receipt of such intimation issues instructions by telegram to the Central Accounts Office of the Reserve Bank of India, Calcutta for adjustment of the amount due through the balances of the two Government at that Bank at the time of advising the next weekly interim payment (vide note below Para 3.182). If the balance is in favour of Burma, a similar procedure shall be observed by the Accountant General Central Revenue, New Delhi, to whom necessary intimation will be given by the presidency Postmaster, Calcutta General Post Office at the time of forwarding the M.O. Settlement Accounts to the Postmaster, Rangoon for adjustment of the amount due to the Post Office of Burma. In the event of non-adjustment of the balance of an account within the period prescribed, the amount of such balance shall bear interest from the date of expiration of the period until the date, on which adjustment was made. The interest shall be calculated at the rate of five percent per annum and shall be carried to the debit of the Administration in arrear in the following account. The Calcutta Postal Accounts Office will see that the balances of the monthly Money Order Settlement accounts between India and Burma are settled in the manner mentioned above.

Watch of Interest on Balances of Money Order Settlement Accounts Outstanding for more than 6 months

3.181 The amount shown in a settlement accounts as remaining due from the Administration to the other shall on the expiration of six months following the period covered by the relative Settlement Account be subject to interest at the rate agreed upon. The interest shall be carried to the debit of the Administration in arrear in the following account “under special items” With a view to watch the adjustment of interest on balances outstanding for more than 6 months, necessary notes regarding interest should be made in the last column of the Register in Form No. D.G. (PA)-456 and its adjustment watched. The register should be submitted for review to the Branch Officer through the J.A.O. on the last day of every quarter. The register for the previous year should also be submitted along with the register for the current year for the Gazetted Officer's review through the J.A.O. at the end of the 1st quarter ending the 30th June.

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The amount of interest appearing in the Settlement Account should be adjusted under the head “155-Postal Receipts-7 other Receipts-Postal Receipts-other items”. In the case of sterling accounts the amount shown in sterling currency should be converted into rupee at the flat rate of Re. 1 = Is. 6d.

NOTE -- The interest shall be calculated on the number of Calendar months, the remaining number of days in a month being treated as a fraction of a month.

3.182 Advance remittance due to, or from, foreign countries, are watched through a register in Form D.G. (PA)-457. This register is posted once a week (Saturday) and is reviewed by the Branch Officer on the 2nd of every month. Calls should be made for remittances after one month and three weeks from the date on which they fall due.

Exception: - This register need not be maintained in the Calcutta Postal Accounts Office in respect of countries other than Burma and also in the Madras Postal Accounts Office. At the time of local inspection of the Calcutta General Post Office, it should, however, be seen that advance remittances are called for by it with promptitude.

NOTE -- In respect of Money Order exchanges with Burma, interim payment towards monthly adjustment of dues is made through the Reserve Bank of India weekly (i.e. on every Monday or any other subsequent day in the event of Monday being a holiday) by the debtor Administration for an amount estimated to cover the amount due for transactions during the previous week and should not fall below three fourths of the amount due. In the event of an advance payment pertaining to a period falling short of the amount due, any excess over Rs. 50,000 of the balance due shall carry interest from the 16th of the succeeding month to the date of clearance of the outstanding. The Calcutta postal Accounts Office will see that these conditions regarding advance remittances are fulfilled.

3.183 The settlement account for money order transactions with Great Britain and Northern Ireland is combined with the letter and parcel postage account and termed the “General Account with the London Post Office” The balances of settlement account with the following countries are also adjusted through this Account: -

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- (1) Denmark
- (2) France
- (3) Germany
- (4) Iraq
- (5) Italy
- (6) Norway
- (7) Switzerland
- (8) Persian Gulf

NOTE -- In the case of Persian Gulf, Money Orders are exchanged in rupee currency and the totals of the Money Order transaction are included separately in the Indian General Account furnished monthly to London converting the rupee equivalent into sterling at the rate of 1s. 6d. per rupee.

The General Account is received in duplicate in the Nagpur Postal Accounts Office from the Director, Foreign Post Bombay, by the 3rd of the second month following. The Nagpur Postal Accounts Office adjusts the sterling amounts relating to (1) Foreign Money Orders, (2) Share of Commission, (3) Repaid and Void Money Orders, (4) Trade Charge Money Orders, and (5) Balance of Money Order transactions with foreign countries settled through the General Account. The actual rupee values in respect of items (1), (3), (4) and (5) above are ascertained from the various registers and subsidiary accounts maintained in the Nagpur Postal Account Office. The net adjustment to the head "Foreign Money Orders-United Kingdom" made on receipt of the London and the Inward Trade Charge Accounts are taken for the sterling amounts, against Trade Charge Money Orders in the General Account. The actual rupee values thus ascertained are adjusted by debit or credit to "Foreign Money Orders-(country)", by corresponding credit or debit to account with states Account with A.G.C.R. Remittance head is however, credited or debited

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with the rupee equivalent of the sterling amounts converted at the flat rate (1s. 6d. per rupee) and any difference between the two rupee figures adjusted under "Exchange on Remittance Account". The commission on Foreign Money Orders and Trade Charge Money Orders is also adjusted at the flat rate of exchange vide Para 3.168(e). The Money Order Section of the Nagpur Postal Accounts Office will then make over both the copies of the General Account to the Account Current Section. The latter after adjusting the remaining items will forward one copy to the PA Wing of the Directorate, so as to reach that office by the 10th of the month. PA Wing of the Directorate will forward it after check to the Accountant General, Commonwealth Relations Office, London, by the first Mail day.

NOTE -- A schedule of debits and credits relating to the Accounts between England and India should be sent to the PA Wing of the Directorate by the Nagpur Postal Accounts Office in respect of the adjustment made in that office.

3.184 In the case of the following countries, the settlement of balances due to India in the Money Order Settlement Account will be made by remittance through the Accountant General, Commonwealth Relations Office, London.

- (1) Nayasaland Protectorate
- (2) British Guiana.
- (3) Colony and protectorate of Kenya, Uganda protectorate and the Tanganyika Territory.
- (4) Egypt.
- (5) Malta.
- (6) Sudan.
- (7) Trinidad.
- (8) Union of South Africa.
- (9) Eire or Ireland.

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- (10) Fiji.
- (11) New Zealand.
- (12) Zanzibar.
- (13) Saudi Arabia.
- (14) Aden.

Intimation of the remittances made by the above countries are sent by them to the Director General Postal Services (PA Wing) who forwards them in original to the Nagpur Postal Accounts Office in the case of the countries mentioned against items 1 to 9 and 12 to 14 and to the Calcutta Postal Accounts Office in the case of the rest for watching credits afforded through the London Accounts and for note in the register of remittances [Form D.G.(PA)-456] as well as in the register for watching advance remittances [Form D.G. (PA)-457]. When credits for the remittances appear in the London Accounts extracts from the schedule of credits are sent to the Nagpur and Calcutta Postal Accounts Offices by the Director General, Postal Services (PA Wing) for purposes of adjustment and verification of the credits with the intimation of remittances already sent. They are adjusted as below and particulars of adjustment are communicated to the PA Wing of the Directorate.

Dr.

- (1) account between England and India Postal and Money Order transactions,
- (b) With Colonial Administration
- (2) Exchange on Remittance Accounts. Postal and Money Order Transactions.

To

Foreign Money Orders (Name of Country)

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..... Cr.

Dr.

Account between England and India Postal and Money Order transaction.

(b) With Colonial Administrations.

To

(1) Foreign Money Orders - Name of the country).

(2) Exchange on Remittance Accounts

Postal and Money Order transactions Cr.

The rate of conversion adopted for the remittance in sterling is the same as that for inward orders in force on the date of the remittance. The difference between the amount in rupees converted at this rate and the conventional rate of Re 1 = Is. 6d. will be debited or credited, as the case may be, to settlement on Remittance Account.

NOTE 1 -- If the case of Aden money orders are exchanged in rupee currency and the balance of the monthly Money Order settlement Account is converted into sterling at the current market rate of exchange communicated by the Director General Postal Services New Delhi to the Aden Postal Administration for the purpose of payment through the Accountant General, Commonwealth Relations Office, London. This arrangement exists as a temporary measure until the Government at Aden is in a position to finance the purchase of bank drafts, for direct settlement with India, Copies of intimations of remittances made by the Aden Postal Administration are, under a special arrangement, sent by that Administration both to the Director General Postal Services (PA Wing) and the Director of Accounts (Postal) Nagpur who adjusts the credits for the remittances appearing in the London Account Extracts to the head 'Foreign Money Order' at the same current market rate of exchange communicated by the Director General Postal Services New Delhi (C.F. Section) direct to the Director of Accounts Postal, Nagpur.

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NOTE 2 -- In respect of the Money Order Settlement Accounts with the Commonwealth of Australia which are dealt with in the Calcutta Postal Accounts Office the settlement is made by actual recovery or payment between the presidency Postmaster, Calcutta, and the High Commissioner for Australia in India, the rate of conversion of the British pound sterling in which the Exchange Account is maintained to the Indian Currency being at 1s 6d to the Rupee.

3.185 The balances in favour of India in respect of settlement account with colonial and other administrations are adjusted through the London Account, while the balances due by India are settled by draft on London purchased in the market. The amount paid in rupees for purchase of the draft will be charged in the cash account and debit to "Foreign Money Orders--Country of exchange",

3.186 The balance of the half yearly parcel account between India and the Union of South Africa, Kenya, Seychelles, Iraq, Australian Fiji, and New Zealand are adjusted through the Money Order account between the two administrations by entry against the head "Special items detailed in the annexure". The balance of letter mail transit charges and the balances of Air Mail accounts between India and Colony and Protectorate of Kenya, Uganda Protectorate and Tanganyika Territory are also adjusted similarly. No money order commission is payable on the balances thus included in the money order account. The transfer adjustment is made in the Postal Accounts Office.

3.187 The balances of the half yearly accounts relating to both insured and uninsured parcels exchanged between India and the Commonwealth of Australia, viz., the colonies of New South Wales, Queensland, South Australia, Tasmania, Victoria and Western Australia are included in the money order accounts between India and those colonies. Care should be taken to see that no money order commission is charged on such items. These balances, when they appear in the general account of money orders with the Commonwealth will be adjusted in the

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manner indicated in Para 3.189(1).

3.188 The balances due to India on account of money orders exchanged between India and Ceylon are settled by bank drafts in favour of the Postmaster Madura and the balances due to Ceylon are settled by means of Bills of Exchange on Colombo.

Miscellaneous Items

3.189 The cost of conveyance of parcel mails, both insured and uninsured, between Madura and Colombo and Madura and South Africa and Mauritius via Colombo is adjusted by including the amounts in the half yearly General account of Parcels and Insured letters exchanged between India and Ceylon. The net balance of this account is settled by an entry in the money order account between the two administrations.

The item in the money order account is adjusted by credit to the head “155 Postal Receipts (b) Receipts from other Postal Administrations, or (c) Deduct payments to other Postal Administrations”, as the case may be.

(2) Amounts due to or by the Department of Posts, India on account of the conveyance of letter mails over the Dhanushkodi Talaimanner service, Natal Line and Indian and South African Lines are settled through the Annual Liquidation Account of the International Bureau at Berne. In the case of Great Britain and Northern Ireland, however, the final adjustment of the amount as included in the Liquidation Account is effected through those General Account between Great Britain and Northern Ireland and India, the credits and debits being adjusted in the same heads of account.

(3) The transactions on account of sale of Indian Telegraph Stores and cost of overprinting of “Kuwait” stamps supplied to the Iraq Posts and Telegraphs Administration are settled through the Money Order settlement Account between the Post Office of India and the Post Office of

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Iraq and included under the head 'Special item'.

Adjustment of Exchange

3.190 As the Government of India have adopted the rate of Re. - 1s. 6d. as the conventional rate in the public accounts, and as different rates are fixed by the Director General, Postal Services, from time to time, for the conversion of foreign outward and inward sterling money orders, the difference between the rupee value converted at the official rate and that converted at the rate fixed by the Director General, Postal Services has to be adjusted to the Head "Exchange on Remittance Account - Postal and Money Order Transactions".

3.191 After the examination of the settlement account is completed all the adjustment made in respect of the transactions shown in the settlement account under the head "Foreign Money Orders" are collected under the credit and the debit sides of that head in a broadsheet in Form No. D.G. (PA)-458 and a reconciliation of the two sides is attempted. The two sides will ordinarily agree in the case of rupee countries. In the case of sterling countries, however, the sterling value on the two sides of the exchange account will agree, but there will always be a difference in the rupee value due to the adoption of different rates of conversion for the adjustment of remittances from the foreign country. This difference will be adjusted to the credit or debit of "Exchange on Remittance Account - Postal and Money Order transactions", and the two sides of the head "Foreign Money Orders" reconciled.

3.192 In the detail Books, the major head "Foreign Money Orders" is divided into as many sub-heads as there are countries or colonies with which India has direct exchange of money orders. Great care should be taken to adjust the transactions relating to each exchange under the proper head of account.

Exception -- The money order transactions with the several states of the

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Commonwealth of Australia are adjusted in the books under a single head "Commonwealth of Australia".

VII - INDO-SRI LANKA TELEGRAPHIC MONEY ORDERS**Examination of issue and paid Lists**

3.193 As far as issue and payment in India are concerned, the Account Offices will not receive any separate lists or Indo-Sri Lanka telegraphic money orders issued or paid, as the entries will be included in the ordinary money order lists. All that is necessary for the sub-checker in the Money Order Section is to see in all cases.

- (a) that the amount of money order does not exceed Rs. 1,000 or include any fraction of a rupee,.
- (b) that the commission is credited at the ordinary rate.

Checking Arrangement

3.194 The Madura Post Office will furnish the Madras Postal Accounts Office with a summary of the Inward Telegraphic Money Order lists exchanged between Madura and Colombo and a copy of the Monthly Telegraphic Money Order Account and the Colombo Post Office will send a copy of each inward list direct to the Madras Postal Accounts Office. The outward Telegraphic Money Order lists will be prepared in parts, according to the Circles of accounting whence the Telegraphic Money Orders were issued and these will be sent to the respective Postal Accounts Offices.

NOTE -- The Madura Post Office should furnish the Madras Postal Accounts Office with a summary only (instead of a copy) of the inward telegraphic money order list which will give the following particulars: -

- (a) Number and date of each Colombo list.
- (b) Amount of telegraphic money orders in each list.
- (c) Half the amount of commission realised on the Telegraphic Money Orders

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in each list.

3.195 The lists will be checked under the following rules: -

- (a) The inward lists received from Colombo will be examined in the money order section, the total checked and posted in the register [Form No. D.G. (PA)-446]. The monthly total - I will be adjusted by a transfer entry similar to that prescribed in Para 3.151. The examination of the list will be completed as early as possible. It will then be made over to the checker and will be formed into a register in which the payment in India will be checked.

NOTE -- Many of the Telegraph Money Orders issued from Ceylon are not incorporated in the Colombo Inward List in the months in which the Telegraphic Money Orders are actually issued. Hence the value of the Telegraphic Money Orders issued in a month and incorporated in the Colombo inward list for the next month is adjusted in the Postal Accounts Office by credit to the month of issue.

- (b) The outward lists received from Madura will be accompanied by the copies of the Telegraphic Money Order advices on which they are based but without any other voucher, and slips must therefore be prepared for the purpose of debit checking. The weekly total of the list will then be posted in the register referred to in Para 3.161 and a monthly transfer entry made as prescribed in that Para. The examination of the list will be completed as early as possible.
- (c) In checking debits against credits, care must be taken not only to bring to notice over-payments or short payments, but omissions on the part of the office of exchange to advise Sri Lanka of issue. It must be remembered that every issue on Ceylon should, as a general rule, be known to Madras Telegraph Office on the day of issue or on the following day, and that the debit should therefore follow the credit very

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rapidly.

- (d) On receipt of the monthly account of telegraphic money orders it should be carefully checked with the inward and outward list any discrepancy being pointed out to the office of exchange.
- (e) No communication except towards settlement of discrepancies in the Sri Lanka T.M.O. inward lists prepared by Colombo will be made by the Postal Accounts Office to Colombo direct, all references which it is necessary to make by letter or by telegram being made to the office of exchange at Madura or in special cases to the Post Master General, Madras.

3.196 The telegraphic money order accounts with Colombo adjusted in the Money Order Section simultaneously with the non-telegraphic Sri Lanka money order exchange account.

NOTE -- The commission shown in the telegraphic money order account should be adjusted by a transfer entry.

VIII - EXCHANGE OF TELEGRAPHIC MONEY ORDERS WITH FOREIGN COUNTRIES OTHER THAN SRI LANKA

3.197 Telegraphic Money Orders exchanged between India and Foreign countries other than Sri Lanka are included in Inward and outward lists of a Telegraphic Money Orders. These lists (both inward and outward) bear the same number and date as those of Ordinary Lists. As no separate exchange account is maintained in respect of these transactions, the total of the telegraphic Money Orders lists is for the purposes of accounts, included in that of ordinary Inward or Outward lists, as the case may be, Advance copy or lists of Telegraphic Money Orders is received in Postal Accounts Office from the offices of Exchange. The advance list contains the following particulars: -

- (1) Number of the Money Order.

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- (2) Date of the Money Order
- (3) Head or Sub Office of payment.
- (4) Value of the Money Order.

In the case of Telegraphic Money Orders originating from Sterling Countries only the Sterling amount is shown in the advance list. The advance list is checked as follows: -

- (1) Sequence of numbers is examined.
- (2) Totals are checked (any corrections found necessary being made and intimated to the office of Exchange).
- (3) Initial letters of Postal Circles are noted against the entries in the list to facilitate compilation of statistics. In addition the rupee equivalent of the sterling value is converted and posted against the relative entries, in the list for adjustment purposes. The figures are finally posted in a register in Form D.G. (PA)-447 for the purpose of monthly adjustment. The entries in the lists are debit checked with the paid Telegraphic money order receipts prepared by the office of payment. No check is exercised on the completed copy of the list beyond seeing that the number and date of the Foreign Office Inward List are filled in the advance copy and the totals of the completed copy of the list are posted separately in the register mentioned above in the manner indicated in the "N.B." under Para 3.151. With a view to check the correctness of the claim from the foreign countries, verification is made of the figures included in the advance list with those accounted for in the Foreign Office Inward List. Any discrepancy should be settled either on receipt of the Settlement Accounts or in communication with the Office of Exchange.

Outward Telegraphic Money Orders

These Money Orders are accounted for in outward lists of Telegraphic Money Orders prepared by the Indian Office of exchange. Lists received in Postal Accounts Office are accompanied by copies of the Telegraphic Money Order advices on which they are based but without any other voucher. Check slips should be prepared for the purpose of debit checking. In the case of Sterling Money Orders rupee values should also be noted on slips to facilitate debit check. The check slips along with the copies of the relevant Telegraphic Money Order advices pasted to them are then treated as paid vouchers and checked with the relative entries in the outward lists. The lists and the check slips are thus dealt within the same way as ordinary outward lists and orders.

Indo-Burma Telegraphic Money Orders

3.198 The prescribed procedure for checking of telegraphic money orders exchanged between India and foreign countries other than Sri Lanka is generally followed with the exception that no advance copy of Telegraphic M.O. Lists is received in the Postal Accounts Office.

