



भारतीय डाक
डाक सेवा-जन सेवा



India Post
Dak Sewa-Jan Sewa

READING MATERIAL INSPECTOR OF POSTS INDUCTION TRAINING

[Corrected upto 30.06.2026]



POSTAL TRAINING CENTRE, VADODARA

Disclaimer

The contents of this Reading Material have been prepared by the Postal Training Centre, Vadodara solely for the academic and training purposes of participants undergoing Inspector of Posts Induction Training. The material is intended to facilitate understanding of various rules, procedures, instructions and practices relevant to the functioning of the Department of Posts.

While every effort has been made to ensure that the contents are accurate, relevant and up to date, the Postal Training Centre, Vadodara does not warrant that the material is complete, error-free or current in all respects. In the event of any discrepancy, ambiguity or inconsistency, the provisions contained in the applicable Acts, Rules, Regulations, statutory provisions, Government/Departmental orders, circulars, instructions and amendments issued by the competent authority from time to time shall prevail.

Readers are advised to refer to and verify the latest applicable rules, orders, circulars and instructions from the competent authority before relying upon or acting on any information contained in this material. This material should not be construed as a substitute for the original statutory provisions or official instructions.

The Postal Training Centre, Vadodara shall not be responsible for any consequence arising from reliance solely upon the information contained in this Reading Material.

NOTE

This reading material has been specially prepared for the Induction Training of Inspector Posts in the Department of Posts. It aims to equip the newly inducted officers with comprehensive knowledge of postal operations, financial management, rules and regulations, inspection procedures and essential soft skills required for their role.

The contents have been structured topic wise to cover all functional areas relevant to Inspector Posts, keeping in view the evolving role of India Post in financial inclusion, e-commerce and technology-led services.

Each topic includes key concepts, operational procedures, relevant rules/manuals and practical insights drawn from field experience. Annexures provide supporting forms, FAQs and quizzes for reinforcement and self-assessment.

The material is designed to complement the classroom sessions and field attachments during the training programme. Trainees are encouraged to actively engage with the content, refer to official manuals and discuss practical challenges with faculty and experienced officers.

We hope that this material will serve as a useful guide and ready reference during and beyond the induction training.

Wishing all trainees a successful and enriching learning journey.

**Postal Training Centre, Vadodara
Department of Posts**

Contents

PART I - GENERAL ADMINISTRATION	18
CHAPTER :1 INTRODUCTION TO DEPARTMENT OF POSTS	18
1.1 INTRODUCTION.....	18
1.2 ORGANISATIONAL STRUCTURE.....	19
1.3 PLANNING AND POLICY FORMULATION.....	19
1.4 POSTAL CIRCLES AND REGIONS.....	19
1.5 OPERATIONAL UNITS.....	19
1.6 ARMY POSTAL SERVICE CORPS.....	20
1.7 OUR VISION	22
1.8 OUR MISSION	22
1.9 CORE VALUES	22
1.10 STRATEGIC GOALS.....	22
1.11 JOURNEY OF INDIA POST - A LOOK INTO THE HISTORY OF INDIAN POST OFFICE	23
1.12 OUR ORGANIZATION	24
1.13 ADMINISTRATIVE SETUP.....	24
1.14 OPERATIVE HIERARCHY	25
1.15 CIRCLE STORES DEPOT AND POSTAL STORES DEPOT IN INDIA.....	26
1.16 POSTAL ACCOUNTS OFFICE (PAO)	27
1.17 OPERATIVE NETWORK	28
1.18 ARMY POST OFFICE.....	29
1.19 FOREIGN POST OFFICE	29
1.20 RAILWAY MAIL SERVICE (RMS)	29
1.21 SELF BOOKING KIOSK	30
1.22 MAIL MOTOR SERVICE (MMS).....	30
1.23 POSTAL TRAINING CENTRES.....	31
1.24 DAK KARMAYOGI: E-LEARNING PORTAL.....	31
1.25 GENERAL POST OFFICE (GPO)	32
1.26 POST OFFICE PASSPORT SEVA KENDRAS (POPSKs).....	32
1.27 POST OFFICE AADHAAR UPDATION AND ENROLMENT CENTRE	32
1.28 INDIA POST PASSENGER RESERVATION SYSTEM (IP-PRS).....	32
1.29 AUTOMATED MAIL PROCESSING CENTRES (AMPCs):.....	32
1.30 DAK GHAR NIRYAT KENDRAS (DNKS).....	33
1.31 JEEVAN PRAMAAN CERTIFICATE (JPC)	33
1.32 INDIA POST LOGO AND BRAND IDENTITY	33
1.33 CONSTITUTIONAL PROVISIONS, FUNDAMENTAL RIGHTS, DUTIES AND ADMINISTRATIVE SAFEGUARDS.....	33
1.34 POSTAL MANUALS.....	37
CHAPTER :2 ROLE OF INSPECTOR	44
2.1 INTRODUCTION.....	44
2.2 SERVICE CONDITIONS & CAREER PROSPECTS	44
2.3 YOUR JOB AS AN INSPECTOR.....	45
CHAPTER :3 ROLE AND RESPONSIBILITIES OF INSPECTOR.....	47
3.1 INSPECTORS ATTACHED TO CIRCLE/REGIONAL OFFICES AND DIVISIONAL OFFICES.....	47
3.2 HEADQUARTERS OF SUB DIVISIONAL INSPECTOR	48
3.3 KNOWLEDGE OF SUB DIVISION	48
3.4 PERSONAL KNOWLEDGE OF SUBORDINATES	48
3.5 KNOWLEDGE OF RULES	48
3.6 RECORDS TO BE MAINTAINED BY SUB DIVISIONAL INSPECTOR.	48
3.7 POWER AND RESPONSIBILITIES OF A SUB-DIVISIONAL INSPECTOR	51
3.8 INSPECTORS IN RMS: (SOURCE: VOLUME VIII).....	55
3.9 SORTING INSPECTOR ATTACHED TO CIRCLE / REGIONAL OFFICES:	60
CHAPTER :4 PLANNING AND DEVELOPMENT	63
4.1. PLANNING.....	63
4.2. POST OFFICES.....	63

