GOVERNMENT OF INDIA · MINISTRY OF COMMUNICATIONS

Department of Posts · Financial Services Division

SB ORDER No. 09/2026

Standard Operating Procedure for Accounting & Verification of POSB Accounting at Post Offices

After implementation of APT 2.0

F.No. FS-16/2/2024-FS-DOP · Dak Bhawan, New Delhi – 110001 · Dated 24.07.2026

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CONTEXT

Background & Statutory Reference

SB Order No. 12/2025 dated 15.09.2025

Accounting of CBS transactions and daily verification at various levels. Para 4(c) & 5 mandate this SOP.

SB Order No. 16/2025 dated 02.12.2025

Further instructions on verification of CBS transactions accounted daily at each level.

SB Order No. 09/2026 dated 24.07.2026

This Order — detailed SOP at Annexure-I, to be strictly adhered to by all concerned.

WHY THIS SOP

CBS transactions in Finacle and the DREAM App are accounted through API integration before Day End in APT — ensuring same-day accounting in the APT Application.

- Applies to BOs, SOs, HOs & SBCO
- Daily verification is mandatory
- Past POSB transactions to be verified
- Report to be submitted to PAO

PROCESS OVERVIEW

Day-End Flow Before Accounting in APT

1

Transactions

CBS transactions carried out in Finacle or through the DREAM App at post offices.

2

CSMDAY

Executed in Finacle by HO / SOs to mark completion of the day's transactions.

3

Close Account

BOs mark completion of counter transactions in DREAM App: Counter Operations → Close Account.

4

Data Extraction

CBS accounting data is extracted from Finacle for accounting in APT.

!

Critical Control

No further transactions shall be carried out after successful completion of CSMDAY in HOs / SOs and Close Account in BOs.

LEVEL 1

At Branch Post Offices — DREAM App

1. **Day Begin**
   Start the day's operations by performing Day Begin in the DREAM Application.

2. **Transact in DREAM only**
   All CBS transactions between Day Begin and Close Account / Day End.

3. **Check pending**
   Core Banking Services → Pending Transaction Status before Close Account.

4. **Update pending**
   Select Update Pending Transactions and repeat until no pending item remains.

5. **Daily Transaction Report**
   Generate under Core Banking Services and verify all CBS transactions of the day.

6. **Reflect in BODA**
   Ensure every CBS transaction in the DTR is correctly reflected in the BO Daily Account.

7. **Account mismatches**
   If not reflected due to technical reasons, book under CBS Receipt Mismatch or CBS Payment Mismatch.

8. **Inform Account Office**
   Record mismatch details manually in BODA and communicate for reconciliation.

GOLDEN RULE

Mismatches Are Never Netted Off

Receipt and payment mismatches shall be accounted separately under their respective heads — never netted, and never on the basis of cash in hand.

✓ **CORRECT**

₹ 5,000

CBS Receipt Mismatch

₹ 2,000

CBS Payment Mismatch — booked separately

✕ **INCORRECT**

₹ 3,000

CBS Mismatch Receipt, arrived at by netting ₹ 5,000 against ₹ 2,000.

This suppresses the correct receipt and payment figures and the true closing balance.

LEVEL 2

At HO / SO — Own Office Transactions

1

Finacle only

All transactions strictly through the Finacle Application. Direct accounting of POSB–CBS transactions in APT shall be avoided.

4

Fetch before Day End

CBS Accounts Data to be fetched through API from Finacle before the Day End process in APT.

2

Within the window

Transactions to be carried out between Day Begin and CSMDAY in Finacle.

5

Tally the DTR

All CBS transaction data incorporated in the Daily Transaction Report; receipts and payments tallied before Day End in APT.

3

Cheque care

Payments through cheques to be processed with utmost care to avoid duplicate entries in APT.

6

Missing data

Account under CBS Receipt / Payment Mismatch codes so totals tally separately, without netting.

Responsibility: Postmaster / SPM shall ensure daily incorporation and correctness of the office's own CBS transaction data and furnish mismatch details to the Account Office.

At HO / SO — Subordinate Office Transactions

1 Generate

CBS reports in Finacle for previous dates of subordinate offices (Annexure-III).

2 Verify

Correctness of accounted CBS data in BODA / SODA at SO or HO level.

3 Reconcile

Any discrepancy reconciled in the Sub Accounts Module against Finacle reports.

4 Intimate

SOs intimate the Account Office by manual entry in SODA detailing all mismatch transactions.

Action Matrix — Account Office vs. Subordinate Office

Situation	Action by Account Office	Action by Subordinate Office
Mismatch observed in BODA / SODA	Reconcile to the correct Account Code in Sub Accounts against Finacle reports and classify receipts and payments correctly.	Provide details of transactions posted under CBS Mismatch Receipts and Payments to the Account Office.
Mismatch NOT observed, but figures do not tally with Finacle reports	Raise an Error Book entry and call for reasons; no accounting correction for the day in APT. Repeated errors to be reported to the Divisional Head.	Check cash balances, give reasons for non-accounting and bring the transaction into account immediately to close the Error Book entry.