A duplicate copy of all outward and inward Telegraphic Money Order lists prepared by the exchange of the country of issue will be forwarded by the Calcutta Office of exchange to the Calcutta Postal Accounts Office at the time of forwarding the lists to Burma or on receipt from Burma. The outward lists received from the Calcutta office of exchange will be accompanied by the copies of the Telegraphic money orders advices. Check slips are prepared and pasted to the advices, which are treated as paid vouchers. The checking of these inward and outward lists is conducted in the same manner as the exchange office lists of rupee money orders issued and outward orders advised to Burma. The inward lists will be prepared by the Rangoon Office of exchange separately for each of the three Frontier Telegraph Offices (viz., Rangoon, Akyob and

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Mandalay) showing monthly serial numbers arranged consecutively with the distinctive initial letters (viz. R.A. and M.) assigned by the three frontier Telegraph Offices in Burma. These numbers and letters will be shown in the telegraphic money order receipts made out by the offices of payment in India. The checker will debit check these T.M.O. receipts and also examine the sequence of the serial numbers and point out any irregularity noticed in the course of examination to the exchange office.

3.199 Telegraphic Money Orders are also exchanged with the following countries: -

- (1) Great Britain and Northern Ireland.
- (2) Eire or Ireland.
- (3) Iraq.
- (4) Colony and Protectorate of Kenya, Uganda Protectorate and the Tanganyika Territory.
- (5) Nyasaland Protectorate.
- (6) Zanzibar.
- (7) Mauritius.
- (8) Seychelles.
- (9) Kuwait.
- (10) Malaya.
- (11) Kedah.
- (12) Kelantan.

NOTE 1 -- Each of the postal administrations of Malaya and Kedah maintain a separate list and a distinct series or Numbers is assigned by the Foreign countries in respect of Telegraphic money orders issued upon India.

NOTE 2 -- In respect of the Telegraphic money orders exchanged with the countries mentioned in Note 1, Calcutta is the only office of exchange. The messages,

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however, both inward and outward, pass through the Madras Central Telegraph Office which sends a copy of each message to the Calcutta Office of exchange to enable it in the case of Inward Telegraphic money orders to verify details as shown in the Inward Telegraphic list received subsequently from the foreign countries, and in the case of Outward Telegraphic money orders, to prepare the Outward telegraphic list for submission to the respective Postal Accounts Offices, the Telegraphic money order advices accompanying the respective Telegraphic Outward lists as vouchers. The total of the Telegraphic list is likewise included in that of the ordinary Outward list.

IX MISCELLANEOUS

Statistics of Foreign Money Orders

3.200 “The following statements should be prepared by the Money Order Section of each Branch Postal Accounts Office after the closure of March Supplementary Accounts and sent to the PA Wing of the Directorate not later than 31st August each year”.

Statement I [Form No. D.G. (PA)-462], showing the number, value and commission on the following three classes of foreign money orders issued during the year just closed, classified according to the Circles of issue, viz.: -

- (a) Foreign sterling money orders.
- (b) Foreign rupee money orders.

Statement II [Form No. D.G. (PA)-463] showing the numbers and value of the foreign money orders paid during the year, classified according to the Circles of payment.

NOTE -- Statements I and II should exclude the value and number of “through money orders” issued or paid as they do not represent the issues or payments of India.

Statement III [Form No. D.G. (PA)-464] showing the money order transactions with each country or colony dealing with sterling or rupee money orders.

Statement IV [Form No. D.G. (PA)-465] showing the number, value

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in Indian currency and commission of outward foreign money orders for each month of the year just closed.

Statement V [Form No. D.G. (PA)-466] showing the number and value (in Indian Currency) of inward foreign money orders for the year just closed.

Statement VI [Form No. D.G. (PA) 467] showing the number and value of outward foreign money orders for each country and colony classified according to the Circles in which the Indian Offices of exchange are situated.

Statement VII [Form No. D.G. (PA)-468] showing the number and value of inward foreign money orders for each country and colony, classified according to Circles, in which the Indian offices of exchange are situated.

Statement I will be compiled by classifying the entries in the exchange office outward list. The compilation will be taken up immediately after the examination of each list has been completed. The classification will be proved with the total of the weekly (or periodical) list and the monthly total of the classification will be made by the end of the second month following that to which the outward lists relate.

This classification will be posted in a register in Form No. D.G. (PA)-459 which will be submitted to the Branch Officer for review. Telegraphic money orders will be posted in the register separately.

Statement II will be compiled by classifying the entries in the exchange office inward list. The compilation will be made in the manner indicated above and completed by the end of the second month following that to which the inward lists relate. The classification will be posted in a register in Form No. D.G. (PA)-460 which will be submitted to the Gazetted Officer for review. Telegraphic money order statistics will be

CHAPTER III INLAND MONEY ORDERS

recorded on a separate page for each class.

Statement III will be compiled as follows: -

The total number, amount (sterling and exchange and rupee) and commission on outward orders to each country of exchange will be posted in the register in Form No. D.G. (PA)-470 against each month and the annual total struck. For inward orders, the figures will be compiled from a register in Form No. D.G. (PA)-471. Figures for repaid and void orders will be compiled from the exchange accounts for each month in a register in Form No. D.G. (PA)-472 and the annual figures will be copied in Statement No. III

Statement IV will be compiled from the register in Form No. D.G. (PA)-448.

Statement V will be compiled from the register in Form No. D.G. (PA)-471 which will be posted from the register in Form No. D.G. (PA)-447.

Statement VI will be compiled from the register in Form No. D.G. (PA)-470 and Statement VII from the register in Form No. D.G. (PA)-471.

The register in Forms D.G. (PA)-470, 471 and 472 should be posted monthly and submitted to the Branch Officer for review.

NOTE -- Statistics for trade charge money orders will be compiled in forms similar to those prescribed for foreign money order above Classification of these money orders according to Circles of issue and Paynyika Territory the statistics will be compiled from the outward and not from the outward and inward lists.

In the case of Trade charge money order transactions with the Colony and Protectorate of Kenya, Uganda Protectorate and the Tanganyika Territory the statistics will be compiled from the outward and Inward Lists.

3.201 A statement showing separately, the amounts received and paid in India on account of Money orders transaction, (excluding Remittances with the several foreign countries which settle their accounts

CHAPTER III **INLAND MONEY ORDERS**

through London, for each year, is submitted to the Director General, Postal Services (PA wig) by the 25th April for communication to “(i) the Joint Director, Central Statistical Organisation, Cabinet Secretariat, New Delhi and (ii) the Director of Statistics, Department of Research and Statistics. Reserve Bank of India, Bombay by the first week of May.

Another statement showing the figures up to March Supplementary Account is also submitted to the D.G. P.S. (PA wig) not later than the end of July for transmission to the same officers by the end 15th August.

Reconciliation of foreign money order figures with the detail book

3.202 The figures under the heads “Foreign Money Orders” are verified, separately for each foreign country of exchange by means of a register in Form D.G. (PA)-461, one page being used for the credit and another for the debit, in which the difference are clearly explained, All differences with the Detail Book are adjusted before the accounts are finally closed, so that the total figures for the year in the column Figure, as per Detail Book agrees arithmetically with those in the column figures as per “Foreign money order Register”,

3.203 In order to enable the Money Order Section to effect the reconciliation prescribed on Para. 3.202, the Detail Book figures for each month relating to “Foreign Money Orders” are supplied to that Section by the Postal Accounts Section not later than the 5th of the second month following that to which the accounts relate and the figures are verified by the Money Order Section within 15 days of receipt of the Detail Book figures, the register being submitted to the Accounts Officer for review on the 22nd of the month, through the J.A.O. in-charge.

Broadsheet of Foreign Money Orders

3.204 A broadsheet is maintained, in Form No. D.G. (PA)-458, of the total credits and debits under the head “Foreign Money Orders”. A

CHAPTER III INLAND MONEY ORDERS

separate agreement is secured for each foreign country, one page being used for credit and another for debit. The Booking Section figures for each month when they relate to only one settlement account are posted in the appropriate column against the month to which they relate, but when the figures include amounts relating to more than one settlement account, they are split up and the amounts relating to each settlement account are posted against the particular month as shown in Column I. In respect of the settlement accounts which are prepared quarterly, half yearly or yearly, the figures are posted against the last month of the quarter, half year or year, as the case may be, the months being bracketed together. The horizontal total against each month of the settlement account is struck only when the settlement account is adjusted by a remittance, as it is then only that an agreement between the total credit and the total debit can be secured. This agreement cannot be effected in respect of the settlement accounts which are left unadjusted during the year, and the difference between the credits and debits in these cases make up the annual balance. The broadsheet is submitted to the Branch Officer for review through the J.A.O. In-charge on the 22nd of the second month, following that to which the accounts relate.

Verification of balances

3.205 The balance under the head "Foreign Money Orders" comprises the balance of the settlement accounts remaining unsettled at the close of the year, excluding the inward money orders advised in March but accounted for in the issue list for April prepared by the office of exchange. With a view to bring out this result, the net international commission of the unsettled settlement accounts and the amount of inward orders shown therein as repaid or void adjusted by transfer entries in the accounts of March (final) or by journal entries if the settlement accounts are received too late to admit of the adjustments being made in March (Final). The items which make up the annual balance are noted in full

CHAPTER III INLAND MONEY ORDERS

detail in the remarks column of the broadsheet referred to in para 3.204 and a statement showing the verification of the register balances with the Detail Book balances in Form No. D.G. (PA)-568, prepared in detail of each foreign country is submitted to the P.A. Wing of the Directorate soon after the March accounts are closed.

A Similar report should be sent after the closure of each batch of journal entry.

NOTE -- It should be borne in mind that besides the amount of inward money orders advised in March but accounted for in foreign, money order issue list for April, the items that cause difference between the balance as worked out in the broadsheet and that shown in the unadjusted settlement account are (a) remittances received during the year in partial settlement of the unadjusted settlement account and (b) advance remittances received in March in respect of the transactions for April. All these items should be described fully in the broadsheet.

Verification of balance under “suspense account trade change money orders”

3.206 After the March (final) accounts, of a year are closed, the balance under this suspense account as per register of unpaid items should be verified with the book balance and a report for each country showing the register and book balances at the end of each year and the difference (with the month of adjustment noted against the difference) should be sent to the Postal Accounts Section, for consolidation and submission to the P.A. Wing of the Directorate. Similar statements should be sent after the accounts of the year for each batch of Journal Entry are closed.

CHAPTER IV

INDIAN POSTAL ORDERS

4.1 The Director General, Postal Services, is responsible for the stock, custody and issue to P.O's. & Sale to members of Public when required of the I.P.Os. and also for the accounting, and checking of all transactions relating to I.P.O.s. The rules for indent, sale and payment of the Indian Postal Orders in Post Offices as well as those relating to the maintenance of the initial Accounts and submission of account returns of Indian Postal Orders transactions to Postal Accounts Offices will be found in Part V of Chapter 7 of the Posts & Telegraphs Manual, Volume VI, Part I.

4.2 The Director of Accounts (Postal), Delhi acting on behalf of the Director General, Postal Services, is at present responsible to arrange for direct annual supply of the Indian Postal Orders to the Circle Stamp Depot of various Circles. In addition to the Annual supply received for his office, he also holds a Central Reserve Stock to meet occasional demands arising from his or other Postal Accounts Offices.

STOCK OF INDIAN POSTAL ORDERS

Procedure for obtaining the supply of Indian Postal Orders

4.3 Deleted

4.4 The supply of Indian Postal Orders is arranged through P.F. Section of the Director General, Postal Services office by placing yearly indents on the Controller of Stamps, Nasik Road. It should be so

calculated as to supplement the existing stock of each denomination to meet the requirements of twelve months from the following January.

For this purpose, yearly indent in the following form should be sent by each Circle Stamp Depot to the Director of Accounts (Postal) Delhi so as to reach his office on or before the 10th August, each year. The quantity required should be shown against those denominations only which need replenishing. A similar indent should also be prepared by the Delhi Accounts Office showing its requirements.

An yearly consolidated indent should be prepared accordingly (in quadruplicate) and issued under the signature of the Director of Accounts (Postal) Delhi showing separately under each denomination of Indian Postal Orders the requirements of each Circle Stamp Depot as well as the Central Reserve Stock and the mode of despatch of the Indian Postal Orders direct to them.

The total quantities of each denomination of Indian Postal Orders required to be printed should be determined with due regard to the sliding scale of manufacturing rates so that the printing of each denomination may be done in one lot thereby avoiding printing in driflects involving increased manufacturing cost to the Department. It should also be clearly noted in the indent for the guidance of the press whether the supply of Postal Orders of any particular denomination is required in advance.

Three copies of the indent should be forwarded to the Director General of Postal Services on or before the 20th August each year and the quadruplicate copy filed in a guard file as office record.

On receipt of the three copies of the indent, the Director General, Postal Services (M.I. Section) after countersignature, will forward two copies to the Controller of Stamps, Nasik Road, so as to reach his office

by the 1st of September, each year.

Supplies will normally be despatched by the Controller of Stamps direct to the Circle Stamp Depot early in January each year according to their requirements as shown in the indent.

Supplies to Circle Stamp Depot other than Delhi Circle Stamp Depot will be accompanied by an invoice in quadruplicate showing the total quantity of each denomination of Postal Orders with their serial numbers. Original copy of the invoice should be retained by the receiving officer, the 2nd and the 3rd copies returned after acknowledgement to the Controller of Stamps and the quadruplicate copy sent to the Delhi Circle Stamp Depot duly *acknowledged*. In the case of the Delhi Circle Stamp Depot only three copies of the invoice will accompany the supply for disposal in the above manner.

INDIAN POSTAL ORDERS

Yearly Indent for Indian Postal Orders

Denomination	Issues in previous 12 months (as detailed on the Reverse)	Stock on 31st July	Additions required (in hundreds) to make up 12 months demands Column 3, when less deduction from Column 2	Remarks
Re. 1.00				
Re. 2.00				
Re. 5.00				
Re. 7.00				
Re. 10.00				
Re. 20.00				
Re. 50.00				
Re. 100.00				

NOTE -- If the number in Column (3) exceeds that in column (2) the word 'Nil' should be written in column (4) and no indent will be necessary.

Custody of stock

4.5 The Stock of Indian Postal Orders is kept by the Cashier attached to each Circle Stamp Depot. The stock is secured in a safe with double locks in the joint custody of the Accounts Officer in charge of the Cash Branch and the Cashier, each of these officers keeping his keys in his personal custody.

4.6 On receipt of the orders from the Controller of Stamps, Nasik Road in the Delhi Circle Stamp Depot the total number of the orders supplied as shown in the invoice should be compared with the total number shown against Delhi Circle Stamp Depot and under Reserve Stock in the office copy of the indent and in the case of other Circle Stamp Depot with the total number shown in the office copy of the yearly indent referred to in para 4.4. and variations, if any, noted against the denomination concerned in the latter. The orders are supplied by the Controller of Stamps, Nasik Road, in small packets of 100 each. The number of packets as well as the number of the Indian Postal Orders contained in each packet should be counted in detail. The total number of orders received should be noted under the respective denominations in the Stock Register [Form D.G. (PA)- 480]. Entries made in the Stock Register should be attested by the Asst. Accounts Officer/ Jr. Accounts Officer/ Supt. In-charge of Circle Stamp Depot as well as by the Accounts Officer in charge of the Cash Branch. The acknowledgement for the orders should also be prepared and initialled by the Supt. /A.A.O./J.A.O. and dispatched under the signature of the Supt Circle Stamp Depot in the manner laid down in Para 4.4.

NOTE -- The Indian Postal Orders supplied to other Circle Stamp Depot direct by the Controller of Stamps, Nasik Road, should also be similarly noted and shown as issued to them by the Director of Account (Postal) Delhi in the

Reserve Stock Register, on receipt (If the acknowledged copies of the invoices as required under para 4.4.

4.7 The stock in the Postal Accounts Offices is ordinarily replenished annually by direct supply received from the Controller of Stamps, Nasik Road, in January each year as laid down in Para 4.4.

Indents for supplementary requirements may, however, be made to the Director of Accounts (Postal) Delhi for supply from the Central Reserve Stock when necessary.

Issue from the stock

4.8 The indent received from the Post Offices are compiled by the Circle Stamp Depot concerned by taking out from them Main Stock Register denominations like Invoice are prepared in duplicate.

The original copy of the Invoice issued by the Circle Stamp Depot is received back from the Post Office concerned duly signed as an acknowledgement, and is filed in a guard file. The J.A.O./A.A.O./Supt. Should see that he received an acknowledgement for the India Postal Orders supplied within a reasonable time, issue reminders for the same, when necessary, and bring cases of unusual delay to the notice of the Accounts Officer/Sr. Accounts Officer

Stock Register

4.9 The Stock Register in Form No. D.G. (PA)-480 maintained by each Circle Stamp Depot is posted as regards receipts, from the invoices received from the Controller of Stamps, Nasik Road, and as regards issues from the invoices issued by it to the Postmasters. In regard to the supplies received from the Central Reserve Stock the posting in

register is made from the invoices received from Delhi Circle Stamp Depot which will also make an entry of issues in its Reserve Stock Register when issuing the invoice.

Issue to Postmaster

4.10 Deleted

4.11 Deleted

4.12 Deleted

RETURNS

Returns of Indian Postal Orders received in the Postal Accounts Offices.

4.13 The following monthly returns of Indian Postal Orders are received in the Postal Accounts Office from Head Post Offices (vide Rule 68 of the Posts and Telegraphs Financial Hand Book. Volume- II): -

1. List of Indian Postal Orders sold.
2. Abstract of payments of Indian Postal Orders with the paid orders.
3. Memorandum of unsold Indian Postal Orders in stock.

Soon after the 1st April of each year, a detailed list showing the serial numbers of Indian Postal Orders in stock is received from Post Offices (vide Rule 402/12 the Posts and Telegraphs Manual. Volume VI).

It should be examined to see whether the Indian Postal Orders as detailed therein correctly work up to the total shown under each denomination and whether the total agrees with the closing balance under each denomination as shown in the Memo of Unsold Indian Postal Orders

in stock for the month of March, The list should then be filed with the Memo.

NOTE -- If the list of Indian Postal Orders sold or the Abstract of payments of Indian Postal Orders for any month is not received in sufficient time to admit of their being checked before the preparation of the Classified Abstracts, the credit or debits appearing in the cash Account should be taken to the Suspense Head “Credit Suspended” or “Debits Suspended” as the case may be.

Checking of the list of Indian Postal Orders sold

4.14 On receipt of each list, the total should be checked with the credit afforded in the monthly cash account of the Head Postmaster and the calculation of the value of each class of orders sold should be verified. The value and the commission should be classified under “Indian Postal Orders” and “Commission on Indian Postal Orders”. The former head is opened under “8446-Postal-001-01 Postal Deposit-01 Indian Postal Order Sold” while the latter is opened under “1201-001-02-03-commission on Money Orders and Postal Orders”.

4.15 Short or excess credits exceeding Re. 1 in the cash account, of the value of Indian Postal Orders sold should be held under objection and adjusted thus:-

The correct value should be credited to the proper head and (a) the amount short realised debited to “8553-001-01 Advance-01-Railway Mail Service and other accounts” in the accounts, (b) the amount realised in excess should be credited to "Postal Receipts-Other Items" under “12-1-008-002-22 other items” and entered in the inner column of the Objection Book. The items should be removed from the Objection Book on credits

on account of (a), and debits on account of (b) being traced. In case of (b) if a refund cannot be made within a reasonable time, the amount will be removed from the Objection Book with the remarks “Removed, purchaser not traceable”.