CHAPTER :5 RECORDS MANAGEMENT	72
5.1 INTRODUCTION.....	72
5.2 CATEGORIZATION OF RECORDS:.....	73
5.3 RECORD RETENTION SCHEDULES:.....	74
5.4 PROCEDURE FOR RECORDING:	80
5.5 INDEXING OF FILES:.....	81
5.6 RETRIEVAL OF RECORDS:.....	81
5.7 REVIEW OF RECORDS: -	82
5.8 DISPOSITION OF RECORDS: -	83
5.9 THE PUBLIC RECORDS ACT 1993 (IMPORTANT ACTS).....	83
5.10 COMPENDIUM ON PRESERVATION AND DISPOSAL OF RECORDS	83
5.11 RULES REGARDING DISPOSAL OF GOODS.....	86
CHAPTER :6 NOTING & DRAFTING	89
6.1. INTRODUCTION.....	89
6.2. OFFICE PROCEDURE	90
6.3. RECEIPT, REGISTRATION AND DISTRIBUTION OF DAK	90
6.4. FILE MANAGEMENT	91
6.5. NOTING	100
6.6. DRAFTING:.....	108
6.7. FORMS OF OFFICIAL COMMUNICATIONS	112
6.8. TIMELY DISPOSAL OF CASES	126
PART II - MAIL OPERATIONS	127
CHAPTER :7 POSTAL ACT, POST OFFICE RULES & POST OFFICE REGULATIONS.....	127
1.0 INTRODUCTION TO THE POSTAL LEGAL FRAMEWORK	127
1.1 INTRODUCTION.....	127
1.2 EVOLUTION OF POSTAL LEGISLATION IN INDIA.....	127
1.3 THE NEW POSTAL LEGAL FRAMEWORK.....	127
1.4 UNDERSTANDING THE ACT, RULES AND REGULATIONS	127
1.5 SALIENT FEATURES OF THE NEW FRAMEWORK.....	127
2.0 POST OFFICE ACT, 2023	128
2.1. INTRODUCTION.....	128
2.2. IMPORTANT PROVISIONS OF THE ACT	128
2.3. KEY CHANGES INTRODUCED BY THE ACT	128
3.0 POST OFFICE RULES, 2024	130
3.1. INTRODUCTION.....	130
3.2. IMPORTANT DEFINITIONS (RULE 2).....	130
3.3. SERVICES PROVIDED BY THE POST OFFICE (RULE 3).....	130
3.4. POWERS OF THE DIRECTOR GENERAL (RULE 4)	130
3.5. POSTAL SERVICES BOARD (RULES 5 AND 6).....	131
3.6. POSTAGE STAMPS AND PHILATELY (RULES 7 AND 8)	131
3.7. PAYMENT OF POSTAGE AND CHARGES (RULES 9 AND 10).....	131
3.8. ADDRESSES AND POSTCODES (RULE 11)	131
3.9. INTERNATIONAL POSTAL COOPERATION (RULE 12).....	131
3.10. OFFICIAL POSTAL MARKS (RULES 13 TO 15)	132
3.11. RULE 16 - INTERCEPTION, DETENTION AND OPENING OF POSTAL ARTICLES.....	132
3.12. DELIVERY TO CUSTOMS AND OTHER AUTHORITIES (RULE 17)	133
3.13. INTERCEPTION UNDER OTHER LAWS (RULE 18).....	133
3.14. COMPENSATION (RULE 19).....	133
3.15. IMPORTANT CHANGES FROM THE INDIAN POST OFFICE RULES, 1933	134
4.0 POST OFFICE REGULATIONS, 2024 & IMPORTANT ADMINISTRATIVE INSTRUCTIONS - PRACTICAL OVERVIEW	134
4.1. INTRODUCTION.....	134
4.2. BUSINESS HOURS AND CUSTOMER SERVICE	134
4.3. POSTAGE AND POSTAGE STAMPS	135
4.4. ADDRESSING STANDARDS AND POSTING OF ARTICLES.....	135
4.5. PROHIBITED AND RESTRICTED ARTICLES.....	135
4.6. DELIVERY OF POSTAL ARTICLES	136
4.7. POST BOX AND POST BAG FACILITIES	136

4.8.	UNDELIVERED ARTICLES AND OFFICIAL POSTAL MARKINGS	136
4.9.	COMPENSATION AND COMPLAINTS	137
4.10.	MAJOR POSTAL SERVICES.....	138
4.11.	ADMINISTRATIVE INSTRUCTIONS UNDER THE REGULATIONS.....	138
CHAPTER :8 MAIL ARRANGEMENT & MAIL MONITORING UNIT (MMU)		140
8.1	MAIL ARRANGEMENTS, PRESENT MAIL AND PARCEL NETWORK AND PROPOSED NETWORK UNDER MPOP:	140
8.2	BASIC PRINCIPLES OF MAIL OPERATIONS	140
8.3	EVOLUTION OF THE PARCEL NETWORK	140
8.4	NATIONAL SORTING HUBS (NSHs)	141
8.5	BULK MAIL BOOKING CENTERS HAVING DIRECT BAGGING FACILITY	142
8.6	PRESENT PARCEL NETWORK UNDER PARCEL NETWORK OPTIMIZATION PROJECT (PNOP)	143
8.7	MAIL AND PARCEL OPTIMIZATION PROJECT (MPOP)	147
8.8	SALIENT FEATURES OF THE REVISED MPOP NETWORK.....	147
8.9	PROPOSED PARCEL NETWORK UNDER MPOP	148
8.10	TRANSITION ARRANGEMENT	151
8.11	MAIL MONITORING UNIT (MMU):	151
8.12	OBJECTIVES OF MAIL MONITORING UNITS	151
8.13	CATEGORISATION OF CIRCLES FOR MMU	151
8.14	ORGANISATIONAL STRUCTURE OF MAIL MONITORING UNITS (MMUs)	152
8.15	INFRASTRUCTURE AND RESOURCES REQUIRED	152
8.16	AREAS OF MONITORING BY MAIL MONITORING UNITS.....	153
8.17	MONITORING TOOLS AND REPORTS	153
8.18	ROLE AND RESPONSIBILITIES OF MMUs AT DIFFERENT LEVELS	154
CHAPTER :9 SUPPLEMENTARY READING		158
CASE STUDY ANDHRA PRADESH POSTAL CIRCLE: TRANSFORMING MAIL DELIVERY THROUGH MAIL MONITORING UNITS (MMUs).....		158
CHAPTER :10 GRIEVANCE HANDLING		159
10.1	INTRODUCTION: -	159
10.2	DEFINITIONS: -	159
10.3	OVERALL EXPECTED OUTCOMES IN END-TO-END HANDLING OF GRIEVANCES RECEIVED ON CRM WITH THE ADOPTION OF THIS SOP*	159
10.4	ROLES AND RESPONSIBILITIES OF THE OFFICES	160
10.5	SOURCES OF COMPLAINTS RECEIVED IN COMPLAINT MANAGEMENT PORTAL.....	162
10.6	SALIENT FEATURES OF CRM PORTAL	162
10.7	COMPLAINT MANAGEMENT IN APT 2.0	163
10.8	TREATING ITEMS AS “LOST”	178
10.9	COMPENSATION FOR DOMESTIC/INTERNATIONAL ITEMS (PO REGULATIONS 2024).....	180
10.10	PROCESS OF INVESTIGATION TO ASCERTAIN THE CAUSE OF LOSS /ABSTRACTION/PILFERAGE IN CASE OF PARCEL (CHAPTER 3 OF VOL V)	181
PART III - SAVINGS BANK & INSURANCE SERVICES.....		182
CHAPTER :11 SMALL SAVINGS SCHEMES, DOP FINACLE, AML/CFT & FINANCIAL COMPLIANCE		182
1.0	POST OFFICE SAVINGS ACCOUNT SCHEME, 2019	183
1.1	PROCEDURE TO BE FOLLOWED FOR OPENING OF SAVINGS ACCOUNT:	186
1.2	OPENING OF ACCOUNT IN CBS PLATFORM (FINACLE) IN HO/SO:	192
1.3	NOMINATION	193
1.4	OPENING OF ACCOUNT	195
1.5	ACCEPTANCE OF DEPOSIT/FUNDING IN SAVINGS ACCOUNT:	196
1.6	PRINTING OF PASS BOOK:	196
1.7	OPENING OF ACCOUNT-PROCEDURE IN BRANCH POST OFFICES (NON RICT):	196
1.8	PROCEDURE IN THE ACCOUNT OFFICE FOR ACCOUNTS OPENED AT BRANCH POST OFFICES (NON RICT):	197
1.9	OPENING OF ACCOUNT-PROCEDURE IN BRANCH POST OFFICES BY BPM (DREAM APPLICATION):	197
1.10	PROCEDURE IN THE ACCOUNT OFFICE FOR ACCOUNTS OPENED AT BRANCH POST OFFICES (RICT - DARPAN {ACCOUNT OPEN IN DREAM APPLICATION}):	198
1.11	SUBSEQUENT DEPOSITS/CREDITS - MODE OF DEPOSITS/CREDITS:	199
1.12	PROCEDURE TO BE FOLLOWED AT AO FOR DEPOSITS AT BRANCH OFFICES (NON- RICT):	200