Closing balance of each office must tally daily — non-accounting suppresses the correct closing balance. Sub Account PA shall hand over a copy of error book entries to SBCO along with vouchers.

LEVEL 4

At Head Post Offices — Action by SBCO

1 **Generate reports**
GL IT 2.0 Report – GL Wise (incl. HO, SO & BOs) for the previous day using the HO SOL ID — the consolidated CBS record.

2 **Download Cash Book**
Obtain the HO Cash Book for the corresponding date in PDF or Excel format.

3 **Compare daily**
Verify the Cash Book against the consolidated Finacle GL-wise report, account code-wise, every day.

4 **Trace discrepancies**
Generate GL IT 2.0 Transaction Report – Consolidated using HO SET ID and compare with SO Summaries and Daily Accounts.

5 **Report & register**
Report each discrepancy to the Postmaster; record in the Discrepancy Register (Table 3, Annexure-IV) — preserved permanently.

6 **Monitor settlement**
Watch Error Book entries by Sub Accounts PA and obtain details of Transfer Entries and Mismatch Adjustment Entries in APT.

4 **Monthly Report:** On or before the 4th day of the succeeding month, SBCO submits the report at Annexure-IV (Tables 1 & 2) to the PAO — jointly signed by In-charge SBCO and the Postmaster, copy to Divisional Office.

LEVEL 5

At HO — Duties of the Postmaster

- ✓ All POSB transactions completed in the HO before CSMDAY is executed in Finacle.
- ✓ HO Cash Book data compared with Finacle reports by SBCO, and all CBS data tallied account code-wise daily.
- ✓ CBS Mismatch entries adjusted through the Sub Accounts Module.
- ✓ Discrepancies raised by SBCO settled the next day — Misc. Transactions in Departmental POs, Transfer Entries in HOs.
- ✓ Error entries for un-accounted CBS transactions by subordinate offices attended by SPMs on the next working day.
- ✓ HO Summary, SO Summary, SODA and BODA furnished to SBCO whenever required.
- ✓ Soft copy of the HO Cash Book provided to SBCO, or In-charge SBCO authorised to download it from APT.
- ✓ Monthly Report (Annexure-IV) jointly signed and submitted on the due date, copy to Divisional Office.

LEVELS 6 & 7

Monitoring, Oversight & Inspection

1

Sub Divisional Office

Monitors to ensure that BOs and SOs are following the prescribed procedure.

2

Divisional Office

Monitors to ensure that HOs and SBCOs are following the prescribed procedure.

3

Inspecting Authorities

During inspection of an HO, verify the CBS Daily Discrepancy Reconciliation Register maintained by SBCO and record suitable remarks in the Inspection Report.

Prescribed Formats — Annexure-IV

Table 1 — Due 4th of every month

CBS Monthly Reconciliation Report to PAO — Finacle vs. Monthly Cash Account, account code-wise, with differences.

Table 2 — Due 4th of every month

Detailed Monthly Reconciliation — opening difference, current month difference, rectified amounts and pendency.

Table 3 — Maintained daily

CBS Daily Discrepancy Reconciliation Register maintained by SBCO — closed each financial year, serial reset annually.

ANNEXURE-III

Finacle Reports for Daily Reconciliation

For reconciliation purposes the following CBS reports shall be generated from Finacle in PDF or Excel format. Generated reports are available under the HPR menu.

DB

Production Server

Same Day

- GL IT 2.0 Transaction Report – Consolidated (Today)
- GL IT 2.0 Transaction Report – Detailed (Today)
- GL IT 2.0 Report GL Wise – Consolidated (Today)

DB

MIS Server

Previous Days

- GL IT 2.0 Transaction Report – Consolidated (Previous Day)
- GL IT 2.0 Transaction Report – Detailed (Previous Day)
- GL IT 2.0 Report GL Wise – Consolidated (Previous Day)

Report Parameters & Output

Set ID / Sol ID

Required for Transaction Report – Consolidated / Detailed

HO Sol ID

Required for GL Wise Report (incl. HO, SO & BOs)

BO Code / Channel ID

Optional filters for narrowing the report output

Output format

PDF via Save icon; Excel via Save As

SUMMARY

Key Compliance Takeaways

7	4th	3	3
Levels of responsibility	Monthly report due date to PAO	Prescribed formats under Annexure-IV	Months of SFTP data retention

- **Same-day accounting** Every CBS transaction must reach APT the same day, via API fetch before Day End.
- **Documented settlement** Register records each discrepancy, action taken and date of settlement.
- **Separate, never netted** Receipt and payment mismatches are booked under their own account codes.
- **Immediate rectification** Discrepancies settled the next day through Misc. Transactions or Transfer Entries.
- **Daily reconciliation** SBCO compares HO Cash Book with Finacle GL-wise reports account code-wise, every day.
- **Verified at inspection** Inspecting Authorities examine the Register and record remarks in the Inspection Report.

Thank You

For strict compliance and circulation to all concerned

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