Differences in the Indian Postal Order accounts of sums not exceeding Re. 1/- on account of over-credits and short credits or short-payment and over-payments should be treated in the manner laid down under the head “Objections” vide Para 4.23.

Checking of the Abstract of Payments of Indian Postal Orders

4.16 The paid lists or abstracts of payment should be examined to see: -

- (a) that every entry in the Abstract of Payments is supported by paid orders for that value. If a paid order is not received with the list and its absence is not explained against the entry in the list, it should immediately be called for by telegram;
- (h) that the full face value plus the value of the Indian Postage Stamps (not exceeding three in a number and forty nine paise in value), if any, affixed to the face of the orders to make up broken amounts, agrees with the entry against the respective denomination in the Abstract of Payment;
- (c) that the total value of any individual order including the value of the Indian Postage Stamps affixed to the order does not exceed Rs. 100/-;
- (d) that the total value of the Indian Postage Stamps affixed to the orders for making up broken amounts, agrees with the total

shown in the Abstract of Payments; and

- (e) that the total amount paid as per Abstract, agrees with the charge in the monthly cash account.

NOTE -- The value of Indian Postage Stamps for less than ten paise affixed to Indian Postal Orders is not payable (vide Rule 402/18 of the Posts and Telegraphs Manual, Volume VI).

4.17 The paid orders should be further examined in detail in the following manner: -

- (a) That every paid I.P.O. has been defaced by the paying office by drawing two thick diagonal lines in red ink across the face of the Postal Order.
- (b) If the amount is paid to a person other than the payee named in the Indian Postal Order, the sanction of the competent authority (the Postmaster General or the Supt. of Post Offices, as the case may be, vide Rule 52/1 and Rule 127(C) (1) of the Posts and Telegraphs Manual, Volume VIII) for payment, should invariably accompany the order and the number and date of sanction should be quoted on the paid order.
- (c) If the order is not genuine, or if the amount has been altered, or if it has been cut, defaced, mutilated or bears erasures or alterations or otherwise irregular, the amount thereof should be placed under objection under "P&T Advances" and the Postmaster asked to recover the amount from the party at fault; the order should not be included in the return of Indian Postal Orders paid to be submitted to the Delhi Postal Accounts Office. If it was payable at another office, it bears the endorsement "Payee known to me" signed by the Postmaster.

- (d) In case the extra commission be not realised on an order paid after six months or if realised by short charge in the list of Indian Postal Orders paid, the order should be returned to the Postmaster with instructions to have Indian Postage Stamps for the amount equivalent to the commission affixed on the back of the order and to resubmit it to the Postal Accounts Office. In such cases the amount of the order should be placed under objection.
- (e) The stamps affixed for making up broken amounts should be defaced in the Postal Accounts Office, and if they are inadvertently defaced by the paying office or affixed elsewhere than in the space provided for the purpose on the face of the order, their value should be recovered from the postmaster concerned.

NOTE 1 -- A postage stamp or stamps affixed to an Indian Postal Order shall not be regarded as defaced when such a defacement consists merely in the stamp or stamps, being encroached upon by a portion of the issuing officer's signature, or the date stamps of the issuing office, or by the entries made by the payee in filing in or receipting the order or of the crossing of the Bank Stamp, etc.

NOTE 2 -- The procedure for dealing with the short payments or over payments exceeding Re. one or not exceeding Re. one has been outlined in Paras 4.15 and 4.21 respectively.

4.18 To ensure that the prescribed checks have correctly and fully been applied by the checkers concerned, two per cent of the paid orders selected from various denominations and different offices should be reviewed by the J.A.O.

4.19 Indian Postal Orders repaid to the purchaser are treated in

the same way as orders paid to the payee and are included in the monthly abstract of payments. They should be checked with reference to Rule 402/21 of the Posts and Telegraphs Manual, Volume VI-Part I.

4.20 If the amount of orders paid or refund is irregularly charged in the schedule of unclassified payments, it should be transferred to the Abstract of Payments of Indian Postal Orders, and the irregularity pointed out to the Postmaster concerned.

In the case of an Indian Postal Order lost after payment a certificate of Payment by the paying Postmaster in the Form prescribed in Rule 402/24 of the Posts and Telegraphs Manual, , Volume VI, Part I together with the Postmaster General's letter of authority for its issue should be accepted as a paid order.

4.21 The total amount of Indian Postal Orders paid (less the amount placed under objection and also less the value of Indian Postage Stamp affixed to the Indian Postal Orders) should be classified under the head, “8446-Postal Deposits-001-01 Postal Deposits-01 Indian Postal Orders”, the total value of the Indian Postage Stamps affixed on Indian Postal Orders being debited the head, “1201-001-01-04-02-02-Deduct Value of Stamps affixed on Indian Postal Orders”

Checking of the Memorandum of unsold Indian Postal Orders

4.22 The memorandum of unsold Indian Postal Orders in stock in Post Offices received with the monthly lists of sales should be checked by the checker to see that the opening balance corresponds with the closing balance of the previous month. He should also see that:-

- (i) The supply received, if any, agree with the entries in the third

copy of the invoice of I.P.O.s received from cash branch, he will then endorse a certificate of verifications on this copy of the invoice under proper attestation and return it to the cash branch.

The prompt return of the third copy of invoice to the cash branch after verification should be watched through a register maintained in PA Section which should be submitted monthly to the A.O., showing the position of receipt and verification of the memo of unsold I.P.O.s and verification of invoices therewith.

- (ii) the sales agree with the corresponding entries in the list of Indian Postal Orders sold;
- (iii) The balance of orders shown as in stock under each denomination agrees with the total of the numbers shown against the heads "Orders unsold in Head Office" and "Orders unsold in Sub-Offices" under that denomination.

After an arithmetical check, the memorandum together with the sale list should be filed with the cash account.

Objections

4.23 The procedure for the maintenance of objection books. etc., is the same as laid down in Chapter 3 of Postal Accounts Manual Vol. I.

Differences in the Indian Postal Order accounts of sums not exceeding Re. 1/- on account of over credits and short credits or short payments and over-payments need not be included in the Objection Book. They should nevertheless be included in the Objection statement with

instructions to the Postmaster to avoid such irregularities in future. Items exceeding 15 paise in respect of either commission or value may be waived by the officers mentioned below if the correspondence thereon tends to become protracted and the items do not indicate any willful neglect of duty on the part of any Postal Official and do not form one of a series pointing to systematic fraud.

Headquarters Office	Case exceeding Rs. 1000/-
Director of Accounts (Postal)	Rs. 100/- in any individual case
Dy. Director of Accounts (Postal)	Rs. 75 in any individual case
Offices	
Accounts Officers	Rs. 75 in any individual case

Over-credits or short-payments On Indian Postal Orders not exceeding Re. 1/- should be noted in a register in Form No. D.G. (PA)-414 for each Postal Circle and the total amount adjusted by transfer entries to the credit of "Postal Receipts-Other Items" under 1201-008-002-22-"Other Items" by debit to "8446 Postal-Postal Deposits-01 Deposits-Indian Postal Orders". Short credits or overpayments on Indian Postal Orders should be noted in a separate register in Form SY-265. The total amount should be adjusted monthly by debit to "3201-02-101-Postal Network-01-Existing Post Office 0064-Writes Off/Losses etc." and credited to "8446 Postal Deposits-001-01 Postal Deposits-01-Indian Postal Orders". The two registers should be submitted monthly to the Accounts Officers- in-charge through the J.A.O. for review. If these mistakes occur frequently in the accounts of anyone Post Office, the Postmaster's special attention should be drawn to them and a report should be made to the Head or the Circle requesting him to take suitable notice of the Postmaster's carelessness.

MISCELLANEOUS**Indian Postal Orders lost or stolen from the stock of a Post Office**

4.24 On receipt of reports of loss or theft of Indian Postal Orders in the Delhi Postal Accounts Office from Postmasters (vide Rule 402/13 of the Posts and Telegraphs Manual, Volume VI, Part I) or from a Postal Accounts Office, the bundles of the Indian Postal Orders paid should be examined to see whether the missing orders have been paid or received as spoilt or unclaimed. If not, the fact should be brought to the notice of the Heads of the Circles so that the latter may issue instructions to all Postmasters prohibiting their payments and a check slip should be placed in the bundle of paid I.P.Os. indicating the particulars of the lost or stolen I.P.Os. in order to enable the detection of the fraudulent payment of the lost or stolen I.P.Os. if subsequently made.

NOTE -- A check slip [Form D.G.(PA)-483-R] should be prepared and kept in the proper place in the Indian Postal Order bundles.

4.25 If payment of any such missing order or orders is traced, the order or orders should be examined and forwarded to the Head of the Circle, for an investigation of the fraudulent payment, placing the amount under "P&T Advances" in the Objection Book.

4.26 Sums recovered from the Postal officials responsible for the loss of the missing orders are credited by Postmasters as "Unclassified Receipts" and should be brought to account under "1201 Postal Receipt00800-Other Receipts-Postal Receipts-22 Other items". Missing Indian Postal Orders should continue to be shown in the stock until the Head of the Circle concerned after making necessary enquiry and being satisfied about the loss of orders, forwards the decision to the concerned Circle Postal Accounts Office which will then direct the Postmaster

concerned to remove the orders from his stock, by an entry in red ink in his list of Indian Postal Orders sold without including the value of the orders in the total of the list. No write-off of value is necessary.

Disposal of the “spoilt” and “unclaimed” Indian Postal Orders received from postmasters etc

4.27 Spoilt and unclaimed Indian Postal Orders when received in the Postal Accounts Office, either from Postmasters or from any other source, must be treated as “Valuable” and made over to the section concerned through the register of valuables kept in the Record Section. (They should reach the Postal Accounts Office in separate registered covers marked “Important” in red ink, and when this is not the case, the irregularity should be brought to the notice of the sender).

4.28 If the serial and consecutive numbers of the orders returned by Postmasters are detailed in the letter accompanying them or in a separate invoice, the orders should be checked with the entries in the letter of or the invoice and an acknowledgement (in the prescribed form) signed by the Accounts Officer-in-charge, sent to Postmaster. If no details are given in the letter as no invoice is received, a suitable list should be prepared in manuscript and the omission pointed out to the postmaster.

4.29 Spoilt orders received either with the list of orders sold or otherwise should be entered in a manuscript register in the form prescribed below which should be submitted to the Accounts Officer for orders and attestation of the entries made therein. If the reasons stated by the Postmaster for treating the orders as “spoilt” are found by the Accounts Officer to be satisfactory, the orders should be forwarded to the Delhi Postal Accounts Office with a covering memorandum which should be enclosed in a separate service envelope, registered and super-scribed

“Important” in red ink, the number and date of the forwarding memorandum being cited in the last column of the register referred to above. Cases which reveal carelessness or rough handling of orders in Post Offices or where the explanation of Postmasters treating the orders as “Spoilt” is not satisfactory, should be reported to the Head of the Circle concerned.

Register of Spoilt Indian Postal Orders

Date Of receipt	From whom rec.	Serial No. (with Index No. and letter of Order	How Spoilt	Value	J.A.O.'s Remarks	Accounts Officer's Orders	No. and Date of Memo. Forwarding the order to the Delhi Postal Acc.
1	2	3	4	5	6	7	8

NOTE -- The spoilt I.P.Os should be accompanied with the counterfoils. In case the counterfoil is not received along with the spoilt I.P.Os. it should be called for from the Postmaster. The counterfoils should be cancelled under orders of the Accounts Officer.

4.30 The spoilt orders when received in the Delhi Postal Accounts Office are entered in the register of valuables kept in the Record Section and made over to the Indian Postal Order clerk under his initials. The Indian Postal Orders clerk then enters them in a manuscript register in the following form and places them in their proper places in the bundles of paid orders. The date on which orders have been so placed should be noted against the respective serial numbers in column 5 of the register.

The register should be submitted to the Accounts Officer for review every Monday.

Register of Spoilt Indian Postal Orders

No. and date of the memorandum with which the Indian Postal orders received	From whom received	Serial No. (with Index No. and letter) of the order	Value	Placed in paid bundles by me on signature of the IPO clerk	Date	Remarks
1	2	3	4	5	6	7

4.31 Unclaimed, time barred and forfeited orders received in the Postal Accounts Offices should also be entered in a manuscript register in the following form and submitted to the Accounts Officer along with a

forwarding memorandum addressed to the Director of Accounts (Postal), Delhi duly kept in the register. The Accounts Officer will attest the entry in the register and sign the memorandum which along with the unclaimed orders should be despatched to the Delhi Postal Accounts Office in a service envelope, registered and super scribed "Important" in red ink. The number and date of the forwarding memorandum should be noted in the "Remarks" column of the register.

Register or Un-claimed, time barred and forfeited Indian Postal Orders

Date of receipt	From whom received	Serial No with Index NO. and letter of the order	Office of issue	Date of issue	Name of the Payee as noted on the order
1	2	3	4	5	6

Office of Payment as noted on the order	Value	Initials of the IPO- Clerk	Initials of the J.A.O.	Initials of he Accounts Officer	Remarks
7	8	9	10	11	12

4.32 Time barred and forfeited I.P.Os. received in Delhi Postal Accounts Office from other Postal Accounts Offices as well as from the Post Offices, etc. under its own jurisdiction should be entered in a manuscript register in the following form and submitted to the Accounts Officer, along with the I.P.Os. for attestation of the entries made therein. Such IP.Os. should be conspicuously marked in red ink “Time barred Forfeited to Government” under the initials of the Accounts Officer and then kept in their proper places in the bundles of paid I.P.Os. The following adjustment should be made by a monthly transfer entry.

Dr.

“8446-Postal Deposits 001-01 Postal Deposits

01 Indian Postal Orders”

Cr.

“1201-Postal Receipts 00800-

Other Receipts-Postal Receipts-22 Other Items”

Forfeited Indian Postal Orders

No. and date of the Memorandum under which the Indian Postal Order received	From whom received	Serial No. with Index No. and letter of I.P. Order	Office of Issue	Date of Issue	Name of the payee as noted in the Order
1	2	3	4	5	6

Office of Payment as noted in the Order	Value	Initials of Accounts Officer	Date	Initials of the IPO; Clerk Placed in bundles	Remarks Paid by me on
7	8	9	10	11	12

4.33 Unclaimed orders received in Delhi Postal Account Office from other Postal Account Offices as well as from the Head Post Offices, etc. under its own jurisdiction are entered in the manuscript register in the following form and submitted to the Accounts Officer for attestation of the entries in the register. The orders are kept in the safe for Indian Postal Orders in stock separately for each denomination in separate bundles according to the month of issue for twelve months, counting from the last date of month of issue and then placed in their proper places in the bundles of paid orders if not claimed during this period, the fact being noted in the register referred to above under the initials of the Indian Postal Orders clerk. Check slips [form D.G. (PA)-483-B] should be prepared for the Indian Postal Orders kept in the safe and placed in the proper places in the Indian Postal Order bundles. The orders should be conspicuously marked in red ink “Unclaimed forfeited to Government” under the initials of the Accounts Officer and the following adjustment made by a transfer entry: -

Dr.

“8446-Postal Deposit-001-01 Postal Deposits 01 Indian Postal Orders”

Cr.

“1201-Postal Receipts-00800-Other Receipts-Postal Receipts-22-Other Items”

Forfeited Indian Postal Orders

Register for unclaimed Indian Postal Orders: - See Performa as in Register of Time barred & forfeited I.P.O.’s against para 4.32.

Disposal of the unpaid balance of Indian Postal Orders

4.34 The head “Indian Postal Orders” relating to a particular financial year is kept open in the books for two financial years and the balance i.e. the excess of actual receipts over payments, under this head will lapse to Government at the close of the second financial year and be transferred to the revenue head “Forfeited Indian Postal Orders”.

Monthly statements of Indian Postal Orders in Stock Sold and paid

4.35 The Postal Account Section concerned in each Postal Account Office should compile for each circle separately a statement of Indian Postal Orders paid in Form No. D.G. (PA)-483 and make it over to the statement group of the office together with the paid orders classified under the head “Indian Postal Orders paid” duly arranged according to the serial number of each series and for each denomination separately. Before making over the statement must be proved by the J.A.O. in charge of Postal Account Section who should see that the total value of payments (excluding the value of postage stamps affixed to the Indian Postal orders) is correct with reference to the face value of the total number of the Indian

Postal Orders paid and agrees with the booked figure and marked the statement “Agreed with Detail Book” under his initials.

4.36 The Postal Account Section concerned in each Postal Account Office should compile for each postal circle separately, two statements of Indian Postal Orders sold and in stock in each month in Form D.G. (PA)-483 and forward them to the Delhi Postal Account office on the 25th of the month following that to which the statement relates. Before sending the statement of Indian Postal Orders sold, the total of the statement must be proved by the J.A.O. in charge of the Postal Account Section who should see that the total value of the Indian Postal Orders sold is correct with reference to the face value of the total number of Indian Postal Orders sold and agrees with the Detail Book figures and mark the statement “Agreed with Detail Book” under his initials.

The commission realised on Indian Postal Orders sold should also be checked with reference to the total number of Indian Postal Orders sold and agreed with the Detail Book figures monthly for statistical purposes.

The figures of Indian Postal Orders in Stock should be shown separately in Form D.G. (PA)-483 under each denomination separately in respect of the following: -

Opening Balance:

Supply from

- (i) Circle Stamp Depot
- (ii) Govt. Security Press Nasik

Deduct:

- (a) Sales.
- (b) Spoilt I.P.Os. sent to Delhi Postal Account Office vide letter

No..... dated.

(c) I.P.Os. written off.

(d) Returned to Delhi Postal Account Office vide Invoice
No.....

Closing balance

4.37 The statement Group should prepare a consolidated statement [in Form D.G. (P.A.)-483] showing the total value of Indian Postal Orders paid for all the Postal Circles under the jurisdiction of the Postal Account Office and arrange the paid orders for all the Postal circles together according to the serial numbers and index number and letter of each series for each denomination separately. The statement together with the arranged paid orders should after affecting agreement of the figures in the former with the debits in the Detail Book, be despatched to the Delhi Postal Account Office on the 27th of the month following that to which the statement relates.

4.38 After the closure of March Supplementary Accounts, the Postal Account Offices should send a statement of Indian Postal Orders sold [Form D.G. (PA)-483] to the PA Wing of the Postal Directorate so as to reach that office by the 16th August.

The PA Wing of the Postal Directorate should compile the figures from the statements received from the Postal Account Offices and furnish three statements to the Director General, Postal Services (MI Section) by the 30th August, showing (1) the Number and Value of I.P.Os. sold during the year according to the Denominations; (2) the number and value of I.P.Os. sold and commission realised thereon during the year according to Circles, and (3) the Number and value of Indian Postal Orders sold free of commission during the year according to Circles.

4.39 A monthly statement in separate Form [D.G. (PA)-495] for each circle showing the approximate number of Indian Postal Orders sold and their value is sent to the Director General, Postal Services by the end of the month following the month of account together with the final figures relating to the previous month i.e. the figures for January should be furnished along with the approximate figures for February by the end of March.

NOTE -- The statement is sent centrally through Book or statement Section where the figures are consolidated in Form No. D.G. (PA)-495.