1.13	DEPOSIT BY CHEQUES, DRAFTS AND PAY ORDER ETC.:	201
1.14	SB-44 REGISTER AND SB 12 (C) REGISTER:	203
1.15	DEPOSIT BY TRANSFER OF FUNDS:	203
1.16	DEPOSIT BY ELECTRONIC MODE:	203
1.17	WITHDRAWALS/DEBITS FROM SAVINGS ACCOUNT:	203
1.18	RECEIPT OF PAYMENTS	209
1.19	CALCULATION AND POSTING OF ANNUAL S.B. INTEREST AND POSTING OF INTEREST IN PASS BOOKS IN HEAD/SUB POST OFFICES:	209
1.20	SILENT ACCOUNTS:	210
1.21	SB-104 LIST OF DOCUMENTS (LOD):	211
1.22	SB-28 RECEIPT FOR THE DEPOSITOR'S PASS BOOK:	211
1.23	CLOSURE OF SAVINGS ACCOUNT:	211
1.24	LIST OF TRANSACTIONS, CONSOLIDATION AND VOUCHER BUNDLE FOR NON-CBS POST OFFICES:	213
1.25	LIST OF TRANSACTIONS, CONSOLIDATION AND VOUCHER BUNDLE FOR CBS POST OFFICES:	213
1.26	ISSUE OF DUPLICATE PASSBOOK:	215
1.27	TRANSFER OF ACCOUNTS:	215
1.28	INOP: - FREEZING OF SMALL SAVINGS SCHEMES ACCOUNTS (POSB) GET MATURED BUT NOT CLOSED AFTER 3 YEARS OF MATURITY: -	217
1.29	JAN SURAKSHA SCHEMES	219
1.30	GOOD TO KNOW:	222
2.0	NATIONAL SAVINGS RECURRING DEPOSIT SCHEME RULES, 2019	223
2.1	PROCEDURE TO BE FOLLOWED FOR OPENING OF RD ACCOUNT	223
2.2	SUBSEQUENT DEPOSITS	224
2.3	DEPOSITS BY AUTOMATIC TRANSFER FROM SAVINGS ACCOUNTS	224
2.4	DEFAULTS IN DEPOSIT	225
2.5	ADVANCE DEPOSIT	225
2.6	PAYROLL SAVINGS SCHEME	226
2.7	DEPOSITS THROUGH MAHILA PRADHAN KSHETRIYA BACHAT YOJANA (MPKBY) AGENTS,	226
2.8	WITHDRAWAL (RD LOAN)	227
2.9	REPAYMENT OF WITHDRAWAL	227
2.10	INTEREST ON WITHDRAWALS	227
2.11	ADJUSTMENT OF OUTSTANDING RD LOAN/INTEREST IN MATURED RD ACCOUNTS	228
2.12	PREMATURE CLOSURE	228
2.13	CLOSURE ON MATURITY	228
2.14	CONTINUATION OF ACCOUNT BEYOND MATURITY	229
2.15	PROTECTED SAVINGS SCHEME	229
2.16	ACCOUNT TRANSFERS	230
3.0	THE NATIONAL SAVINGS TIME DEPOSIT SCHEME 2019	231
3.1	WHO CAN OPEN THE ACCOUNT	231
3.2	CONDITIONS FOR OPENING THE ACCOUNT	231
3.3	PROCEDURE TO BE FOLLOWED FOR OPENING OF TD ACCOUNT	231
3.4	PAYMENT OF INTEREST	232
3.5	PREMATURE WITHDRAWAL	232
3.6	CLOSURE OF ACCOUNT ON MATURITY	233
3.7	LIST OF TRANSACTIONS, CONSOLIDATION AND VOUCHER BUNDLE:	233
3.8	PLEDGING OF TD ACCOUNTS AS SECURITY	233
3.9	RELEASING PLEDGE	234
3.10	EXTENSION OF ACCOUNT	234
4.0	NATIONAL SAVINGS (MONTHLY INCOME ACCOUNT) SCHEME, 2019	235
4.1	THE SALIENT FEATURES OF THE SCHEME	235
4.2	PROCEDURE TO BE FOLLOWED FOR OPENING OF MIS ACCOUNT	235
4.3	PAYMENT OF MONTHLY INTEREST IN MIS	236
4.4	PREMATURE CLOSURE OF MIS	236
4.5	CLOSURE ON MATURITY OF MIS ACCOUNT	237
4.6	REFUND OF EXCESS DEPOSIT IN MIS ACCOUNT	237
5.0	THE PUBLIC PROVIDENT FUND SCHEME, 2019	237
5.1	WHO CAN OPEN THE ACCOUNT?	238
5.2	CONDITIONS FOR OPENING THE ACCOUNT	238
5.3	PROCEDURE TO BE FOLLOWED FOR OPENING OF PPF ACCOUNT	238
5.4	DISCONTINUATION OF ACCOUNT	239

5.5	LOANS AND REPAYMENT	239
5.6	WITHDRAWALS.....	240
5.7	PREMATURE CLOSURE OF PPF ACCOUNT	240
5.8	CLOSURE OF PPF ACCOUNT ON MATURITY	240
5.9	CONTINUATION OF PPF ACCOUNT	241
5.10	WITHDRAWAL WHEN ACCOUNT IS EXTENDED WITH DEPOSITS	241
5.11	CLOSURE OF ACCOUNT ON DEATH OF THE ACCOUNT HOLDER	241
5.12	PPF ACCOUNT OPENED UNDER THE NAME OF MINOR.....	241
5.13	MORE THAN ONE PPF ACCOUNT:	242
5.14	PPF HUF ACCOUNT:	242
6.0	SENIOR CITIZEN'S SAVING SCHEME ACCOUNT, 2019.....	243
6.1	PERSONS ELIGIBLE TO OPEN THE ACCOUNT	243
6.2	CONDITIONS FOR OPENING THE SCSS ACCOUNT	243
6.3	PROCEDURE TO BE FOLLOWED FOR OPENING OF SCSS ACCOUNT.....	244
6.4	PAYMENT OF QUARTERLY INTEREST	244
6.5	PREMATURE CLOSURE OF ACCOUNT.....	245
6.6	CLOSURE OF SCSS ACCOUNT ON MATURITY.....	245
6.7	LIST OF TRANSACTIONS, CONSOLIDATION AND VOUCHER BUNDLE.....	246
6.8	EXTENSION OF ACCOUNT	246
6.9	TAX DEDUCTION ON INTEREST OTHER THAN "INTEREST ON SECURITIES" (SB ORDER No. 13/2023 AND 06/2025)	246
7.0	SUKANYA SAMRIDDHI ACCOUNT SCHEME, 2019 (SSA)	247
7.1	ELIGIBILITY CONDITION	247
7.2	CONDITIONS FOR OPENING THE ACCOUNT	247
7.3	PROCEDURE TO BE FOLLOWED FOR OPENING OF SSA ACCOUNT	248
7.4	SUBSEQUENT DEPOSIT FOR SSA ACCOUNT	248
7.5	WITHDRAWAL.....	249
7.6	PREMATURE CLOSURE OF SSA ACCOUNT	250
7.7	MATURITY OF ACCOUNT SSA ACCOUNT:	250
7.8	INCOME TAX BENEFIT.....	251
7.9	REGULARIZATION OF SUKANYA SAMRIDDHI ACCOUNT (SSA) OPENED BY GRANDPARENTS, OTHER THAN GUARDIAN: (SB ORDER: 05/2024)	251
8.0	NATIONAL SAVINGS CERTIFICATES (VIII ISSUE) SCHEME, 2019 AND THE KISAN VIKAS PATRA SCHEME, 2019:.....	251
8.1	CONDITION FOR OPENING OF NSC/KVP ACCOUNT	251
8.2	WHO CAN OPEN THE ACCOUNT?.....	252
8.3	PROCEDURE TO BE FOLLOWED FOR OPENING OF NSC/KVP ACCOUNT.....	252
8.4	PREMATURE CLOSURE OF NSC ACCOUNT:	252
8.5	PREMATURE CLOSURE OF KVP ACCOUNT/CERTIFICATE	253
8.6	ENCASHMENT OF CERTIFICATES (PURCHASED BEFORE 01.07.2016).....	254
8.7	DISCHARGE OF CERTIFICATE OTHER THAN THE OFFICE OF ISSUE (PURCHASED BEFORE 01.07.2016)	255
8.8	TRANSFER PROCEDURE FOR NSC/KVP FROM ONE PERSON TO ANOTHER PERSON.....	255
8.9	PROCEDURE FOR ISSUE OF DUPLICATE CERTIFICATE- NSC/KVP	256
8.10	PLEDGING OF CERTIFICATES (NSC/KVP)	257
8.11	10 YEAR NATIONAL SAVINGS CERTIFICATES (IX ISSUE).....	257
8.12	MAHILA SAMMAN SAVINGS CERTIFICATES, 2023 (MSSC): - SALIENT FEATURES	257
9.0	PM CARES FOR CHILDREN SCHEME, 2021	259
9.1	DEFINITIONS:	259
9.2	OPENING OF ACCOUNT:	260
9.3	DEPOSITS:.....	260
9.4	INTEREST ON DEPOSIT:.....	262
9.5	OPERATION OF ACCOUNT:	262
9.6	PREMATURE CLOSURE OF ACCOUNT:.....	262
9.7	CLOSURE OF ACCOUNT:	262
9.8	SCHEME MANAGEMENT:	263
9.9	CLOSURE OF THE SCHEME:	263

CHAPTER :12 DOP FINACLE MIS REPORTS & EXCEPTION MONITORING 264

12.1	INTRODUCTION.....	264
12.2	DOP FINACLE ENVIRONMENT: PRODUCTION SERVER AND MIS SERVER.....	264
12.3	REPORT GENERATION IN DOP FINACLE	264