4.40 The Postal Account Office should be careful to see that every paid order, the value of which is included in the statement is sent to the Delhi Postal Account Office. When it is found absolutely necessary to detain a paid order on any account, its amount should not be included in the statement of paid orders until the order is actually despatched. The amount of the order so detained should be placed under objection under "P&T Advanced" When the value of the order is subsequently included in the statement and actually despatched, its face value should be debited to the head, "8446-Postal Deposits-001-01 Postal Deposits 01 Indian Postal Orders" and the value of the Indian Postal Stamps (if any) affixed thereto to the Head, "1201-001-01-04-02-02 Deduct Value of Stamps affixed on Indian Postal Orders". Sale of Postal Stamp in 1201-Postal Receipts-001-01-Sale of Postage Stamps by credit to the head, "8553-001-01-Postal Advances-01-Railway Mail Services and Other Accounts"

4.41 In Delhi Postal Account office, the statements received from other Postal Account Offices should be entered in the Register of valuables kept in the Record Section and made over to the Indian Postal Order Clerk together with the paid orders. The Indian Postal Order Clerk should count the paid orders and tick off the numbers entered in the

statement under each denomination. The statement should be marked “checked” under the initials of the Indian Postal Order Clerk and filed under the orders of the Accounts Officer.

4.42 The paid orders received from other Postal Account Offices and those paid by Post Offices in the jurisdiction at Delhi Postal Account Office should be arranged together for the whole of India according to the serial numbers of each series of the Index number and letter for each denomination separately. This work should be completed by the 10th of the 3rd month following the month to which the Indian Postal Orders paid relate. The paid orders should then be kept in an almirah in separate bundles for each denomination serially arranged irrespective of the month of payment.

NOTE -- Check slips [Form D.G. (PA)-483-B] should be prepared in lieu of Indian Postal Orders taken out of the bundles and kept in the proper places.

4.43 Soon after the Indian Postal Orders paid during March have been arranged in main bundles of paid Indian Postal Orders in the manner indicating in para 4.42 each bundle should be examined by the Indian Postal Order clerks and the serial numbers of the Indian Postal Orders in respect of each denomination entered in a list in the following form. The listing work should be commenced by the 1st October of the year following the year of payment and completed by 31st March of that year. The lists so prepared for each denomination should be kept bound into a register which should be preserved for 3 years and thereafter it may be destroyed under orders of the Director of Accounts (Postal). The listing work may be got done on payment of honorarium after obtaining the approval of the Dy. Director General, Postal Services, (PA Wing).

After completion of the listing work, the Indian Postal Orders should be destroyed under the orders of the Director of Accounts in April of the

second financial year following the year of payment, the last two columns of form being filled in them.

Denomination	Serial No.		Total	Initials of B.O.	Date of Destruction	Initials of B.O.
	From	To				
1	2		3	4	5	6

VERIFICATION OF STOCK

Central stock

4.44 The Central Stock of Indian Postal Orders should be verified annually by the Group A or B Officer of the Office of the Director of Accounts (Postal) Delhi, who is not connected with the work relating to the stock of Indian Postal Orders with the help of 3 to 4 checkers. This verification will generally be done in July when the balance is at its lowest.

A certificate of the verifying officer for completion of the verification should be sent to the Director General, Postal Services (PA

Wing) within a week after the verification. The Office of the Director General, Postal Services (PA Wing) should watch that the certificates showing no discrepancies should be filed immediately while those showing discrepancies should be filed only after the discrepancies are settled.

4.45 Deleted

4.46 Deleted

Stock in post offices

4.47 At the time of inspection of Head Post Offices, Superintendent and Inspector of Post Offices are required to send to the Postal Account Offices a memorandum, showing the balance at the end of the month proceedings his visit, subsequent receipts and sales up to the date of visit and the balance in stock on that date, with a certificate that the stock and accounts were found to agree, Vide Clause 4/1 to Rule 239 of the Posts and Telegraphs Manual Volume VIII. The Memorandum should be checked with the return of the corresponding period received from the Post Office, any discrepancy being reported to the Head of the Circle.

Verification of Balances

4.48 The Postal Accounts Office, Delhi will maintain the following three Broadsheets in manuscript in the forms A, B and C for verifying the balances of stock of Indian Postal Orders and effecting all agreement with the ledger balance when the accounts of the year are

closed:

- (1) A broadsheet showing the number under each denomination and value of :-
 - (i) Indian Postal Orders received from Nasik Press,
 - (ii) Indian Postal Orders issued to Postal Account Offices.
 - (iii) Indian Postal Orders in stock in Delhi Postal Accounts Office.

(Central Stock) - This broadsheet will be posted from the stock register of Indian Postal Orders and the monthly balances worked out therein will be agreed with the balance shown in the stock register.

- (2) A broadsheet showing the number under each denomination and value of: -
 - (i) Indian Postal Orders issued to different Postal Account Offices.
 - (ii) Indian Postal Orders sold (including spoilt and written off) and
 - (iii) Indian Postal Orders in stock in Postal Account offices and Post Offices.

The number of Indian Postal Orders issued will be posted in the broadsheet from the stock register of Indian Postal Orders. Their value will also be posted therein after calculation. The number and value of Indian Postal Orders sold will be posted from the statement of Indian Postal Orders sold received monthly from the different

Postal Accounts Offices. The balances worked out in this broadsheet should be agreed with the balance in stock shown in the statements of Indian Postal Orders in stock received from the different Postal Accounts Offices.

- (3) A broadsheet showing the number under each denomination and value or: -
- (i) Indian Postal Orders sold.
 - (ii) Indian Postal Orders paid, and
 - (iii) Indian Postal Orders remaining unpaid.

The number and value of Indian Postal Orders sold and paid will be posted in the broadsheet from the statements of Indian Postal Orders sold and paid received from the different Postal Account Offices (vide paras 4.35 and 4.36). The value of Indian Postal Orders sold and paid in each circle as posted in the broadsheet should be agreed with the figures of monthly credits and debits on account of Indian Postal Orders intimated on the 25th of the 2nd month following, to the Delhi Postal Accounts Office by the PA Wing of the Postal Directorate and the discrepancies, if any, reconciled in communication with the Postal Accounts Offices concerned.

The broadsheets should, after completion, be submitted to the Branch Officer in-charge before the 2nd month following the month of account.

Form A

Broadsheet of IPOs in Central Stock held in Postal Accounts Office, Delhi.

Name of Month

Name of Accounts Offices	Opening Balance	Total Value Rs. Ps.	Receipt from Nasik Press	Issue to Circle Postal Accounts Office	Closing Balance (2 + 3 - 4)	Remarks
1	2	3	4	5	6	7
	0.50/1/2/3/4/5/6/7/8/9/10/20/30/40/50/100		Denomination Wise	Denomination Wise	Denomination Wise	

Form B
Broadsheet of IPOs unsold in Postal Accounts Offices including Post Offices

Name of Accounts Offices	Opening Balance		Total Value Rs. Ps.	Received from Delhi Postal Accounts Office	Sold in Pos under respective Circle, Postal A/cs Office	Closing Balance (2 + 3 - 4)	Remarks
	Number per Denomination						
1	2		3	4	5	6	7
				Denomination Wise	Denomination Wise	Denomination Wise	

Form C
Broadsheet Showing Indian Postal Orders sold, Remaining Unpaid

Name of Circle	Opening Balance	Total Value Rs. Ps.	I.P.Os Sold/Paid	Closing Balance (2 + 3 - 4)	Remarks
1	2	3	4	6	7
			Denomination Wise	Denomination Wise	

CHAPTER - V

BRITISH POSTAL ORDERS

Introductory

5.1 The Director General, Postal Services, is responsible for checking of payments or British Postal Orders as also for the accounts of all transactions relating to them. The rules for payment of British Postal Orders in Post Offices as well as those relating to maintenance of the initial accounts and submission of account returns to the Postal Accounts Offices will be found in Chapter 7 of the Posts Manual Vol. VI, Part 1.

Return of British Postal Orders received in the Account Offices

5.2 Abstract of payment of British Postal Orders with the paid orders will be received in the Postal Accounts Offices every months from Head Post Offices (vide Rule 67 of the Postal Financial Hand book Vol. II).

NOTE -- If the Abstract of payment of British Postal Orders for any month is not received in sufficient time to admit of their being checked before the preparation of the classified abstract, the debits appearing in the Cash Account should be taken to the Suspense Head "Debit Suspended".

Checking of the Abstract of payment of British Postal Orders

5.3 The paid lists or abstract of payment should be examined to see: -

- (a) that every entry in the abstract of payments is supported by paid Orders to that value. If a paid order is not received with the list and its absence is not explained against the entry in the list, it should be immediately called for telegraphically.
- (b) that the full value calculated at the prescribed plus the value Of the British Penny postage or any affixed to the face of the

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Orders to make up broken amounts agrees with the entries in the Abstract of payments;

- (c) that the total value of postage stamps either British or colonial affixed to the orders for making up broken amounts agrees with the entries at foot of the abstract of payments;
- (d) that the total amount paid (in rupee currency) as per Abstract agrees with the charge in the monthly cash accounts;

NOTE 1 -- The value of half-penny postage stamps affixed to British Postal Orders is not payable vide Rule 19 of the "Rules for Post Master at Money Orders Offices in the United Kingdom" and Rule 389 (a) of the Posts and Telegraphs Manual, Volume VI, Part I.

NOTE 2 -- The rates at which the sterling values of British Postal Orders are to be converted into Indian Currency before they are paid are prescribed by the Director General, Postal Services from time to time.

5.4 The paid orders should be further examined in detail in the following manner:-

- (a) If the amount is paid to a person other than the payee named in the British Postal Order (except as provided in Rule 52 (2) (b) of the Posts and Telegraphs Manual Volume VIII), the sanction of the Director General, Postal Services for payment should be quoted on the paid Order before its submission to the Government Security Section (vide para 5.14).
- (b) If the order is not genuine, or if the amount has been altered, or if it was payable at another office, or if it has been cut, defaced, mutilated or bears erasures or alterations, the amount thereof should be placed under objection under "P&T Advances" and the Postmaster asked to recover the amount from the party at fault; the Order should not be included in the return of British Postal Orders paid.

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- (c) In case the extra poundage be not realised on an Order paid after currency or if realised by short charge in the list of British Postal Orders paid, the Orders should be returned to the Postmaster with instructions to have Indian Postage stamps for the amount equivalent to poundage affixed on the back of the Order and to resubmit it to the Postal Accounts Office. In such cases the full amount of the Order should be placed under objection as "P&T Advances".
- (d) The stamps affixed for making up broken amounts should be defaced in the Postal Accounts Office, and if they are affixed elsewhere than in the prescribed space on the face of the Order their value should be recovered from the Postmaster concerned. Payment on account of the value of stamps affixed to make up broken amounts should be examined with reference to Rule 389, P&T Manual Vol. VI Part I and excess if any, should be disallowed in checking and recovered.
- (e) That the British Postal Orders, presented for payment six months after the last date of the month of issue are paid after obtaining a special sanction of the British Post Office and charging a second commission equal to the original British postage.

NOTE 1 -- The stamps should not, however, be regarded as defaced when such defacement consists merely in stamps or, stamps being encroached upon by a portion of the issuing officer's signatures, or by entries made by the payee in filling in or receipting the Orders etc.

NOTE 2 -- Short or excess debits exceeding Re. 1 in the cash account of the value of British Postal Orders paid should be held under objection and adjusted thus: -

The correct value should be debited to the proper head and (a) the amount paid in excess debited to "P&T Advances in the accounts," (b) the amount short paid should be credited to "155-Postal receipts-Other Items", and entered in the inner

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column of Objection Book. The items will be received from the Objection Book on credits on account of (a) if the amount short paid cannot be paid back to the payees within a reasonable time; the amount will be removed from the Objection Book with the remarks "Removed Payee not traceable".

Difference in the British Postal Order accounts of sums not exceeding Re. 1 on account of short payments should be treated in the manner laid down in para 5.9. These small differences should be accounted for by per contra entries in the classified abstract thus:-

(i) Overpayments

Dr. 355-Postal Services-2 Existing Post Offices

Writes off Deposits losses

To B.P.O's paid (Deduct from Debit)-Cr.

(ii) Short, payments

Dr. Deposits - British Postal Orders paid.

155-Postal Receipts-7-other receipts-2 Postal Receipts - Other Items - Cr.

5.5 The checked paid orders should be reviewed by the J.A.O. In-charge to ensure that the prescribed checks have been fully and correctly applied by the Accountant concerned.

5.6 If the amount of orders paid is irregularly charged in the schedule of unclassified payments, it should be transferred to the abstract of payments of British Postal Orders and the irregularity pointed out to the Postmaster concerned.

5.7 In the case of loss of a paid British Postal Order, a certificate of payment by the paying Postmaster in the form prescribed in Rule 399 of the Posts and Telegraphs Manual, Volume VI, together with Postmaster General's letter of Authority for its issue should be accepted as a paid order.

5.8 The total amount of British Postal Orders paid (less the amount placed under objection) should be classified to the head

“Deposits -- British Postal Orders”.

Postage stamps of the Somali and Protectorate affixed to British Postal Orders, though expressed in rupees currency are Indian Stamps. They should therefore be classified under the head “British or Colonial Stamps”.

Objection

5.9 The procedure for maintenance of Objection Book., etc. will be found in Chapter 3 of the Postal Accounts Manual Volume I.

Difference in the British Postal Order accounts of sums not exceeding Re. 1 on account at short payments and over-payments need not be included in the Objection Book. They should nevertheless be included in the Objection Statement with a warning to the Postmaster to avoid such irregularities in future. Short payments On British Postal Order not exceeding Re. 1 should be noted in a register in Form D.G. (PA)-414 for each Postal Circle and the total amount adjusted by monthly transfer entries to the credit of “155 Postal Receipts - Other items” by debit to “P&T Deposits British Postal Orders”. Over payments on British Postal Orders should be noted in a separate register in Form S. Y.-265.

5.10 The total amount will be adjusted monthly by debit to “355-Postal Services-2 existing Post Offices write off/Losses, etc” and credit to “P&T Deposits British Postal Orders”. The two registers should be submitted monthly to the Accounts Officer-in-charge through the J.A.O. in-charge for review. If these mistakes occur frequently in the accounts of anyone Post Office, the Postmaster's special attention should be drawn to them and a report should be made to the Head of the Circle requesting him to make suitable notice of the Postmaster's carelessness.

Disposal of unclaimed British Postal Orders reached from

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postmasters etc.

5.11 Unclaimed British Postal Orders received in Postal Accounts Offices either from the Postmaster or from any other source must be treated as valuable and entered in the Register of valuables and should be made over to the section concerned through this register.

5.12 A manuscript register in the following form should be maintained in the Government Security Section for the record of all unclaimed B. P. as received from the Accounts Officer or from any other source. These orders should be sent to the General Post Office kept immediately on receipt with a forwarding letter in form No. D.G. (PA)-310.

Register of Unclaimed British Postal Orders

Date of receipt	From whom received	Serial No. of Orders	Value £ s. d.	J.A.O.s' initials	B. O.'s initials	Remarks
1	2	3	4	5	6	7

Monthly Statement of Payment of British Postal Orders

5.13 Every Postal Accounts Office should compile for each Postal Circle a statement of B.P.Os paid in each month in Form No. D.G. (PA)-305 and forward the same in time to reach the Government Security Section on the 23rd of the month following that to which the statement relate. The value of paid orders as well as of postage stamps affixed thereto should be shown separately.

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5.14 The Postal Accounts Office should be careful to see that every paid order included in the statement is sent with it to the Government Security Section. When it is found absolutely necessary to detain a paid Order on any account its number and amount should not be included in the statement of paid orders until the Order is actually despatched. The amount of the Order so detained should be placed under objection under “P&T Advances”. When the Order is subsequently included in the statement and actually despatched, its amount should be debited to the head “Deposits - British Postal Orders” by credit to the “P&T Advances”.

5.15 The total of the statement must be proved by the J.A.O. in-charge of the Accounts Section concerned. He should see -

- (i) that the Sterling Value is correct, and
- (ii) that the total amount converted into “Indian Currency” at the prescribed rate is correct.

Account current with London

5.16(a) On receipt of the circle wise B.P.O. statements in form D.G. (PA)-305, along with the paid vouchers, from the different Postal Accounts Office, they will be subjected to scrutiny in the G.S. Section of the Director of Accounts (Postal), Calcutta to see that -

- (i) Every paid voucher included in the statement has been received.
- (ii) The number of vouchers shown in the statement is correct.
- (iii) The value in Sterling has been correctly indicated.

(b) After these checks are over, the number of vouchers with their value in Sterling in respect of each Circle will be posted in the register of Circle wise and denomination wise compilation of B.P.O. transactions, to be maintained in manuscript in the proforma given below: -

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Register of Circle Wise & Deno. wise Compilation of B.P.O. Month

Name of Circle	Den.		Den.		Den.		Den.		Total	
	No.	Value	No.	Value	No.	Value	No.	Value	No.	Value
1	2	3	4	5	6	7	8	9	10	11
Total										

5.17 The monthly consolidated Account Current will be prepared in form D.G. (PA)-306 after the agreements as enjoined in the foregoing para are affected. The Account Current, along with the form M-2, duly filled in, will then be despatched by Air Mail on the 12th of each month to the U.K. Postal Authority. The supporting paid B.P.Os will, however, is sent by Sea post. Copies of the monthly Account Current will be endorsed by the Director of Accounts (Postal) Calcutta to the D.A.A. Section of the Postal Directorate as well as to the Director of Accounts (Postal), Delhi. The U.K. Postal Authority will be asked by the Director of Accounts (Postal) Calcutta, while forwarding the Account Current to them to endorse a copy of their intimation of acceptance to the D.A.A. Section also.

The prescribed entries on the two sides of the Account Current provide for:-

- (i) Imprests repaid for savings Bank transfers.
- (ii) British Postal Orders paid in India including value of British or Colonial postage stamps.
- (iii) Commission for the payment of British Postal Orders as changed from time to time per 1000 paid BPOs. (Rate of Commission, from 1st May 1982 @ 83 per 1000 paid BPOs).

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- (iv) Imprests received for Savings Bank Transfers
- (v) Remittance to London on Account of: -
 - (a) British Postal Orders, viz. the amounts paid and the commission due to India.
 - (b) Savings Bank transfers, viz. the balance in favour of the United Kingdom or India, being the difference between the amounts of Savings Bank account, transferred out of India and the amount of Savings Bank accounts transferred to India.
- (vi) Special entries (in manuscript) with full particulars of each item

5.18 The D.A.A. Section of the Postal Directorate should include the accepted amount of Monthly Account Current in the Monthly U.K. General Account and simultaneously intimate the fact of such inclusion to the G.S. Section of the Director of Accounts (Postal), Calcutta and also to the Director of Accounts (Postal), Delhi. When the instrument of payment (viz. cheque/draft etc.) is received from the U.K. Postal Authority, the D.A.A. Section will send the same to the Parliament Street H.P.O. for encashment. While forwarding the same to the Postmaster Parliament Street, H.P.O. the D.A.A. Section will endorse copies of the forwarding letter to the Director of Accounts (Postal) Delhi and G.S. Section of Director of Accounts (Postal), Calcutta, indicating the reference/individual details of the transactions, which stand included in the remittance received to enable them to make adjustments in their Account Books accordingly. The Director of Accounts (Postal), Calcutta will, on receipt of the intimation of acceptance of the B.P.O. Account Current from the U.K. Postal Authority, obtain conformation from the D.A.A. Section the month of U.K. General Account in which the amount has been included by them.

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On tracing the aforesaid credit in the cash account of the Parliament Street H.O., the Director of Accounts (Postal) Delhi, will pass on the credit showing full particulars of the transaction through A.T.C. to G.S. Section of the Director of Account (Postal) Calcutta who will after necessary check, clear the amount booked under the head debit suspended vide para 5.19 (a). The difference between the amount already booked under the head debit suspended and the amount already received from the Director of Accounts (Postal) Delhi should be adjusted under the head loss or gain by exchange as the case may be.

5.19(a) For the amount of British Postal Orders', and for' other special items for which credit is due to India a monthly adjustment will be made by the Government Security Section crediting the head "Deposits British Postal Orders Remittance" and debiting the head "Posts and Telegraphs remittance other Postal Accounts Office - Remittance Other than Army, Postal, Pay and Accounts Office, Delhi Postal Accounts Office". In making this adjustment the sterling amount payable by the United Kingdom should be converted into rupee currency at the composite rate fixed by the D.G. from time to time. The difference between this amount and the amount arrived at according to the rate prescribed by the Director General, Postal Services for the month or in different rates were in force during the month, according to the rate in force for the greater part of the month should be taken to the head "Exchange on Remittance Account Postal and Money Order Transaction" by credit or debit as the case may be. The total amount to be credited to the head "P&T Deposits British Postal Order Remittance" should be the amount arrived at according to the rate prescribed by the Director General, Postal Services.

(b) The commission on account of British Postal Order transaction at the prescribed rate per 1000 should be converted into rupee currency according to the rate prescribed by the Director General, Postal Services

CHAPTER V BRITISH POSTAL ORDERS

are credited to the Head “155 Postal Receipts - Receipts on account of Money Orders and British Postal Order - Commission on British Postal Orders” by debiting the head “Deposits - and Advances British Postal Orders Remittances (Deduct from credit)”.

(c) At the end of the year, a statement showing progressive figures under “P&T Deposits - British Postal Orders” and “P&T Deposits - British Postal Order Remittances” for each Circle up to March will be forwarded by the PA Wing of the Directorate to the Director of Accounts (Postal) Calcutta. The Postal Accounts Office should, then, be asked to settle and adjust discrepancies found, if any, between the figures under “P&T Deposits-British Postal Orders” as shown in the monthly statement sent by them. If the total of the credit under the heads “Deposits British Postal Orders” and “P&T Deposits British Postal Order Remittances”, is found to differ from the total of the debit under the same heads, due to different rates having been applied in the same month and adjustment thereof made at the rate prevailing for greater part of the month, the difference should be adjusted in the accounts for March Final by a debit or credit to the head “268-Misc General Services - 2 Loss by exchange” or “268-Misc General Section - 3 - Gain by Exchange” or as the case may be.

Annual and Monthly Statements to the Director General Postal Services

5.20 Annual consolidated Statement of British Postal Orders paid in India should be sent by the Director of Accounts (Postal), Calcutta to the Director General, Postal Services in Form No. D.G. (PA)-308 on or before the 10th June every year, For the compilation of this statement, a register should be maintained in the Government Security Section for recording the monthly payments of British Postal Orders in each Postal Circle in India.

CHAPTER VI

INTERNATIONAL REPLY COUPONS

6.1 International Reply Coupons are issued by the International Bureau, Berne and shall be placed on sale in member countries. The Reply Coupons has thus become a security of a single type, of a fixed amount in Gold Francs, issued but not sold to Administrations by the International Bureau of the International Postal Union. The value fixed in Gold Francs is used solely, as the basis for entering on Administration's account, the Coupons sent or received by the International Bureau. Up to 31st December 1975 it was calculated at the rate of 60 centimes per unit and from 1st January 1986 it is 2.25 Gold Francs per unit. The cost price and despatch costs are invoiced to Administrations completely independently at the rate of 1.19 centimes (Swiss) per copy without printing of selling price and 1.53 Swiss centimes per copy with printing of selling price. The administrations which sell Reply Coupons have to quote the selling price in their national currency and this price must not be lower than one Gold Franc.

6.2 The stock of these Coupons is kept in the office of the Director of Accounts (Postal) Calcutta (Government Security Section). Early in March and September each year a requisition for the supply of International Reply Coupons, estimated to last for six months should be forwarded by the Director of Accounts (Postal) Calcutta to the International Bureau for compliance. Supplementary requisitions marked "Urgent" may, however, be sent out at any time of the year.

6.3 The Coupons, delivered by the International Bureau, are sent with C-24 Statement. On receipt, the Calcutta Accounts Office will check the number of Coupons and return one copy of C-24 Statement, duly signed to the International Bureau Berne

6.4 The cost price of the Coupons and the cost of their despatch

CHAPTER VI INTERNATIONAL REPLY COUPONS

are the subject of a separate invoice to be paid to the International Bureau. The Calcutta Postal Account Office will intimate the amount of invoice to the Director General, Postal Services (C.N. Section) who will arrange for the payment of the invoice by State Bank of India Bank Drafts.

6.5 The Coupons are supplied to Head Post Offices by the Director of Accounts (Postal) Calcutta on requisitions received by him direct from the Postmasters. A stock Register in Form D.G. (PA)-314 is maintained in the Government Security Section in which the number of Coupons received from the International Bureau and the supplies made to Post Offices are noted. The register should be submitted to the Accounts Officer, each time an entry is made in it. Every supply to a Postmaster is also intimated in Form D.G. (PA)-315 to the Postal Accounts Office concerned for verification of the credits of the value of the Coupons in the Cash Account.

6.6 An annual verification of the stock of International Reply Coupons held by the Director of Accounts (Postal), Calcutta, should be carried out on the 31st March each year either by the Director of Accounts himself or by one of his Accounts Officers unconnected with the International Reply Coupons work and a certificate of the verifying Officer to that effect forwarded to the D.G.P.S. (PA Wing) so as to reach that office by the first week of April. The Office of the D.G.P.S. (PA Wing) should watch that the certificate is received by the due date. If the certificate shows no discrepancy it may be filed immediately but if any discrepancy is noticed it should be filed only after the discrepancy is settled.

NOTE -- A verification of the stock of International Reply Coupons should also be carried out whenever there is change in the Accounts Officer in charge of the stock.

6.7 When a supply is made to Post Office, the value of the Coupons, at the rate of RS.5.30 from 1st January 1985 and RS.8.50 from 1st January, 86 and so on (the present rate is Rs.44/- from 1st January,

CHAPTER VI INTERNATIONAL REPLY COUPONS

2000 each, is credited in the Cash Account. The Postal Accounts Office should adjust the credit under the head, "8446 Postal Deposits - 001-01-08-0001 International Reply coupons issued".

6.8 When Coupons are sold to the public by the Postmaster no credit appears in his accounts, as the amount is treated as part of the cash balance. The number of Coupons sold every month is however shown in the Memorandum of Reply Coupons at the foot of the monthly Cash Account.

6.9 The holder of a Coupon is entitled to exchange it for Indian Postage of the value of Rs. 3.60/from 1st February, 1984. The value of Coupons exchanged in a Post Office is charged in the schedule of Unclassified Payments. The charge should be supported by the Coupons themselves as vouchers and should be adjusted in the Postal Accounts Office under the head "P&T Deposits - International Reply Coupons exchanged".

6.10 The Coupons exchanged are forwarded monthly by the Postal Accounts Offices to the Government Security Section of the Calcutta Office with a memorandum in Form D.G. (PA)-316 showing their number and value.

NOTE -- The due date of the monthly submission of the International Reply Coupons Exchanged is 25th of the next month.

6.11 The number and value of these Coupons should be entered in a manuscript Register. The register should be submitted to the J.A.O. in-charge for review by the 10th of the second month following the month of accounts.

6.12 The Coupons, then in packets of 1000 and 100, excluding broken lots, accompanied by a C-23 (white) statement, filled out in duplicate are sent to the International Bureau, Berne. One copy of the statement is returned by the Bureau, duly signed after acknowledging the receipt.

CHAPTER VI INTERNATIONAL REPLY COUPONS

6.13 Where there is a difference between the number of Coupons received and that shown in C-23 statement, the International Bureau will correct the figures. The duly accepted C-23 statement for coupons exchanged is accounted for by the International Bureau. Before the General Liquidation Account is prepared and sent a General Statement of Account is received in Postal Accounts Office, Calcutta which should be duly examined and difference, if any, should be reported to the Bureau within one month of the receipt of the account.

6.14 On receipt of the General Liquidation Account from the Bureau if the amount is payable by India, the Director General, Postal Services (C.N, Section) should be advised of the amount and asked to make arrangements for payment by State Bank of India drafts and if the amount is payable to India a bank draft for the amount is received from the Bureau which is credited in the accounts of the Postmaster, Parliament Street, New Delhi.

In the case of remittances from India the charge should be debited to the head "8446-Postal Deposits-001-01-08-0001 International Reply Coupons issued" and when the remittances is in favour of India the credit should be taken to the head "8446-Postal Deposits-001-01-08-0001 international Reply coupons Reply Coupons Exchanged".

6.15 When, however, the difference does not exceed 50 Francs (100 Cents - 1 Franc) the debtor administration is exempted from payment. The balance in such cases being a loss or gain to India should be adjusted by debiting the head, "3201-02-101-01-Existing Post Offices-01-Establishment charges of Existing Post Offices-50-Other charges" or crediting the head, "1201-Postal receipts-00800-other Receipts-0222-Other items" per contra credit to the head "International Reply Coupons exchanged" or debit to the head

CHAPTER VI INTERNATIONAL REPLY COUPONS

“International Reply Coupons issued”.

6.16 As regards the number of Coupons issued and also exchanged in India, their value at the rate of Rs. 3.60 from 1st February, 1984 per coupon is adjusted by the Director of Accounts (Postal), Calcutta by a transfer entry debiting the head “International Reply Coupons issued” and crediting the head “International Reply Coupons exchanged” and at the rate of 70 paise from 1st January, 1971 and Re. 1 from 1st January, 1976 per coupon debiting the head “International Reply Coupons issued” and crediting the head “155-Postal Receipts-Other Items”.

6.17 Spoilt Reply Coupons received should be destroyed in the presence of the Accounts Officer in charge of the Government Security Section and noted in the Stock Register as such. The Postmaster should either be authorised to write off the value of the Coupons by a charge in the Schedule of Unclassified Payments or should be supplied with fresh coupons and equal value to replace the stock. When the amount is written off, the Circle Postal Accounts Office concerned should be instructed to debit the amount by deduction from the credit under “International Reply, Coupons issued”. When a fresh supply is made in lieu of the spoilt Coupons, no adjustment is necessary.

NOTE -- All such cases should be reported to the Head of the Circle.

6.18 Value of damaged or destroyed reply coupons is noted in special C-23 statement by the Administration concerned accompanied by the damaged Coupons and in the latter case by an official certificate of destruction and sent to the International Bureau for adjustment through the General Liquidation Account.

CHAPTER VII**IRISH POSTAL ORDERS****Check of the Abstract of payment Irish Postal orders**

7.1 On receipt of each list of payment, the total should be checked with the charge appearing in the monthly cash account of the Head Postmaster. The paid orders should be subjected to check as prescribed for British Postal Orders paid in paras 5.3 and 5.4. The charge should be classified under "Deposits-Irish Postal orders".

7.2 After proving the total of the lists with the charges booked in the accounts, the paid orders of all the Circles should be mixed and shorted by denominations and by the rate of exchange at which they were paid. The shorted orders should, then be forwarded to the Director of Accounts, Postal, Nagpur by registered post accompanied by a covering statement in Form No D.G. (PA)-305 with headings suitably altered, so as to reach him by the 28th of the month following the month of account.

7.3 The checked Irish Postal Orders should be reviewed by the J. A. O. in charge to ensure that prescribed checks have been applied correctly and fully by the Accountants concerned.

7.4 In the Nagpur Postal Accounts Office, the paid orders together with covering Circle wise schedule duly certified as agreed with booked figures as received from the other Accounts Offices will be mixed with those originally received from Post Offices under its own jurisdiction which have already been subjected to checks as mentioned in Para 7.1 also.

7.5 A consolidated statement of paid Irish Postal Orders showing the charges appearing in the accounts of the Indian Department of Posts, India

should be prepared. This statement and the paid orders will be despatched to the Director, Foreign Post, Bombay by the 3rd of the second month following the month of account with a covering letter intimating the number of Postal Orders (by denomination) and the amount in sterling due from Eire or Ireland.

The credit for the amount claimed should be paired and reconciled with the copy of the month wise consolidated schedules of Irish Postal Orders paid as forwarded by PA (M) Section to the Foreign Money Order Section of the Postal Accounts Office, Nagpur before necessary adjustment of credits received in the M. O. Exchange Accounts of Dublin (Ireland) is made.

In the PA (Misc.) section of Nagpur Postal Accounts Office where the work relating to Irish Postal Orders is centralized a broadsheet is maintained which should be closed on the 28th of the second month following the month of accounts and the analysis of the outstanding balances worked out therein and submitted to the Accounts Officer in charge, duly reviewed by the J. A. O. concerned.

Unclaimed Irish Postal Orders

7.6 Unclaimed Irish Postal Orders when received in the Nagpur Postal Accounts Office either from Postmaster or from other Postal Accounts Offices etc., should be treated as valuables and made over to the section concerned through the Register of Valuables kept by the cashier. They should reach the Nagpur Postal Accounts Office in separate registered covers marked "IMPORTANT" in red ink and when this is not the case the irregularity should be brought to the notice of the sender.

7.7 In the section of the Nagpur Postal Accounts Office, dealing with Irish Postal Orders, a manuscript register in the following form

should be maintained for the record of all unclaimed orders received. This register should be submitted to the Accounts Officer in-charge of the section. Whenever an entry is made therein

The unclaimed orders should then be sent to the Accountant, Posts and Telegraphs, Money Order Department, General Post Office, Dublin (Eire) with a forwarding letter.

Register of Unclaimed Irish Postal orders

Date of Receipt	From whom Received	Serial No of Order	Value	Initials of the		Remarks
				J.A.O.	Accounts Officer	
1	2	3	4	5	6	7

CHAPTER VIII

SAVING BANK ETC

General

8.1 The management of the Post Office Savings Bank has been entrusted to the Indian Post Office which acts as an agent of the Government of India receiving deposits and paying withdrawals etc. on its behalf. The rules under which accounts are opened, deposits received and withdrawals paid and transfer from one post office to another are made, are issued under the authority of the Government of India and will be found in the Post Office Guide, Section VI--Rules for the guidance of Depositors in Post Office Savings Bank. Subsidiary Rules of procedure to be followed by Post Offices and the Postal Accounts Offices are issued by the Director General Postal Services and will be found in Chapter 8 of the Posts and Telegraphs Manual, Vol. VI, Part II.

8.2 Under the rules for the guidance of depositors in Post Office Savings Bank, Savings Bank transactions are permissible at all Head Post Offices and with certain exceptions at all Sub and Branch Post Offices, subordinate to them. The accounts of the latter are incorporated in the accounts of the Head Post Offices which are responsible for submitting consolidated accounts, not only of its own transactions but also of these offices subordinate to it. The discrepancy, detected by the Postal Accounts Offices in the returns submitted to it, is to be communicated to the Head Post Office and the same is responsible for seeing that prompt action is taken to remedy the defects discovered and to meet the objections raised.

8.3 With the elimination of duplicate ledger cards and setting up or Control organization in the Head Post Offices, the Savings Bank

procedure has undergone considerable change The Control Organisation is now responsible for the proper maintenance of the Savings Bank accounts of the Head Office and the procedure to be followed by this Organisation is detailed in the “Manual of S. B. Control, Pairing and Internal Check Organisation”.

8.4 The Director /Dy. Director of Accounts will prescribe the duties of the members of the Savings Bank Section in his 'Own office. These duties duly signed by the J.A.O. in-charge of the Savings Bank Section will be prominently displayed in the section.

Progress of Work

8.5 A register will be maintained in form D.G. (PA)-340 in which the dates on which each item of work was taken up and finished, will be entered. The initials of the official who attends the various operations of the work will also be taken in this register and the register will be submitted to the Account Officer every Monday.

8.6 A copy of the Savings Bank Statistical Register, maintained by the Control Organisation of each Head Post Office will be received by the 10th of the following month, with following certificate of the Accountant in charge of the Control Organisation.

“Checked and agreed with the Cash Account and Register S.B. 62(a)”.

8.7 A Control Account in form D.G. (PA)-358A, B and C and each Postal Circle will be maintained in the Postal Accounts Office, in order to arrive at the P.O. / Circle wise liability of the government in respect of Savings Bank deposits. It is posted from the monthly statistical statements, received from the Control Organisation of each Head Post Office vide para 8.6 above.

8.8 The figures in the Control Account are agreed [form D.G. (PA)-359A] with the Detail Book which is posted from the classified abstracts, prepared from the P. O. cash accounts of entire Postal Circle.

8.9 Besides the P. O. Savings Bank etc. balances as per the Control Account are reconciled with these as per SBCO Statistical statements and the Interest Statements and differences if any, settled in communication with the Control Organisation of the concerned Head Post Office.

Statistical Returns

8.10 The following statements will be prepared and sent to the Postal Directorate (PA Wing) on the dates mentioned in each item.

(1) Statements, showing the actual number of transactions separately under deposits, withdrawals and transfers to the end of September, November, January, February and March each year, so as to reach the P. A. Wing of the Postal Directorate .by the 25th of the month following the month of Account The number of Accounts treated as silent at the end of the previous year should also be shown separately in these statements.

(2) Annual statements of Savings Bank Accounts Transfers (Inland) up-to March Supplementary are to be sent not later than 10th August.

(3) Annual consolidated statements of Savings Bank transactions up-to March Supplementary are to be sent not later than 16th August in form D.G. (PA)-361.

(4) Statements, showing category wise Savings bank balances up-to March Supplementary for each Postal Circle separately are to be sent not later than 10th August.

(5) Statistical statement regarding total interest on S. B. deposits

relating to previous year, adjusted in current year, after closure of March Supplementary Accounts must be sent not later than 31st July.

(6) Review of balances statements under S. B. Deposits must also be sent not later than 31st August each year.

(7) Statement, showing the number of S. B. transactions, under deposits, withdrawals and transfer for the year for the purpose of Cost calculation must be communicated by 15th June each year.

8.11 The Book Section of the Postal Directorate will compile the figures from the statements referred to in item (1) of para 8.10 *ibid* and send them to the D.G. P.S. (STT. Section) by the 2nd of October, December and February each year.

8.12 The Book Section (PA Wing of the Directorate) will also furnish the D. G. P. S. (Savings Bank Section) with a statement showing the total amount booked under “Deposits and withdrawals” by the 1st week of the second month following the month of accounts.

8.13 An. annual statement, showing S. B. transactions of the year just closed as compared with those of the previous year will also be compiled by Book Section Of the PA Wing of the Directorate from the statements referred to in Para 8.10(3) *ibid* and forwarded to the D. G. P. S. (S. B. Section) On 20th September each year.

8.14 The Book Section will compile the figures from the statement, referred to in para 8.10 (4) above and furnish the total number of accounts and amounts to the Director General Postal Services (STT Section) on 20th September each year.

8.15 The National Savings Commissioner. Nagpur will be supplied every month with the figures of deposits and withdrawals

(excluding interest on closures of Accounts) in respect of Savings Bank.