12.4	REPORTS AVAILABLE IN THE PRODUCTION SERVER	265
12.5	REPORTS AVAILABLE IN THE MIS SERVER	266
12.6	USER PROFILE AND LOGIN ACCESS REPORT	269
12.7	IMPORTANT FINACLE INQUIRY MENUS FOR INSPECTORS.....	276
12.8	CEPT MIS PORTAL	279
12.9	FRAUD RISK MANAGEMENT UNIT (FRMU).....	279
CHAPTER :13 SUPPLEMENTARY READING		281
	INDIA POST'S TELANGANA CIRCLE AND STREE NIDHI: PARTNERING FOR FINANCIAL INCLUSION	281
CHAPTER :14 SETTLEMENT OF DECEASED CLAIM CASES		282
14.1	BASIS OF SETTLEMENT.....	282
14.2	TYPES OF CLAIM CASES	282
14.3	GUIDELINES FOR SANCTIONING AUTHORITIES.....	285
14.4	SPECIAL CASES	285
14.5	OPERATIONAL PROCEDURE IN CBS	286
14.6	REGISTER & RECORD MAINTENANCE	286
14.7	ROLE OF BRANCH POST OFFICES (BOs).....	286
14.8	RECONCILIATION CERTIFICATE.....	287
14.9	KEY DO's & DON'TS.....	287
CHAPTER :15 POSTAL LIFE INSURANCE & RURAL POSTAL LIFE INSURANCE		288
15.1	POST OFFICE LIFE INSURANCE RULES 2011	288
15.2	STANDARD OPERATING PROCEDURES FOR HANDLING PLI/RPLI MATURITY, SURVIVAL CLAIM CASES AND DEATH CLAIM CASES :	321
PART IV – HUMAN RESOURCE MANAGEMENT		335
CHAPTER :16 RECRUITMENT AND TRAINING.....		335
16.1	RECRUITMENT PROCEDURE FOR GRAMIN DAK SEVAK	335
16.2	RECRUITMENT PROCESS OF MULTI-TASKING STAFF (MTS).....	336
16.3	RECRUITMENT PROCESS OF POSTMEN/MAIL GUARDS	338
16.4	TRAINING OF GDSS	339
16.5	TRAINING TO POSTMEN CADRE	341
CHAPTER :17 RESERVATION & RESERVATION ROSTER		343
17.1	RESERVATION.....	343
17.2	OTHER RESERVATION	344
17.3	EQUIVALENCE OF POSTS IN PSUs, BANKS AND FINANCIAL INSTITUTIONS.....	345
17.4	RESERVATION IN PROMOTION.....	345
17.5	SCOPE OF RESERVATION	346
17.6	CONCESSIONS AND RELAXATIONS FOR SCs, STs AND OBCs	349
17.7	POST-BASED RESERVATION ROSTER.....	351
17.8	MANNER OF FILLING UP RESERVED VACANCIES	352
17.9	NON-PERMISSIBILITY OF EXCHANGE OF RESERVATION BETWEEN SCs AND STs.....	353
17.10	APPOINTMENT OF SC, ST AND OBC ON OWN MERIT	353
17.11	ADJUSTMENT OF COMPASSIONATE APPOINTEES.....	354
17.12	DE-RESERVATION.....	354
17.13	CASTE, TRIBE AND COMMUNITY CERTIFICATES.....	355
17.14	SAFEGUARDING THE INTERESTS OF SCs, STs AND OBCs	357
17.15	GENERAL GUIDELINES AND QUANTUM OF RESERVATION FOR EWS.....	359
17.16	RESERVATION FOR PWBDS IN DIRECT RECRUITMENT.....	360
CHAPTER :18 PREVENTION OF WORKPLACE SEXUAL HARASSMENT		363
18.1	DEFINITION OF “SEXUAL HARASSMENT” AND “WORK PLACE”	363
18.2	COMPLAINTS COMMITTEE:	364
18.3	INQUIRY INTO COMPLAINT [FIRST STAGE]	366
18.4	INQUIRY UNDER CCS (CCA) RULES, 1965 [SECOND STAGE].....	369
18.5	APPEAL UNDER SECTION 18(1) OF THE SHWW (PPR) ACT, 2013 BY THE COMPLAINANT	375
18.6	SEXUAL HARASSMENT ELECTRONIC-BOX (SHE-BOX)	376

18.7	DUTIES OF THE EMPLOYER-	377
18.8	PROVISIONS REGARDING PREPARATION OF ANNUAL REPORT BY COMPLAINTS COMMITTEE.....	378
18.9	PROVISIONS REGARDING PREPARATION OF ANNUAL REPORT BY EMPLOYER:	379
18.10	MISCELLANEOUS:.....	379
CHAPTER :19 GRADATION LIST.....		380
19.1	GENERAL PRINCIPLES OF SENIORITY	380
CHAPTER :20 ANNUAL PERFORMANCE ASSESSMENT REPORT		382
20.1	INTRODUCTION.....	382
20.2	GENERAL PRINCIPLES	382
20.3	CONTENTS OF ANNUAL PERFORMANCE ASSESSMENT REPORTS.....	389
20.4	GENERAL GUIDELINES FOR FILLING UP THE ANNUAL PERFORMANCE ASSESSMENT REPORT ...	391
20.5	TIMELY COMPLETION OF ANNUAL PERFORMANCE ASSESSMENT REPORT	394
20.6	SPECIAL PROVISIONS IN CERTAIN CASES	396
20.7	MISCELLANEOUS MATTERS	396
CHAPTER :21 DEPARTMENTAL PROMOTION COMMITTEE (DPC) PROCEEDINGS.....		400
21.1	INTRODUCTION.....	400
21.2	FUNCTIONS OF THE DPC AND DCC	400
21.3	COMPOSITION OF DPC.....	400
21.4	FREQUENCY OF DPC MEETINGS.....	401
21.5	PREPARATORY ACTION FOR DPC	401
21.6	DETERMINATION OF VACANCIES.....	402
21.7	ZONE OF CONSIDERATION	403
21.8	ASSESSMENT BY DPC.....	403
21.9	BENCHMARKS FOR PROMOTION	404
21.10	PREPARATION OF PANEL	404
21.11	SELECTION AND NON-SELECTION METHOD	404
21.12	CONFIRMATION AND PROBATION.....	405
21.13	SEALED COVER PROCEDURE.....	405
21.14	EFFECT OF PENALTIES ON PROMOTION.....	406
21.15	APPROVAL AND IMPLEMENTATION OF DPC RECOMMENDATIONS.....	408
21.16	PROMOTIONS OF OFFICERS ON DEPUTATION, FOREIGN SERVICE, STUDY LEAVE AND LONG LEAVE.....	409
21.17	REFUSAL OF PROMOTION	410
21.18	VALIDITY OF PANEL	411
21.19	REVIEW OF PANELS.....	411
21.20	REVIEW DEPARTMENTAL PROMOTION COMMITTEE (REVIEW DPC).....	411
CHAPTER :22 GDS (COMPASSIONATE ENGAGEMENT) RULES		414
22.1	OBJECTIVE:	414
22.2	WHO CAN APPLY?	414
22.3	ORDER OF PRIORITY: -	415
22.4	AUTHORITY COMPETENT TO MAKE COMPASSIONATE ENGAGEMENT AND PERIODICITY OF MEETING OF CCE: -	415
4A:	WHERE A DIVISION IS HEADED BY AN OFFICER OF JAG AND ABOVE:	417
22.5	POSTS TO WHICH SUCH ENGAGEMENTS CAN BE MADE: -	417
22.6	ELIGIBILITY: -	417
22.7	EXEMPTIONS: -	418
22.8	RELAXATION: -	418
22.9	POSTING OF THE GDS ENGAGED ON COMPASSIONATE GROUND: -	418
22.10	TIME LIMITS FOR ELIGIBLE DEPENDENT OF DECEASED GDS FOR SUBMISSION OF APPLICATION: -	418
22.11	BELATED REQUESTS: -	419
22.12	WHERE THERE IS ANY EARNING MEMBER: -	419
22.13	TIMELINES FOR PROCESSING OF APPLICATIONS FOR COMPASSIONATE ENGAGEMENTS AT VARIOUS LEVELS: - ...	419
22.14	MISSING GRAMIN DAK SEVAK: -	419
14-A:	GDS DISCHARGED ON ACCOUNT OF ANY CONTAGIOUS DISEASE OR BODILY OR MENTAL INFIRMITY:	420
22.15	DECEASED GRAMIN DAK SEVAKS (GDSS) WHO HAD COMMITTED FRAUDS/WRONGDOING WHILE IN ENGAGEMENT: - 420	
22.16	PROCEDURE: -	420
22.17	UNDERTAKING FOR MAINTENANCE OF THE FAMILY OF THE DECEASED GDS: -	420