Watching payments of S.B. incentive prizes

8.16 As per D.G. P.&T. circular No. 49-5/72-SB, dated 16th October 1973, the Government of India introduced a prize winning scheme for S. B. depositors who maintain a minimum balance of Rs. 200 in their accounts for a specified period in a year. After each draw of prizes, the prize winning Account numbers are declared by Government. The lists of such prizes are to be noted in a manuscript register and payments of prizes are noted against each such number to watch that prizes are not paid in excess of the amount, declared for each winning number and/or more than once in respect of the same draw.

Certification of S.B. Balances

8.17 After the introduction of the S. B. reform scheme, the balances of the individual Ledger accounts as on the dates of introduction, as per the duplicate ledger cards (Previously maintained in Audit will be reconciled as per P. O. ledger and certified lists of reconciled balances will be sent to concerned Post Offices. This is the residual work of certification of balances.

CHAPTER IX

CUSTOMS DUTY

9.1 The rules for the assessment and realisation of customs duty on all Postal Parcels and letters (both inward and outward) will be found in Chapter 1 of the Posts and Telegraphs Manual Volume VI, (Part 1).

Inward Foreign Mail Articles

9.2 Letters mail articles and postal parcels are received for delivery in India from foreign countries with which arrangements exist for their exchange. These articles and parcels are called inward foreign mail articles and inward foreign parcels. They are received only through certain offices called the Offices of Exchange, which are located at Bombay, Calcutta, Delhi, Madras with sub-exchange at Jaipur, Ahmedabad, Cochin and Bangalore.

9.3 As the inward foreign parcels and articles of letters mail may contain dutiable articles, their contents are examined by the Customs Department before they are transmitted by the Offices of Exchange to their destination. In the matter of the clearance of articles through the Customs and realisation of the amount of Customs duty from the addressees, the Indian Post Office acts as an agent of the Customs Department and receives as fee for its services a commission of 5% calculated on the total customs duty realised through Post Offices. The department also gets commission at the rate of 5% on the net sale proceeds of abandoned inward foreign parcels' returned by the Offices of Exchange to Customs Department.

The rules governing the procedure relating to the assessment of

articles to Customs Duty are contained in the Foreign Post Manuals.

9.4 ---DELETED

9.5 ---DELETED

9.6 The following accounts of Customs Duty transactions are rendered to the Postal Accounts Office: All PAOs

Description of return	By whom rendered	Whether submitted weekly or monthly	Date of submission
1	2	3	4
(a) Parcel Bill	Office of Exchange	Weekly	By the end of the corresponding week of the month following that to which the bills relate
(b) Letter Mail Register	Do.	Do.	Do.
(c) Custom Bills (with statement of adjustment and write back lists)	Do.	Monthly	25 th of the month following that to which the bills relate
(d) Schedules of Customs Duty with Parcel Receipts and Assessment Memos	Head Office	Do.	10 th of the month following that to which the schedule relate

9.7 Deleted

9.8 Deleted

9.9 Deleted

9.10 Deleted

9.11 Deleted

9.12 Deleted

9.13 Deleted

Checking of Schedules of Customs Duty

9.14 Each Head Post Office will submit to their Postal Accounts Office direct a schedule in Form No. ACG-90 called "Schedule of Customs Duty and other charges realised in cash on inward foreign parcels and articles of letter mail". All the schedules are due to be received on or before the 10th of every month. Even when there are no recoveries of Customs Duty, etc. in a month 'nil' schedules will be received. The schedules when received will be transferred by the Record Section to the Customs Duty section through a transit register under receipt. In case the schedules are not received in time the Checker "Schedule Check Group" should issue telegraphic calls for the same.

9.15 to 9.71 Deleted**Broadsheet of Balances**

9.72 A broadsheet of the debit and credits booked under the head, "0037 Postal Advances-Excess debit or short recovery on account of Custom Duty realisation" and "Postal Deposits-Short debit or excess recovery on account of Custom Duty realisation" should be maintained in Form No.s ATC-80 and ATC-64 respectively

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The amounts of credits and debits on account of "P&T Advances" and "P&T Deposits" shown in the Objection Book should be reconciled with the amounts appearing in the Detail Book, brief explanation of the difference being given in the broadsheets. The balance under these two heads are also worked out month by month in the broadsheets "P&T Advances" and "P&T Deposits" which are submitted to the Group 'A' or 'B' Officer for review on the 25th of every month. A register in Form SY-285 showing the half yearly analysis of the balances outstanding in the

broadsheet under the head “P&T Advances-Excess debit or short recovery on account of Customs Duty realisation” should be maintained and submitted to Group ‘A’ or ‘B’ officer for review.

9.73 Deleted

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Consolidation of Transfer entries made in the Customs Duty Section

9.74 All adjustments in the Customs Duty Section should be recorded initially in a register in Form D.G. (PA)-574 with full particulars initialled by the checker and passed by the J.A.O. Every month the transfer entries recorded in this register should be consolidated and copied in the Adjustment Book (form No CPWA-54) which should be closed on the 15th of each month by totalling the entries on both the debit and credit sides. Below the closing totals of the month, all items of adjustment should be abstracted under the respective heads of account and the abstract totalled. After the agreement of the totals of the debits and credits with the monthly totals already arrived at, a copy of the abstract should be made out in Form No. D.G. (PA)-519 duly signed by the J.A.O. and sent to Book Section on the 16th of each month.

9.75 Deleted

9.76 Deleted

9.77 Deleted

9.78 Deleted

9.79 Deleted

9.80 Deleted

9.81 Deleted

9.82 Deleted

9.83 Deleted

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9.84 An extract from the ledger should also be prepared and forwarded to the Director General, Postal Services (Postal Accounts wing) on the 7th of the sixth month following the month of assessment.

9.85 to 9.87 Deleted

Parcel Receipts and Assessment Memos sent out

9.88 to 9.90 Deleted

Progress and Review Reports

9.91 to 9.94 Deleted

OUTWARD PARCEL (Duty Prepaid)

9.95 to 9.106

Custom Duty on Postal Parcels etc

9.107 Deleted

9.108 On receipt of the customs duty recovery schedules in the Circle Postal Accounts Office, the Junior Accountant of the PA Section will examine the schedule to see that the schedule figures agree with the Cash Account figures and that all supporting RP-14 receipts have been received along with the schedules. A note to this effect will be recorded in the schedule under J.A.O.s initials. During compilation of the Classified Abstract, while the Customs Duty should be classified under “0037-Customs Duty”, the postage and other charges realised shown in Form ACG-90 and distinctly shown separately in the Cash Account will be accounted for under “1201-Postal Receipts (101) Sale of Postage Stamps

(1) Postage realised in Cash”.

9.109 On receipts of the Customs Duty Schedules, the Junior Accountant of the Customs Duty Section/Cell should compile the schedules in a broadsheet Head Post Office wise working out the totals at the close of the month show full particulars of the schedule figures and the Detail Book Figures. The broadsheet should be submitted to the Accounts Officer by the 20th of the month following the month of Account.

9.110 Book Section of the Head Quarters Postal Accounts Wing of the Directorate will furnish the monthly statement of the Circle wise credits accounted for in the General Abstract under “0037-Customs Duty Receipts” to the Chief Controller of Accounts; CB/EC, New Delhi by the 5th of the second month following the month of account.

9.111 (Since the Department of Posts will only be finally accounting for the credits of Customs Duty actually realised in its books, the question of obtaining any write back from the Customs Department in respect of undelivered parcels would not arise) under the new procedure. Action in this regard should be taken as per detailed instructions being issued by CF Section of the Directorate.

CHAPTER X

ARMY POSTAL SERVICE ACCOUNTS

10.1 The Director, Army Postal Services (DAPS) is the head of the Service in the field whatever the actual title and the DPS exercises the power of a Postmaster General. He is attached to the Headquarters of a force in the field as the advisor to the military authorities on all Postal matters and the orders of the Force Commander are conveyed to him through the 'Q' staff. He also has the charge of the whole of the postal arrangements in the field. He will usually be at the Defence Headquarters of the army but will often be on the move visiting the ADPS/DAD PS at the Headquarters of the armies and the base and field Post Office.

10.2 The APS Accounts Section functions as Pay Accounts Offices of the APS Personnel and is responsible for:-

- (i) Maintenance of IRL Accounts of the APS Personnel.
- (ii) Scrutiny of TA (including Conveyance and road allowance) claims of the APS Personnel.
- (iii) Scrutiny of Cash Accounts rendered by the Base POs.
- (iv) Adjustment of ATs Received through the concerned Postal Accounts Offices on accounts of payments made to the Army Personnel and their nominees (FA Payments) by the Civil P&T disbursing officers.
- (v) Receipt and disposal of Inward Schedules and preparation of outward schedules relating to adjustment of accounts.

Leave

10.3 The JCOs of APS Commissioned Officers will be granted

CHAPTER X ARMY POSTAL SERVICE ACCOUNTS

casual and annual leave as allowed to the Commissioned officer of the Army. No furlough is admissible, sick leave, will be limited to that admissible to Emergency Commissioned Officers. No leave contribution is payable to the Department of Posts nor will service rendered by them which in the Military employ be viewed as qualifying service for earning leave under civil rules.

Family Allotment

10.4 Ledger group will arrange for the payments of family allotments to the, nominees of APS Personnel in any part of India through the agency of the Post Offices Central Base P.O. (to the nominee residing in Delhi and New Delhi). For this purpose the ledger clerk will prepare and arrange to issue to the Head Postmasters standing orders for payments to be made at the H.P.O. itself or at any of its sub or branch offices. In cases of issue of family allotment orders to the HPOs which are under the jurisdiction of other Account Offices the payment order will be forwarded to them through their Postal Accounts Officer who will countersign the order and forward the same to the Head Postmaster concerned.

The Postal officials on deputation to APS shall be permitted to make at the beginning of every month the family allotments to their families or their dependants up-to the full amounts of their net entitlement of pay and allowances less usual deductions as is admissible in the case of J.C.O.s/O.R./N.C.s(E) under para 7 of Army Order 372/70.

Entry regarding the deduction of family allotment (.....Amount and month from which it is to be commenced) will be made in IRLA of the individual concerned and the case be submitted to the Accounts Officer through the J.A.O. The checking J.A.O. will attest all particulars in the IRLA, the first entry of debit in the months concerned therein and in the

FA payment register.

Recovery of PLI Premium through IRLA

10.4-A The debit entry in respect of payment of first insurance premium by recovery through IRLA is attested by the dated initials of the Junior Accounts Officer and this date is intimated immediately to the Postal Authorities for issue of Policy to the Insurant.

Advances for the Purchase of Bicycles

10.5 APS Personnel are entitled to bicycle advance under the provisions of AT-94/60. The payment on account of grant of cycle advance will however be met from the funds placed at the disposal of the Director of Accounts (Postal) Nagpur, even though the APS personnel are paid from DS Estimates. The receipts on account of recoveries of cycle advances will be booked under the head "Loans and advances-Cycle advances". In case any such recoveries are due' as shown in LPCs at the time of transfer of the individuals, the credits are transferred as remittances-respective Postal Accounts Offices. No debit should be accepted his account.

10.6 The monthly summary for the block of IRLA will be prepared by the ledger clerk concerned. The total will be cast and agreed with those of the last month's closing balance and the difference between the total credits and total debits thus arrived at, is equal to the difference between the dosing credits balance and the closing Debit balance. The summary thus prepared will be furnished to the Accounts group for preparation of monthly abstract of all the IRLAs maintained in the Section.

10.7 When particulars of the entire non-effective ledger accounts the balances of which are due to be credited to, Government are entered in

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the Register, the total amount should be worked out and necessary adjustment effected by affording credit to the head of Account "Adjusting Account with the CD Accounts (ORS) Madras" by per contra debit to the head (un-disbursed Pay of Officers and men). The IRLA in question will be closed to nil balance and the month of account of adjustment indicated clearly therein. This credit schedule will be supported by the Nominal Roll showing the (i) Regiment number, (ii) Rank and name, (iii) Amount of credit balance and (iv) Date of becoming non-effective. This nominal roll will be prepared separately and will not be combined with that relating to deserters.

10.8 Half yearly statement of accounts are prepared and completed for the period ending February and August each year. The statement of accounts will be issued respectively not later than the end of May and November each year. A completion report together with a statement of the exact amount which will be payable to the staff as honorarium on this account, if any, with full particulars thereof will also be furnished to the Postmaster General, Maharashtra Circle, Bombay every time for according approval for payment as soon as the work is completed and the statements are despatched. Where an account is, closed with a debit balance a note will be added in the statement of account, requesting the O.C. unit to restrict further advances.

Final Settlement of Accounts

10.9 APS Personnel are released /discharged from APS on completion of terms of engagements/release for other civil employment etc. On receipt of the Posting Orders, communicating the discharge/release of an official, the ledger clerk will ensure that the F.A. to his nominee is called back and cancelled.

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On receipt of the documents from the APS Record Office, the account of the individuals is finalised within 4 working days following the day of the receipt of the documents. It is also ensured that all the events, noted in the Sheet Roll and Service casualty form have been recorded in the IRLA Account and the action taken to regulate the period and the pay and allowances accordingly.

10.10 The closing balance, of the last six monthly verification should be taken as opening balance and the credits/debits of the subsequent periods to the date of release, arrived at independently and entries in the IRL Accounts are also brought up-to date and the closing balance on both the IRL Accounts and Part B.O. form IAFF 1108A agreed. The LPC should then be prepared in the prescribed form, after ensuring that no demands due from the discharged officials remained unadjusted, while settling his final accounts. The signature of the individual concerned will be obtained on Service Roll in the presence of the Accounts Officer. Two copies of the pay account will be prepared one for the official which will be handed over to him and second for the APS Record Officer.

Final Settlement of Accounts in the Absence of Pay Books

10.11 If current pay books have been lost or mislaid the IRL Accounts will be kept open for 3 months for check receipt and adjustment of Acquittance Rolls for payments and a portion of the credit balance will be provisionally withheld based on the last payment, debited in the IRLA and balance, if any, will be authorised and paid.

Verification of Field Service in APS

10.12 The service book/roll with leave account will be received from the APS Record Office, duly completed in all respects and the ledger clerk will verify the entries made therein before a certificate of

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verifications of field service in APS with IRLA is endorsed on the S. Book/Roll and submitted to the Accounts Officer in-charge.

Numerical Index

10.13 Each ledger clerk will maintain an up to date list (numerical index) showing the names of individuals whose accounts (effective as well as non-effective) are maintained by them. It will contain the following columns.

- (1) Serial No.
- (2) Army No.
- (3) Rank.
- (4) Name.
- (5) Date of enrolment.
- (6) Effective service from
- (7) Date of release/discharge.
- (8) Pay Accounts settled up to.
- (9) L. P. C. issued to.

This index will be kept up to date and any change made therein will also be made in the General Numerical index, maintained by the Misc. Accountant for the APS Personnel as a whole.

Contingent Group

10.14 This group is a part of the ledger group but separated for facility of easing the bulk of work pertaining to check of contingent bills. Claims (both unit and personnel) which are claims on contingent bills are scrutinised hi the contingent bill clerk and submitted to the J.A.O. for

CHAPTER X ARMY POSTAL SERVICE ACCOUNTS

check, while scrutinising such claims it will be seen that (1) claims are prepared in prescribed forms (2) authority for the bill is cited (3) the requisite certificates are endorsed (4) full particulars are given therein (5) the admissibility of claims is checked (6) and is duly countersigned by the competent authority.

Accounts Group

10.15 All items of work, not directly connected with the maintenance of IRL accounts are attended to in Account Groups so that this work can be done with promptitude and accuracy without disturbance to the work of maintenance of IRL Accounts. The following items of work are done in this section (i) checking and compilation of accounts of Base Post Offices; (ii) preparation of Classified Abstract; (iii) checking of Cash Accounts; (iv) maintenance of objection books; (v) checking and agreement of acquittance payments etc. The work relating to accounting reconciliation and agreement of FA payments as per summary with the debits actually raised against the CDA (OR) by compilation of consolidated summary from the individual summaries prepared by the ledger clerk is also attended to here.

Broadsheet Un-drawn Pay

10.16 The difference between the total credits and total debits in each block of IRL Accounts is taken to the head "Deposits-undrawn pay of officers and men". In the subsidiary Register, (Broadsheet) the net increase/ decrease in respect of each block of ledger accounts is entered against at the respective blocks and resultant closing balance worked out which is agreed with the total of balances, lying in all the ledger accounts arrived at the consolidation of all the summaries.

Checking of Acquittance Roll Payments

10.17 The acquittance roll portioner will receive advance acquittance rolls (Original Copies) from the Central Base Post Offices, duly verified and with duplicate copies and the acquittance rolls in support of debits received through adjusting account. Before these are passed on to the IRLA portion holder the same are checked to see that the payments of acquittance rolls have been attested by the paying officer, individual have signed or affix their thumb impressions, in cases of payments made on the authority of APS Section, the particulars of such authority are verified, payment of festival advances etc., are made on separate acquittance rolls. On completion of such checking the portioner will prepare convenient batches of 20 acquittances rolls or less entries in the Register of Reconciliation and check of posting by supervisory staff is made and then the, same is made over to the IRLA portioner for debiting the amount in the IRL Accounts. The IRL Accounts portioner will prepare a summary for each month for the block of IRL Accounts with him and a consolidated summary will also be prepared therefrom. The total amount of acquittance rolls payments appearing in the consolidated summary will be agreed with the total figure, as arrived at in the manuscript register to ensure that all payments made to APS personnel have been debited in the IRL Accounts.

The second stage of reconciliation is through a Broadsheet maintained by the Acquittance Roll portioner. He will obtain the Cash Account figure and compare it with the summary figure of the month; the differences due to reasons detailed below will be explained clearly at the foot Of the Broadsheet.

- (a) Payments made by APS Centre and Record Office, Kamptee.
- (b) Payments made by units of other Arms of Services for which

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debits are received from respective CDAS.

- (c) Acquittance Roll payments made on the closing days of the month included in next months' Cash Account.

Following payments will not be included in monthly Broadsheet summary:-

- (i) Payments made by BPOs and FPOs to Personnel belonging to other arms of service.
- (ii) Payments made but acquittance rolls not received and therefore not debited in the IRL Accounts.

10.18 Register of Reconciliation will be submitted to the J.A.O. by the 15th of the 2nd month, following the month of Accounts and also for taking necessary action for carrying out percentage check by supervisory staff and thereafter submitted to the Director through the A.O. on the last day of the month, along with the Review Register.

10.19 "GPF-Schedule for Group D and other than Group D for each block of the IRLAs allotted to ledger Accountants will be prepared duly agreed with figures incorporated in monthly summary of IRLAs and submitted to GPF Group of APS section for consolidation and agreement with Detail Book figures and for onward, transmission on or before 12th of the month following the month of account to GPF Section for further accounting in the Provident Fund Ledger of Group D and Other than Group D Accounts."

Broadsheet of Reconciliation of F.A. Payments

10.20 F.A. checker will maintain a Broadsheet for reconciliation of payments as per IRL Accounts with those adjusted by debit to C.D. Accounts (ORS) on receipt of ATDS from different Postal Account

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Offices. For this purpose the total amount of recovery on account of FA payments in a particular month will be abstracted in the BROADSHEET for reconciliation with the consolidation of the summary.

10.21 The difference, if any, will be on account of non-receipt of debits from certain Postal Accounts Offices. The J.A.O. of FA Section will then scrutinise the FA Check Register to ascertain the wanting vouchers / Schedules / ATS etc. and keep a note of all such wanting documents in a Progress report, maintained for this purpose and issue telegraphic reminders to the disbursing offices of the Accounts Offices concerned for raising debits in case of paid vouchers already received. The broadsheet will be submitted to the Accounts Officer in-charge through the J.A.O. on the last day of the month.

10.22 The BROADSHEET of reconciliation of FA Payments will indicate the following: -

- (a) FA Payments for the month as per consolidation of summary.
- (b) Accounts adjusted.
 - (i) Cash Accounts figures.
 - (ii) T. E. Adjustments.
- (c) Unadjusted amounts (a-b).
- (d) Month wise adjustments, indicating particulars of TE till the balance is reduced to nil.

Progress Report

10.23 F.A. Accountant will fill up progress report of receipt of vouchers and schedules by the 20th of the 2nd month following the month of accounts, indicating -

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- (i) Postal Circle.
- (ii) Month of payment.
- (iii) Wanting documents.
- (iv) Date of reference
- (v) Date of receipt
- (vi) Particulars of account adjustments i.e. number and date of AT & month of adjustment, and
- (vii) Initials of the Accountant and JAO. This progress report will be submitted to the Accounts Officer in-charge along with the Broadsheet for reconciliation for his review on the last day of the month.

Compilation of consolidate

10.24 On receipt of monthly summaries for the block of IRL Account maintained by ledger clerk a consolidate of all the summaries will be taken up immediately on the 24th of the month, i.e. next day after the monthly summary are due to be submitted. It should be ensured that the gross total of balance (credits and debits) is agreed with the closing balance of the previous months. Difference, if any, will be reconciled and agreement effected as follows: -

- (i) Difference of total credits and total debits will be agreed with the difference of closing balance credits and dosing balance debits.
- (ii) The difference of total credits less O.S. credits and total debits less OB debits will be agreed with the difference between the total closing balance-undrawn. ¥3Y (credits/debits).

Undrawn Pay of Officers and Men

10.25 Under the war system of accounting, pay and allowances are not paid monthly as they are earned but advances only are paid as required and the balance of pay and allowance, remaining undrawn is allowed to accumulate in the individual accounts. Consequently expenditure on account of pay and allowances is not incurred in full until the final settlement of individual accounts is effected and payment is actually made in respect of the accumulated credits. To have full picture of the financial liability of the Govt. the amount is debited to the DSE of the particular month by per contra credit to the Deposits Undrawn pay of officers and Men and its clearance is watched through a Broadsheet.

Accounting work in the APS Accounts Section

10.26 The Director of Accounts (Postal) Nagpur (APS Accounts Section) compiles the accounts of Army Postal Services personnel since 1st December 1947. A detailed procedure manual is in use in the APS Accounts Section. The broad outlines of accounting procedure are as follows:-

10.27 The APS Accounts Section receives the Cash Accounts rendered by BPOs and FPOs working in fields of operation as well as peace areas and compiles the accounts for incorporation in the classified abstracts of the Department of Posts. The main unit farmed by the APS is "Base Post Office", which works like a Head Post Office. It renders periodical accounts for itself and Field Post Offices which are more or less sub-offices under its jurisdiction.

10.28 The revenue earned in the various Postal transaction e.g. sale of stamps, MO. Commission, IPO Commission etc. by EPOs and FPOs is credited to the Department of Posts. Similarly all other transactions are

CHAPTER X ARMY POSTAL SERVICE ACCOUNTS

incorporated in the general accounts of the Department of Posts under the respective heads of account. The disbursement and cash remittance to Military or F. P. Functions as a disbursing officer for APS Personnel as also for other Military Personnel as MT Drivers, I. G. S. Personnel etc. They draw and remit surplus cash to Military Imprest Holders or field cashiers. All these transactions find place in the accounts of the Base Post Offices.

Cash Remittances

10.29 The surplus cash accumulated at the FPO or BPO is remitted to the nearest Military Imprest Holders or field cashiers. Similarly cash required is drawn from them and these transactions are provisionally booked under “858-Suspense Accounts-2 Suspense Accounts, (Posts & Telegraphs)-5 (17) Field Treasury Chest”. The clearance of these items under ‘Suspense’ is effected by adjusting receipt of the credit schedules from the respective CDAs etc. As some of the AP Units have to work along with Army units in the overseas, the Cash transactions in various currencies are converted into Indian currency and consequential gain or loss is classified to “155 Postal-Receipts-Gain due to Exchange or loss due to Exchange.”

Family Allotment Payments

10.30 Payments of family allotments are made through civil P.O.s but for the convenience of the families of certain officials staying in Delhi or New Delhi, family allotment payments are allowed through Central BPO, New Delhi. The charges are included in the schedule of unclassified payments together with the supporting vouchers and classified in the compilation of accounts as charge debatable to Defence Department i.e. “CDA (ORs.)-Adjusting Account.”

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The financial powers of the officers of the APS are as noted below:-

Financial powers of the head of Postal Head of Army Postal Circles and power to sanction expr. Up to Services.

RS.200

Financial powers to SPOs and first class (i) ADAPS,

Postmasters and sanction expr. Up to Rs. 20. (ii) CAD APS

(iii) O/C BPOs.

10.31 As regards the sanction for the write off of losses of cash and stamps in the field, each case of loss is required to be referred to the D.G.P.S. for a decision as to whether the loss should be borne by the Department of Posts or Defence Department.

Payment of Advances

10.32 Officer Commanding BPO and FPMs of F.P.Os pay advances to P&T personnel as well as other army personnel attached to them and the payments are charged in the accounts under “Bills paid”. Except in case of urgency all such orders sanctioning a payment are sent through or referred to APS/ Account Section before being acted upon.

Remittance of Cash To/from Civil POs

10.33 The BPO and FP'O are also authorised under the orders of the competent authorities to draw or remit cash to the nearest Post Office. These transactions are classified as “P&T remittances To and from APT PAO” according to the respective Postal Account Office jurisdiction.

10.34 Remittances to field cashiers/Imprest holders are exhibited under the head “Remittances to Treasury”. The schedules for such transactions are prepared in triplicate and two copies together with the supporting field Treasurer chest receipts are submitted along with the

monthly account returns.

Postage Stamps and Postal Stationery

10.35 A stock of Indian Postage Stamps/Postal Stationery Revenue Stamps is kept by BPOs and FPOs. The FPOs replenish their stock by indent on the BPO and the BPOs replenish their stock from the nearest civil PO and the value of stamps thus obtained is shown as “Remittance received from other HO” in the accounts.

Enrollment in APS War Time Engagements

10.36 During World War II non-gazetted P&T Personnel were enrolled in APS in the ranks of JCOs, ORS and some outsiders were also recruited in the APS directly and were governed by the Military Rules for all purposes. Those who were retained in the APS after the termination of World War II are called “deferred volunteers” and are governed by the terms and conditions under which they were enrolled during war time engagement. Non-gazetted P&T Personnel while in Military employ draw their pay and allowances from time to time plus increases (field allowances) as follows : -

- (i) In India elsewhere than infield service Areas-10% of civil pay as deputation allowances and for issue of ration.
- (ii) Ex-India and in field service Areas-50%. These increases are classified as Compensatory Allowances.

Appendix A					
Periodical Returns to be rendered by the Postal Accounts Officers					
Sl. No.	Description of Returns	Reference to para	To whom sent	Due date of submission	Remarks
1	2	3	4	5	6
Fortnightly					
	Register of recoveries & Refund appearing in Cash adjustment of Money Order discrepancies.	3-116	Money Order Section	Twice in a month after the receipt of the accounts for each period	
Monthly					
1	Statement showing Discharge of War Bonds, Loan, etc. and discharge of Govt. Securities	1.16	Director of Accounts (postal) Calcutta	14 th of the following month	
2	Statement showing anticipatory interests paid on Bonds, and proceeds of Government Securities sold on behalf of claimants to deceased depositors	1.34	Director of Accounts (postal) Calcutta	25 th of the following month	
3	Memorandum of payments on a/c of Trust Interest Account	1.16	Director of Accounts (postal) Calcutta	27 th of the following month	

NOTE - This Appendix contains a list of periodical returns to be rendered by the Branch Postal Accounts Offices which has been prescribed in this annual or under Special orders. The omission from this Appendix of any returns the submission of which has been prescribed to this Manual or under special orders should not be interpreted to mean that such returns are to be discontinued.

Appendix A- Contd.					
1	2	3	4	5	6
II - Government Security Section					
1	Statement of total sale of Government Securities in form DG(PA)-238	1.44	Branch Postal Accounts Offices	3 rd day of the second month following	
2	Statement of total interest on Government Securities	Do	Do	Do	
3	Statement of approximate figures of sales of Government Securities including interest thereon	1.50	D.G.P.S. (PA Wing)	16 th of the following month	
4	Statement of total debits on Government Securities	1.52	Controller General of Accounts	First week of the second month of following	
5	Account Current of British Postal Orders	5.17	U.K. Postal Authority	12 th of the second month following	
6	Abstract of Transfer entries of Government Security Section	1.51	Concerned Branch Postal Accounts Office	18 th of the following month	
Half Yearly					
1	Interest Payment Orders on the following description of Government Securities	1.24 & 1.25	Postmaster concerned		
	5 1/2% Compensation Bond 1999	....	....	18th January 18th July	

Appendix A- Contd.					
1	2	3	4	5	6
	4 ½ % Loan 1985	..	..	11 th January 11 th July	
	5 % Loan 1982	..	..	14 th January 14 th July	
	4 % Loan 1980	..	..	17 th January 17 th July	
	5 ½ Loan 1991	..	..	Do.	
	4% Loan	..	..	23 rd January 23 rd July	
	3% Conversion Loan 1946	..	..	15 th March 15 th September	
	2 ¾ % Loan 1976	..	..	Do.	
	4 ¾ % Loan 1989	..	..	14 th April 14 th October	
	5 ½ % Loan 2000	..	..	10 th April 10 th October	
	5 ½ % Loan 1999	..	..	29 th April 29 th October	
	4 ½ % Loan 1986	..	..	7 th May 7 th November	

Appendix A - Contd.					
1	2	3	4	5	6
	5 ½ % Loan 1995			10 th May 10 th November	
	3 % Loan 1996-97			29 th June 29 th December	
	4% Loan 1979			30 th June 31 st December	
	5 ½ % Loan 1990			Do.	
	5 ¾ % Loan 2003			11 th May 11 th November	
	5 ¾ % Loan 2002			14 th January 14 th July	
	5½ % Madhya Pradesh State Development Loan 1977			22 nd February 22 nd August	
	4 ¾ % West Bengal Loan 1976			23 rd February 23 rd August	
	4 ¾ % Kerala S.D. Loan 1976			24 th February 24 th August	
	5 ½ % Maharashtra S.D. Loan 1977			22 nd February 22 nd August	
	5 ¾ % W. B. Loan 1979			28 th February 31 st August	

Appendix A - Contd.					
1	2	3	4	5	6
Annual					
1	Annual statement transactions of Government Securities on behalf of S.B. Depositors	1.49	D.G.P.S. (PA Wing)	20th September	
2	Statement showing particulars of Government Securities held by the Director General Postal Services on behalf of departmental employees and contractors for Publication in the Gazette of	1.53	Publisher Gazette of India old Press Building, Civil Lines, Delhi	5th February	
3	Statement of British Postal orders paid in India	5.20	Director General Postal Services		
4	Statement of International Reply Coupons exchanged in India.	6.12	International Bureau, Berne		
5	Consolidated annual Statement of Post Office certificate balances	2.43	Director General, Postal Services (PA Wing)	31st August	
III. British Postal Orders, etc.					
Monthly					
1	Statement of B.P.OE paid	5.13	Director of Accounts (Postal) Calcutta (G .S. Section)	23rd of the month following that to which the statements relate	
2	Statement of Irish Postal Orders paid	7.2	Director of Accounts (Postal) Nagpur	To reach by 28th of the month following the month of account	

Appendix A - Contd.					
1	2	3	4	5	6
IV. Cash Certificates Section					
Monthly					
1	Statement of remittances to Foreign Postal Accounts Offices	Note below para 2.32	Foreign Postal Accounts Officer concerned	29 th of the month following the month of account	
Periodical					
1	The actual number of transactions separately under issues and discharges to the end of- (i) September (ii) November (iii) January (iv) February (v) March	2.72	Head Quarters Office	To reach by 25 th of the month following the month of account concerned	
Annual					
1	Annual statement of balance at the close of the year	2.40	Director of Accounts (Postal) Calcutta	After the close of March Accounts	
2	Certificates showing that the balances (amounts of balances to be specified) have been verified.	2.45	D.G.P.S. (PA Wing)	31 st October	

Appendix A- Contd.					
1	2	3	4	5	6
3	Annual Report of Postal Certificates	2.42	Director of Accounts (Postal) Calcutta	Just after the closure of March Supplementary Accounts.	
4	Statement showing the particulars of unclaimed cash and other certificates due to destruction.	2.68	Postal Directorate	1st Week of April	
V. Savings Bank Section					
Periodical					
1	The actual number of transactions separately under deposits, withdrawals and transfers to the end of- September November January February March	8.10(2)	D.G.P.S.(PA Wing)	To reach by 25th of the month following the month of Accounts.	
Annual					
1	Savings Bank Accounts Transfers (Inland) up to March (Supplementary)	8.10(3)	D.G.P.S	10th August	
2	Consolidated statement of Saving Bank transactions up to March Supplementary	8.10(4)	Do.	15th August	

Appendix A - Contd.					
1	2	3	4	5	6
3	Statement showing category wise Saving Bank balances up to March Supplementary	8.10(5)	D.G.P.S.	10th August	
4	Statistical statement regarding total interest on S.B. Deposits relating to Previous yen adjusted in current year, after closure of March Supplementary.	8.10(6)	Do.	31 st July	
5	Review' of balances statement under S.B., CTD, RD, TD etc.	8.10(7)	Do.	31st August	
6	Statement for cost calculations	8.10(8)	Do.	15th June	
VI. Money Order Section					
Weekly					
1	Advice transfer of mis-sorted money orders	3.44	Foreign Postal Accounts Office Concerned	Once in a week	
2	Intimation of transfer as per outward lists of Foreign Money orders received from exchange offices under the jurisdiction of Foreign Postal Accounts Offices.	3.144	Accounts Officer of the principal office of exchange		

Appendix A- Contd.					
1	2	3	4	5	6
Fortnightly					
1	List and advice of transfer of paid void money orders issued from offices in Foreign Postal Circles	3.72(5)	Foreign Postal Accounts Office Concerned	1 st and 15 th of every month	
2	Advice of transfer of inward Foreign Money Order relating to the lists received from office of exchange which is not the principal office of Exchange.	3.153	Postal Accounts Office concerned		
Monthly					
1	Statement of irregularities in the issue of duplicate Money Orders	Note 2 below para 3.62	Heads of Circle		
2	Classification of paid void Money orders	3.72(4)	Postal Accounts Section	Before the date fixed for the posting of classified abstracts	
3	Statement of recoveries and refunds appearing in cash account in adjustment of money order discrepancies	3.116	Postal Accounts Office concerned	13 th of the following month	
4	Summaries of Money Orders paid on account of issue of Foreign Postal Circles and advices of transfer	3.34	Do.	12 th & 28 th of every month	

Appendix A - Contd.					
1	2	3	4	5	6
5	Statement of Foreign Inward Void money orders	3.156	Indian Office of exchange and Accounts Office of the principal office of Exchange		
6	Advice of transfer relating to outward lists received from offices of exchange which are not office of exchange the principal	3.145	Foreign Postal Accounts Office concerned		
7	Statement of remittances to Foreign Postal Accounts Office	3.120	Foreign Postal Accounts Office concerned		
8	Extracts from Money order Ledger	3.94	D.G.P.S. (PA wing)	12th of the fifth month following the of issue month	
9	Extract from Trade charge Accounts on account of money orders relating to issues of other Postal Accounts Offices	3.168	Foreign Postal Office concerned		
10	General Account with Great Britain and Northern Ireland with a note against the items adjusted	3.183	D.G.P.S.	10th of every month	

Appendix A - Contd.					
1	2	3	4	5	6
Annual					
1	Statement showing number, value and commission of Inland Money Orders issued and paid and the number value and commission of family Allotment Money Orders.	3.127	D.G.P.S.(PA Wing)	31st August	
2	Statement showing the number, value etc. of Foreign outward sterling and rupee Money Orders classified according to Circles of issue.	3.200(I)	Do.	Do.	
3	Statement showing the number and value of Foreign Money orders paid classified according to circle of Payment	3.200(II)	Do.	Do.	
4	Statement showing the Money Orders transaction with each Country or colony dealing with sterling Or rupee money order.	3.200(III)	Do.	Do.	
5	Statement showing the number, Value in Indian Currency and commission of outward foreign money orders for each month of the year just closed.	3.200(IV)	Do.	Do.	

Appendix A- Contd.					
1	2	3	4	5	6
6	Statement showing the number and value of Inward Foreign Money Orders for the year.	3.200(V)	D.G.P.S. (PA Wing)	31 st August	
7	Statement showing the number and value of outward foreign money orders for each country and colony classified according to Postal Circles in which the Indian Offices of Exchanges are situated.	3.200(VI)	Do.	Do.	
8	Do for inward foreign Money orders	3.200(VII)	Do.	Do.	
9	(i) Statement showing separately the amount received and paid in India on account of Money Order transactions (excluding remittances with several foreign countries which settle their accounts through London) for each year. (ii) Do showing the figures up to 3.201 March (supplementary).	3..201 3..201	Do. Do.	Do. 25 th April	
10	Statement showing the unexplained difference in the Money Order Accounts as arrived at in the Money Order Ledger and the amount credited to the Head Forfeited Money Orders.	3.77	Do.	Immediately after the closure of March and March(s) Accounts.	