22.18	REQUEST FOR CHANGE IN POST/PERSON: -	421
22.19	SENIORITY: -	421
22.20	TERMINATION OF ENGAGEMENT: -	421
22.21	REPRESENTATION: -	421
STANDARD OPERATING PROCEDURE (SOP) FOR HANDLING OF APPLICATIONS OF ENGAGEMENT ON COMPASSIONATE GROUNDS		424

CHAPTER :23 CCS (CONDUCT) RULES, 1964 449

1.0.	INTRODUCTION TO CCS (CONDUCT) RULE, 1964	449
1.1	INTRODUCTION.....	449
1.2	CONSTITUTIONAL BASIS	449
1.3	EVOLUTION OF THE CONDUCT RULES.....	449
1.4	INFLUENCE OF THE SANTHANAM COMMITTEE.....	449
1.5	OBJECTIVES OF CCS (CONDUCT) RULES, 1964	450
1.6	APPLICABILITY OF THE RULES	450
1.7	IMPORTANCE FOR INSPECTOR POSTS	450
1.8	RELATIONSHIP WITH CCS (CCA) RULES, 1965.....	451
1.9	STRUCTURE OF THE CONDUCT RULES	451
2.0.	STANDARDS OF CONDUCT OF GOVERNMENT SERVANTS (RULE 3).....	451
2.1	INTRODUCTION.....	451
2.2	GENERAL STANDARDS OF CONDUCT.....	451
2.3	MAINTAINING HIGH ETHICAL STANDARDS	453
2.4	POLITICAL NEUTRALITY	453
2.5	ACCOUNTABILITY AND RESPONSIBILITY	453
2.6	RULE 3(2) - RESPONSIBILITY OF SUPERVISORY OFFICERS	454
2.7	RULE 3(2A) - ACCOUNTABILITY FOR OFFICIAL DECISIONS	454
2.8	RULE 3(2B) - ACTING UNDER DIRECTION	454
2.9	RULE 3(2C) - RESPONSIBILITY OF SUPERIOR OFFICERS	455
2.10	RULE 3A - PROMPTNESS AND COURTESY.....	455
2.11	RULE 3B - OBSERVANCE OF GOVERNMENT POLICIES	455
2.12	RULE 3C - PREVENTION OF SEXUAL HARASSMENT	455
2.13	COMMON VIOLATIONS OF RULE 3 IN THE DEPARTMENT OF POSTS	455
2.14	PRACTICAL ILLUSTRATIONS.....	456
3.0.	POLITICAL ACTIVITIES, ASSOCIATIONS, DEMONSTRATIONS AND STRIKES	456
3.1	INTRODUCTION.....	456
3.2	RULE 5 - TAKING PART IN POLITICS AND ELECTIONS	456
3.3	ACTIVITIES OF FAMILY MEMBERS	457
3.4	RULE 6 - JOINING OF ASSOCIATIONS	457
3.5	DISPLAY OF POSTERS AND NOTICES	458
3.6	RULE 7 - DEMONSTRATIONS AND STRIKES.....	458
3.7	MEANING OF STRIKE	458
3.8	PROHIBITION OF GHERAO AND COERCIVE ACTIVITIES	459
3.9	JOINT REPRESENTATIONS AND SERVICE MATTERS	459
3.10	ILLUSTRATIVE CASES	459
4.0.	MEDIA, PUBLIC STATEMENTS AND OFFICIAL INFORMATION	459
4.1.	INTRODUCTION.....	459
4.2.	RULE 8 - CONNECTION WITH PRESS AND MEDIA	460
4.3.	GOVERNMENT DECISIONS UNDER RULE 8	460
4.4.	RULE 9 - CRITICISM OF GOVERNMENT.....	460
4.5.	SOCIAL MEDIA AND PUBLIC PLATFORMS.....	461
4.6.	RULE 10 - EVIDENCE BEFORE COMMITTEES OR AUTHORITIES	461
4.7.	RULE 11 - COMMUNICATION OF OFFICIAL INFORMATION.....	461
4.8.	PROTECTION OF OFFICIAL AND CLASSIFIED INFORMATION.....	462
4.9.	DEPARTMENTAL CONTEXT.....	462
4.10.	ROLE OF INSPECTOR POSTS.....	462
4.11.	ILLUSTRATIVE CASES	463
5.0.	GIFTS, SUBSCRIPTIONS AND PUBLIC HONOURS	463
5.1	INTRODUCTION.....	463
5.2	RULE 12 - SUBSCRIPTIONS	464
5.3	RULE 13 - GIFTS	464