Appendix A- Contd.					
1	2	3	4	5	6
VII. Indian Postal Orders					
Monthly					
1	Statement showing the total value of Indian Postal Orders paid together with the paid orders.	4.37	Director of Accounts (Postal)	27 th of the month following the month to which the statements relate	
2	Statement showing the approximate number of Indian Postal Orders sold and their value and the final figures relating to the previous month.	4.39	D.G.P.S.	End of the month following the month of account to which the approximate figures relate.	
Annual					
1	Indents for supply of Indian Postal Orders	4.4	Director of Accounts (Postal), Delhi	To reach on or before the 10th August.	
2	Certificate of annual verification of the stock of Indian Postal Orders in each Postal Accounts Office on the 31st March.	4.46	D.G.P.S. (P.A. Wing)	To reach by the 1st week of April of the year following.	
3	Statement of Indian Postal Orders sold- (i) Up to March. (ii) Up to March supplementary.	4.38	Do.	(i) End of June (ii) 16th August	

Appendix A- Contd.					
1	2	3	4	5	6
VIII. Customs Duty on Inward Foreign Mail Articles					
Monthly					
1	Statements of credits on account of Customs Duty realised on Inward Foreign Parcels and Letter Mail articles by Post Offices in each Postal Circle.	9.23	Director of Accounts (Postal), Nagpur.	30 th of the month in case of Foreign Postal Circles	
2	Advice of Transfer relating to recoveries and refunds appearing in the cash account in adjustment of Customs Duty discrepancies.	9.73	Do.	1 st week of the 2 nd month following the month to which the recoveries or refunds relate	
3	Extract of the Customs Ledger.	9.84	D.G.P.S.(PA Wing)	7 th of the sixth month following the month of assessment	

Appendix – B**List of Forms referred to Postal Account Manual Vol. II**

Form no.	Description of Forms	Reference to para(s)	Remark
1	2	3	4
DG(PA)-200	Register for controlling the imprest and sales and purchases	1.3&1.4	
DG(PA)-201	Imprest Register	1.3&1.5	
DG(PA)-202	Register showing daily profit and loss on purchase and sale of Government promissory Notes	1.3&1.48	
DG(PA)-203A	Requisition for sale of Government promissory Notes	1.7	
DG(PA)-207	Register of purchase and sale of Govt. Securities	1.11	
DG(PA)-208	Memo showing distribution of cost of Government securities.	1.11&1.12	
DG(PA)-209	Day Book of Stock Certificates and Government Securities sent to and received back from Public Debt Office.	1.9&1.35	
DG(PA)-210	" Memo forwarding Government Promissory Notes and stock Certificates to Public Debt Office	1.9,1.25 &1.35	
DG(PA)-210A	Statement of Interest paid on G.P Notes at Calcutta	1.25&1.35	
DG(PA)-212	Register of sale and purchase Govt. securities through R.B.I.	1.7	
DG(PA)-213	Intimation Memo purchase of G.P. Notes	1.13	
DG(PA)-214	Receipt for Government securities held in safe custody.	1.9	

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Form no.	Description of Forms	Reference to para(s)	Remark
1	2	3	4
DG(PA)-215	Acknowledgement Format	1.10	
DG(PA)-216	Report on loss of Records	1.9	
DG(PA)-218	Letter returning Government security for re-submission after furnishing necessary information	1.9&1.11	
DG(PA)-219	Objection Memo	1.11	
DG(PA)-220	Statement of irregularities noticed in the Schedule of payments etc	1.14	
DG(PA)-222	Regr. of Application for safe custody of GS.	1.9	
DG(PA)-223	Covering letter reg. receipts of G.S..	1.9	
DG(PA)-224	Register of Application of Delivery' of G.S	1.10	
DG(PA)-225	Covering Letter	1.10	
DG(PA)-227	Interest Payment Register	1.30	
DG(PA)-228	Forwarding letter to the Postmaster enclosing interest payments orders.	1.25A	
DG(PA)-228(a)	Certificate of credit Interest payment order.	1.25A	
DG(PA)-228(b)	GS Interest Payment Order	1.25A	
DG(PA)-229	Interest Payment Order (Supplemental).	1.26&1.29	
DG(PA)-230	Memo to Postmaster calling for advice of Interest Payment Order	1.29	
DG(PA)-230(a)	Reminder to the Postmaster regarding credit of interest to depositors' Saving Bank Accounts	1.29	
DG(PA)-231	Forwarding letter of Interest Payment orders	1.25A	
DG(PA)-232	Despatch register of Interest Payment Orders	1.29	
DG(PA)-233	Register to watch the return of intimation of interest on Government Securities issued by Postmasters	1.26	

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Form no.	Description of Forms	Reference to para(s)	Remark
1	2	3	4
DG(PA)-235	Trust Interest Payment Order	1.30	
DG(PA)-236	Statement showing payments under the head "Trust Interest Accounts"	1.30	
DG(PA)-237	Intimation of sale of G.P. Notes	1.12&1.13	
DG(PA)-238	Statement showing transactions connected with the purchase/sale of Government securities	1.44	
DG(PA)-241	Register for monthly reconciliation of purchases and sales.	1.45	
DG(PA)-242	Register of Government Promissory notes received and disposed off	1.10,1.35&1.37	
DG(PA)-243	Intermediate Day Book	1.39	
DG(PA)-244	Stock Day Book	1.38	
DG(PA)-247	Register showing the number of Government Promissory Notes of each denomination held in stock after each day's transaction	1.42	
DG(PA)-248	Government Security Ledger	1.17&1.25A	
DG(PA)-249	Transfer Register of Security Holders' Accounts.	1.19	
DG(PA)-251	Ledger Abstracts	1.40	
DG(PA)-252	Running Account of Investors	1.20	
DG(PA)-253	Statement showing the transactions in P.O.S.B. relating to Purchase, sale, safe custody & Delivery out of Custody of G.P. Notes.	1.49	
DG(PA)-255	Requisition slip of cards for the check of maximum limits of investment through the Post Office	1.21	
DG(PA)-258	Warrants to Pub. A/c Dep't. of R.B.I.	1.25	
DG(PA)-259	Letter to the Postmaster advising cancellation of interest on Government Securities from the Savings Bank Accounts of deceased depositors	1.33	

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Form no.	Description of Forms	Reference to para(s)	Remark
1	2	3	4
DG(PA)-260	Letter to the Postmaster advising the sale proceeds, discharge value and interest etc. of Government Securities of a deceased holder for payment to his legal heirs or for the transfer of Government Securities to them, together with the amount of interest to be paid in cash.	1.32	
DG(PA)-260(a)	Letter to the Postmaster directing him to discharge the Government Securities of a deceased holder to the recognized claimant	1.32&1.33	
DG(PA)-260(d)	Letter to the Postmaster forwarding Government Promissory Notes to be delivered to the legal heirs of a deceased holder advising at the same time the amount of interest if due for cash payment.	1.32	
DG(PA)-261	Statement showing payments of anticipatory interest on war bonds and Loans and amounts paid to authorised claimants of deceased Savings Bank depositors	1.34	
DG(PA)-263	Certificate to be issued by the Director of Accounts (Postal), Calcutta to the holders of Government Securities held in the custody of the D.G.P.S.	1.25A&1.30	
DG(PA)-305	Statement of British Postal Orders paid	7.02	
DG(PA)-306	Account current for British Postal Orders and Savings Bank Transactions	5.17	
DG(PA)-310	Letter to the. Controller General, Post Office, London, forwarding unclaimed British Postal Orders.	5.12	

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Form no.	Description of forms	Reference to Para(s)	Remark
1	2	3	4
DG(PA)-315	Intimation of the issue of International Reply Coupons	6.5	
Do.-316	Monthly statement of International, Reply Coupons exchanged.	6.10	
Do.-319	Register of P.O. Certificate sent out.	2.6(d)	
Do.-319A	Check slip of wanting Post Office Certificates.	2.6(c)	
Do.-320	Statement showing the progress of work done in the Post Office certificate section.	2.11	
Do.-321	Proof of Posting	2.25 & 2.27	
Do.-322	Statement showing the amount of certificates issued and discharged for verification with cash account.	2.13	
Do.-323	Stock and issue Register	2.4	
Do.-325	Half margin memo of irregularities	2.55	
Do.-325A	Half margin memo of irregularities	2.55	
Do.-325B	Reference to Postmaster for erosions, alterations in summaries.	2.17	
Do.-330	Declaration in lieu of lost, destroyed or stolen Post Office certificates.	2.51	
Do.-330A	Declaration to be issued for the Transfer to another person of a declaration already issued in lieu of lost, destroyed Or stolen Post Office certificates.	2.26	
Do.-331	Declaration in lieu of safe custody acknowledgements.	2.52	
Do.-333	Register of spoiled Post Office Certificates	2.53	
Do.-335	Objection statement	2.55	
Do.-336	Half margin memo calling for wanting advice of payment.	2.55	

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Form no.	Description of Forms	Reference to para(s)	Remark
1	2	3	4
DG(PA)-337	Register of Abstracts of issues and discharges	2.10,2.14, 2.25,2.28 &2.35	
DG(PA)-338	Register of discharges	2.10,2.28 &2.35	
DG(PA)-338A (part I)	Register of unposted issue/discharges.	2.24 Note 2 of	
DG(PA)-338A (part II)	Abstract of unsold issue etc.	2.24 Note 2 of	
DG(PA)-339	Circle Balance Sheet	2.10,2.27 &2.35	
DG(PA)-339A	Explanatory slips (Post office savings certificate)	2.10,2.27	
DG(PA)-339B	Classified Abstract of Post Office certificate discharged	2.27,2.35	
DG(PA)-339D	Compilation of Annual verification of P.O. Certificates Balances	2.45	
DG(PA)-339E	Broadsheet of proofsheets Balances	2.37	
DG(PA)-339F	Classification of Discharged Certificates	2.37	
DG(PA)-340	Progress Report of S.B. section	8.5	
DG(PA)-358(a)	Head Office Control Account (S.B.;F.D.)	8.07	
DG(PA)-358(b)	Head Office Control Account (CTD;RD;and T.D.)	8.07	
DG(PA)-358(c)	Head Office Control Account (For S.B. only)	8.07	
DG(PA)-361	Statement of Savings Bank Transaction in Post Offices	8.10	
DG(PA)-376D	Level Card for arranging in Old Records	2.70	
DG(PA)-400	Half Marginal Memo of Money Orders Irregularities	3.20&3.98	

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Form no.	Description of Forms	Reference to para(s)	Remark
1	2	3	4
DG(PA)-401	Register of amounts debited to Defence Department etc, on account of commission on Money Orders issued	3.19	
DG(PA)-401A	Register of Items showing the adjustment of corresponding differences between value and commission on Money orders	3.22	
DG(PA)-402	Register of Inland and Telegraphs Money Orders Transactions.	3.23, 3.86	
DG(PA)-403	Check slip	3.30(B)&3.129	
DG(PA)-403(a)	Half Margin Calling for wanting Money Orders from Accounts Offices	3.30(B)	
DG(PA)-403(b)	Register for Money orders relating to Home Circle Issues received as not charged with Paid Lists	3. 30(B)	
DG(PA)-403(c)	-Half Margin references for carrying on further correspondence in connection with wanting M.O.s.	3.100	
DG(PA)-404	Report to Postmaster General regarding submission of Memos of admission of Payment.	3.30(B)	
DG(PA)-405	Slip showing the number and month of issue and payment of Money orders paid	3.29	
DG(PA)-406	Distribution Register	3.26	
DG(PA)-407	Memo of Money Orders made Over to sorting section.	3.30(c),3.38	
DG(PA)-408	Half Marginal Memo of differences in summary	3.35	
DG(PA)-408A	transfers	3.35	
DG(PA)-409	Register showing transactions to and from Foreign Postal Accounts Offices	3.34	

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Form no.	Description of forms	Reference to Para(s)	Remark
1	2	3	4
DG(PA)-410	Progress Report of Sorters	3.38	
DG(PA)-410A	Distribution B.S. of Sorting Group	3.40	
DG(PA)-411	Slip	3.41	
DG(PA)-412(A to K)	Sorting Broadsheet of Money Orders paid	3.42	One for each circle
DG(PA)-413	Register of miss-sorted /misclassified money orders.	3.44 ,3.49 &3.59	
DG(PA)-413(a)	Register of Money orders abstracted for test debit check.,	3.51A	
DG(PA)-414	Register of Money orders transferred to Revenue	3.56	
DG(PA)-415	progress report of Debit checkers	3.135 ,3.57	
DG(PA)-415A	Register of cases relating to Stop Payment order/other irregularities in the issue- of Duplicate money orders.	3.62	
DG(PA)-415(B)	Index to the register of cases relating to Stop Payment/other irregularities in the issues* of D.M.Os	3.62	
DG(PA)-416	Register of classification of void Money orders	3.72	
DG(PA)-417	Register of classification of void money orders received from Foreign Postal Accounts Offices	3.73	
DG(PA)-418	Register of Forfeited Money orders	3.77	
DG(PA)-419	Letter pointing out difference In the name of payee or remitter in whose favour the re-issue is asked for	3.79	
DG(PA)-420	Re-issue slip	3.82	
DG(PA)-421	Register of void money orders re-issued.	3.83	

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Form no.	Description of forms	Reference to Para(s)	Remark
1	2	3	4
DG(PA)-422	Letter to the Postmaster enquiring the disposal of re-issued Money order	3.83	
DG(PA)-423	Statement of unchecked items	3.85&3.139	
DG(PA)-424	Statement of Money order issued	3.13,3.87&3.91	
DG(PA)-425	Statement of Money orders paid	3.13,3.87&3.91	
DG(PA)-426	Statement of payments made by one Accounts Office on account of Money orders issued in Foreign Postal Accounts Offices	3.13,3.88&3.91	
DG(PA)428	Statement of actual short or excess payment, missorted money orders etc	3.90	
DG(PA)-429	Money Order Ledger	3.93	
DG(PA)-430	Extract from Money order Ledger	3.94	
DG(PA)-431	Money Order Objection Statement(blank)	3.99	
DG(PA)-432	Money Order Objection Statement(printed)	3.99	
DG(PA)-433	Money Order/Post Office Certificate Objection book	3.105&9.65	
DG(PA)-434	Adjustment Register	2.63,3.108&9.67	
DG(PA)-435	Closing entry slip for Objection Book.	2.64,3.105&9.67	
DG(PA)-436	Register of refunds and recoveries to be maintained in Postal Accounts Section	2.6&9.73	
DG(PA)-437	Statement of recoveries and refunds forwarded to other Accounts Offices	3.116	
2DG(PA)-438	Statement of Money Order Remittances	3.120	

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Form no.	Description of forms	Reference to Para(s)	Remark
1	2	3	4
DG(PA)-439	Statement showing the amount of Money orders issued in each circle during each month of the year	3.127	
DG(PA)-439A	Statement showing -the amount of Money orders paid in each Circle during each month of the year.	3.127	
DG(PA)-440	Money orders sent out Register	3.128&9.88	
DG(PA)-441	Printed reply in Money orders sent out cases.	3.130	
DG(PA)-442	Progress Report of Issue list and paid List Examiners	3.135	
DG(PA)442A	Progress Report of the assistants of the Pick out Group	3.135	
DG(PA)-443	Express Letter	3.62	
DG(PA)-443A	Permission for Payment	3.62	
DG(PA)-444	Junior Accounts Officer's/ Sr. Accountant's Diary	3.139,9.92,2.06& 2.07	
DG(PA)-445	Intimation of transfer of Foreign Money Orders	3.144	
DG(PA)-446	Register of transfers to other Accounts offices of Foreign outward/Inward sterling and rupee money orders.	3.144&3.161	
DG(PA)-447	Register of consolidated figures of Outward Foreign Money Orders	3.145,3.146A &3.161	
DG(PA)-448	Register showing classification & Adjustment of outward Foreign Money Orders.	3.161	
DG(PA)-449	Register of consolidated figures of C.O.D.Moneyorders for the month of.	3.167&3.172	
DG(PA)-450	Register of inward foreign money orders repaid to remitters	3.155	

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Form no.	Description of forms	Reference to Para(s)	Remark
1	2	3	4
DG(PA)-451	Intimation of money orders treated as finally void and memo of advice to foreign accounts offices regarding money orders repaid	3.156&3.158	
DG(PA)-452	Extracts of memo of advice to foreign Accounts Offices relating to foreign Money Orders repaid to remitters	3.158	
DG(PA)-453	Form of Communication	3.156	
DG(PA)-454	Register of undeliverable Money Orders Advised	3.160	
DG(PA)-456	Register of remittance from Foreign Countries	3.181	
DG(PA)457	Register of advance remittances	3.182	
DG(PA)-458	Broad sheet of Foreign Money orders figures.	3.204	
DG(PA)-461	Reconciliation register of foreign money orders figures with Detail Book Figures	3.202	
DG(PA)-464	Statement showing the money order transactions with each country or colony dealing with. sterling or rupee money orders	3.200	
DG(PA)-465	Statement showing the number and value (in Indian. Currency) and commission on Outward Foreign. Money Order for each month	3.200	
DG(PA)-466	Statement showing the number and value (in Indian Currency) on Inward Foreign Money orders for each month	3.200	
DG(PA)-467	Statement showing the number and value of outward foreign money orders classified according to the circles in which the Indian offices of exchange are situated	3.200	

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Form no.	Description of forms	Reference to Para(s)	Remark
1	2	3	4
DG(PA)-468	Statement showing the number and value of Inward Foreign Money Orders	3.200	
DG(PA)-469	Broadsheet and reconciliation register of outward/ inward Trade Charge M.O. issued by one country for payment in another.	3.200	
DG(PA)-470	Register showing the number, amount and commission of foreign outward Money orders advised	3.200	
DG(PA)-471	Register showing the number and value of foreign inward money order issued	3.200	
DG(PA)-472	Register showing the transactions with foreign countries in respect of repaid and void money orders	3.200	
DG(PA)473	Statement showing particulars of Trade charge money orders.	3.168	
DG(PA)-474	List of unpaid items taken from the outward and inward list of C.O.D. Money Orders	3.171	
DG(PA)-476	Memorandum of recoveries and Refunds.	29.97	
DG(PA)-477	Register of credits & debits under Deposits-Customs duty-U. K.	9.100	
DG(PA)-479	Half margin memo of customs duty irregularities.	9.10	
DG(PA)-480	Stock Register of Indian Postal Orders received/issued.	4.06&4.08	
DG(PA)-483	Statement of Indian Postal orders paid	4.37&4.38	
DG(PA)-483A	Certificate of (non) payment of Indian Postal orders.	4.24	

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Form no.	Description of forms	Reference to Para(s)	Remark
1	2	3	4
DG(PA)-483B	Check slip for Indian Postal Orders	4.24,4.33&4.42	
DG(PA)-484	Progress report of the Customs Duty Accounts Section.	9.32	
DG(PA)-485	Reply for non-receipt of Parcel receipt & Assessment memos.	9.88	
DG(PA)-487	Memo of inward foreign parcel and letter mail articles made over to Sorting Group	9.28	
DG(PA)-488	Check slip for a wanting Inward foreign parcel receipt/Assessment memo.	9.48&9.88	
DG(PA)490	Slip showing (i) the name of the office of exchange (ii) month of assessment, (iii) the number of receipts or memos, (iv) the month of delivery, and (v) initials of sorter.	9.29	
DG(PA)-491	Customs duty objection Memo of Office of Exchange	9.64&9.68	
DG(PA)-492	Customs duty objection memo of the Head Office	9.64&9.68	
DG(PA)-493	Register of unchecked items made out from the inward foreign parcel bills, and letter mail registers etc	9.53	
DG(PA)-494	Search bills Memo for tracing the disposal of inward foreign parcels, etc.	9.54	
DG(PA)-494A	Correspondence for untraced receipts and memos	9.50	
DG(PA)-494B	Correspondence regarding search bills.	9.58	

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Form no.	Description of forms	Reference to Para(s)	Remark
1	2	3	4
DG(PA)-495	Statement showing statistics of SB,DSB,CTD,CC,etc.	4.39B,2.73, 5.2&8.10	
DG(PA)-503	Summary of Revenue	4.08	
DG(PA)-519	Monthly abstract of transfer entries	1.51	
DG(PA)-574	Register of transfer entries	9.74	
C-23(white)	Statement of IRCS	6.12&6.13	
C-24	Coupon delivered by International Bureau.	6.03	
C.C.-31A	PO Certificate Voucher list	2.12	
C.C.-18	Weekly journals of N.S.C.s issued and delivered.	2.12	
C.C.-18(s)	Do.	Do.	
C.C.-19	Journals of D.S.C., N.S.C.		
C.C.-19(s)	Do.	Do.	
C.C.-29	Weekly journals of discharges of P.O. Certificates in Safe Custody	Do.	
C.C.-30	Summaries of N.S.Cs issued	2.12	
C.C.-31	Summaries of N.S.Cs discharged	2.12	
M.S.O.(T)-5	Review Register	2.09	