5.4	GIFTS FROM NEAR RELATIVES AND PERSONAL FRIENDS	464
5.5	GIFTS FROM PERSONS HAVING OFFICIAL DEALINGS	465
5.6	ACCEPTANCE OF GIFTS ON SPECIAL OCCASIONS.....	465
5.7	RULE 13A - DOWRY	466
5.8	RULE 14 - PUBLIC DEMONSTRATIONS IN HONOUR OF GOVERNMENT SERVANTS.....	466
5.9	EXCEPTIONS.....	467
6.0.	PRIVATE EMPLOYMENT, TRADE AND OTHER ACTIVITIES.....	467
6.1	INTRODUCTION.....	467
6.2	RULE 15 - PRIVATE TRADE OR EMPLOYMENT	467
6.3	ACTIVITIES GENERALLY PERMISSIBLE	468
6.4	PART-TIME EMPLOYMENT AND LECTURESHIP	468
6.5	SOCIAL SERVICE AND VOLUNTARY ACTIVITIES	468
6.6	INSURANCE AGENCY AND COMMISSION-BASED ACTIVITIES	468
6.7	HOLDING ELECTIVE OFFICE.....	468
6.8	RULE 15A - GOVERNMENT ACCOMMODATION.....	469
6.9	CONSEQUENCES OF UNAUTHORIZED SUBLETTING	469
6.10	DEPARTMENTAL CONTEXT.....	469
7.0.	FINANCIAL CONDUCT, INVESTMENTS AND PROPERTY TRANSACTIONS.....	470
7.1	INTRODUCTION.....	470
7.2	RULE 16 - INVESTMENTS, LENDING AND BORROWING	470
7.3	SPECULATION IN SHARES AND INVESTMENTS.....	470
7.4	FINANCIAL DEALINGS WITH PERSONS HAVING OFFICIAL DEALINGS	470
7.5	RULE 17 - INSOLVENCY AND HABITUAL INDEBTEDNESS	471
7.6	RULE 18 - MOVABLE AND IMMOVABLE PROPERTY	471
7.7	TRANSACTIONS IN IMMOVABLE PROPERTY.....	471
7.8	TRANSACTIONS IN MOVABLE PROPERTY	472
7.9	MONETARY LIMITS AND REPORTING REQUIREMENTS	472
7.10	SHARES, SECURITIES AND MUTUAL FUNDS	472
7.11	ANNUAL IMMOVABLE PROPERTY RETURN (IPR).....	473
7.12	RULE 18A - FOREIGN PROPERTY AND FOREIGN TRANSACTIONS	473
8.0.	PERSONAL CONDUCT AND FAMILY OBLIGATIONS	473
8.1	INTRODUCTION.....	473
8.2	RULE 19 - VINDICATION OF ACTS AND CHARACTER OF GOVERNMENT SERVANTS.....	474
8.3	RULE 20 - CANVASSING AND OUTSIDE INFLUENCE	474
8.4	RULE 21 - MARRIAGE	474
8.5	RULE 22 - CONSUMPTION OF INTOXICATING DRINKS AND DRUGS	474
8.6	RULE 22A - EMPLOYMENT OF CHILDREN.....	475
8.7	ILLUSTRATIVE CASES	475
9.0.	MISCELLANEOUS PROVISIONS	475
9.1	INTRODUCTION.....	475
9.2	RULE 23 - INTERPRETATION.....	476
9.3	RULE 24 - DELEGATION OF POWERS.....	476
9.4	RULE 25 - REPEAL AND SAVINGS	476
CHAPTER :24 CCS (CCA) RULES, DISCIPLINARY PROCEEDINGS & RULE 14		477
1.0	CCS (CCA) RULES, DISCIPLINARY PROCEEDINGS & RULE 14	477
1.1	INTRODUCTION.....	477
1.2	CONCEPT OF DISCIPLINE IN GOVERNMENT SERVICE	477
1.3	OBJECTIVES OF CCS (CCA) RULES, 1965	477
1.4	RELATIONSHIP BETWEEN CCS (CONDUCT) RULES AND CCS (CCA) RULES	477
1.5	IMPORTANCE OF CCS (CCA) RULES IN THE DEPARTMENT OF POSTS.....	477
1.6	ROLE OF INSPECTOR POSTS IN DISCIPLINARY ADMINISTRATION	477
1.7	PRINCIPLES OF NATURAL JUSTICE	478
2.0	RULE-WISE DIGEST OF CCS (CCA) RULES, 1965.....	478
2.1	INTRODUCTION.....	478
3.0	CLASSIFICATION, APPOINTING AUTHORITY AND DISCIPLINARY AUTHORITY	480
3.1.	INTRODUCTION.....	480
3.2.	CLASSIFICATION OF SERVICES.....	480
3.3.	CLASSIFICATION OF POSTS.....	481
3.4.	APPOINTING AUTHORITY.....	481

3.5.	DISCIPLINARY AUTHORITY	482
3.6.	RELATIONSHIP BETWEEN APPOINTING AUTHORITY AND DISCIPLINARY AUTHORITY	482
3.7.	AUTHORITY TO INSTITUTE DISCIPLINARY PROCEEDINGS.....	483
3.8.	COMMON MISTAKES IN DETERMINING COMPETENT AUTHORITY	483
4.0	SUSPENSION (RULE 10)	483
4.1	INTRODUCTION.....	483
4.2	OBJECTIVES OF SUSPENSION	484
4.3	AUTHORITY COMPETENT TO SUSPEND	484
4.4	CIRCUMSTANCES IN WHICH SUSPENSION MAY BE ORDERED	484
4.5	GUIDING PRINCIPLES FOR SUSPENSION	484
4.6	DEEMED SUSPENSION.....	485
4.7	EFFECTIVE DATE OF SUSPENSION	485
4.8	REVIEW OF SUSPENSION	485
4.9	REVOCATION OF SUSPENSION	485
4.10	SUBSISTENCE ALLOWANCE.....	486
4.11	OTHER SERVICE MATTERS DURING SUSPENSION	487
4.12	COMMON MISTAKES.....	488
5.0	PENALTIES (RULE 11)	488
5.1	INTRODUCTION.....	488
5.2	CLASSIFICATION OF PENALTIES.....	488
5.3	MINOR PENALTIES VS MAJOR PENALTIES	489
5.4	SPECIAL PROVISION RELATING TO CORRUPTION CASES	489
5.5	DIFFERENCE BETWEEN REMOVAL AND DISMISSAL.....	489
5.6	ACTIONS NOT TREATED AS PENALTIES.....	489
5.7	FACTORS TO BE CONSIDERED WHILE DECIDING PENALTY	490
5.8	ASSESSMENT OF RESPONSIBILITY IN CASES INVOLVING FINANCIAL LOSS.....	490
5.9	DEPARTMENTAL GUIDANCE ON RECOVERY OF PECUNIARY LOSS.....	490
5.10	COMMON MISTAKES.....	491
6.0	OVERVIEW OF DISCIPLINARY PROCEEDINGS UNDER CCS (CCA) RULES, 1965	491
6.1	INTRODUCTION.....	491
6.2	RELATIONSHIP BETWEEN CCS (CONDUCT) RULES AND CCS (CCA) RULES	491
6.3	KEY AUTHORITIES IN DISCIPLINARY PROCEEDINGS	492
6.4	STAGES OF A DISCIPLINARY CASE	492
6.5	STANDARD OF PROOF IN DEPARTMENTAL PROCEEDINGS.....	493
6.6	COMMON CAUSES OF DISCIPLINARY PROCEEDINGS IN DEPARTMENT OF POSTS.....	493
6.7	OVERVIEW FLOWCHART OF DISCIPLINARY PROCEEDINGS	494
7.0	MAJOR PENALTY PROCEEDINGS (RULE 14).....	494
7.1	INTRODUCTION.....	494
7.2	WHEN MAJOR PENALTY PROCEEDINGS ARE REQUIRED	494
7.3	INITIATION OF PROCEEDINGS	495
7.4	CHARGE SHEET	495
7.5	SERVICE OF CHARGE SHEET	496
7.6	WRITTEN STATEMENT OF DEFENCE	496
7.7	DEFENSE ASSISTANT	497
7.8	APPOINTMENT OF INQUIRY OFFICER AND PRESENTING OFFICER	497
7.9	PRELIMINARY HEARING	497
7.10	INSPECTION OF DOCUMENTS	498
7.11	REGULAR HEARING	498
7.12	EXAMINATION OF WITNESSES	498
7.13	PRODUCTION OF ADDITIONAL EVIDENCE	498
7.14	EX-PARTE PROCEEDINGS.....	498
7.15	INQUIRY REPORT	499
7.16	FLOWCHART OF MAJOR PENALTY PROCEEDINGS.....	499
7.17	IMPORTANT TIMELINES UNDER RULE 14 (MAJOR PENALTY PROCEEDINGS).....	500
8.0	INQUIRY OFFICER AND PRESENTING OFFICER.....	500
8.1	PART A - INQUIRY OFFICER	501
8.2	PART B - PRESENTING OFFICER	507
8.3	COMPARISON BETWEEN INQUIRY OFFICER AND PRESENTING OFFICER	509
9.0	ACTION ON INQUIRY REPORT AND FINAL ORDERS (RULE 15)	509
9.1	INTRODUCTION.....	509

9.2	RECEIPT AND EXAMINATION OF INQUIRY REPORT	509
9.3	INDEPENDENT APPLICATION OF MIND	510
9.4	REMITTING THE CASE FOR FURTHER INQUIRY.....	510
9.5	SUPPLY OF INQUIRY REPORT.....	510
9.6	CASES WHERE THE DISCIPLINARY AUTHORITY AGREES WITH THE FINDINGS	510
9.7	DISAGREEMENT WITH FINDINGS OF INQUIRY OFFICER	511
9.8	REPRESENTATION OF THE CHARGED OFFICER.....	511
9.9	DETERMINATION OF PENALTY	511
9.10	ASSESSMENT OF RESPONSIBILITY IN LOSS CASES	511
9.11	RECOVERY OF PECUNIARY LOSS	512
9.12	DEPARTMENTAL INSTRUCTIONS ON RECOVERY CASES	512
9.13	SPEAKING ORDERS	512
9.14	JUDICIAL SCRUTINY OF DISCIPLINARY ORDERS.....	513
9.15	FLOWCHART - ACTION ON INQUIRY REPORT	513
10.0	MINOR PENALTY PROCEEDINGS (RULE 16)	514
10.1	INTRODUCTION.....	514
10.2	MINOR PENALTIES	514
10.3	PROCEDURE UNDER RULE 16	514
10.4	INQUIRY IN MINOR PENALTY CASES	515
10.5	SPEAKING ORDER.....	515
10.6	FLOWCHART	515
10.7	IMPORTANT TIMELINES UNDER RULE 16 (MINOR PENALTY PROCEEDINGS)	515
11.0	APPEALS UNDER CCS (CCA) RULES, 1965	516
11.1	INTRODUCTION.....	516
11.2	OBJECTIVES OF APPEAL	516
11.3	APPELLATE AUTHORITY	516
11.4	ORDERS AGAINST WHICH APPEAL MAY BE PREFERRED	516
11.5	ORDERS AGAINST WHICH NO APPEAL LIES	516
11.6	FORM AND CONTENTS OF APPEAL	517
11.7	TIME LIMIT FOR FILING APPEAL	517
11.8	SUBMISSION AND FORWARDING OF APPEAL.....	517
11.9	CONSIDERATION OF APPEAL	517
11.10	POWERS OF APPELLATE AUTHORITY	518
11.11	ENHANCEMENT OF PENALTY	518
11.12	DISPOSAL OF APPEAL.....	518
11.13	APPEAL AGAINST SUSPENSION ORDERS.....	518
11.14	FLOWCHART - APPEAL PROCESS	519
11.15	IMPORTANT TIMELINES UNDER APPEAL RULES.....	519
12.0	REVISION AND REVIEW (RULES 29 AND 29A)	519
12.1	INTRODUCTION.....	519
12.2	REVISION (RULE 29)	519
12.3	REVISING AUTHORITIES	520
12.4	POWERS OF REVISING AUTHORITY.....	520
12.5	SAFEGUARDS IN REVISION.....	520
12.6	REVIEW (RULE 29A)	520
12.7	GROUND FOR REVIEW	520
12.8	POWERS OF REVIEWING AUTHORITY.....	521
12.9	DIFFERENCE BETWEEN APPEAL, REVISION AND REVIEW	521
12.10	FLOWCHART - REVISION	521
12.11	FLOWCHART - REVIEW	521
13.0	CONCLUSION	522

PART V – INFRASTRUCTURE, PROCUREMENT & STORES MANAGEMENT 523

CHAPTER :25 BUILDINGS..... 523

25.1	STAGES IN CONSTRUCTION OF DEPARTMENTAL BUILDINGS:.....	523
25.2	REPAIRS AND MAINTENANCE OF DEPARTMENTAL BUILDINGS	524
25.3	BUILDING RELATED FINANCIAL POWERS OF THE HEAD OF DIVISION	526
25.4	LONG TERM LEASING AND LICENSING POLICY FOR HIRING ACCOMMODATION FOR OFFICE PURPOSE IN DEPARTMENT OF POSTS.....	526

CHAPTER :26 GFR, GEM AND PUBLIC PROCUREMENT	535
26.1 INTRODUCTION TO GENERAL FINANCIAL RULES, 2017, GEM AND PUBLIC PROCUREMENT	535
26.2 FUNDAMENTAL FINANCIAL AND PROCUREMENT PRINCIPLES	535
26.3 GOVERNMENT E-MARKETPLACE (GEM).....	537
26.4 PROCUREMENT OF GOODS (INCLUDING TENDERING PROVISIONS)	538
26.5 PROCUREMENT OF SERVICES (CONSULTANCY AND NON-CONSULTANCY)	544
PART A - CONSULTANCY SERVICES	544
PART B - PROCUREMENT OF NON-CONSULTANCY SERVICES	546
26.6 INVENTORY MANAGEMENT AND DISPOSAL OF GOODS	548
PART A - INVENTORY MANAGEMENT	548
PART B - DISPOSAL OF GOODS.....	551
26.7 DEFALCATION AND LOSSES	553
CHAPTER :27 MATERIAL MANAGEMENT	556
27.1 POSTAL STORES DEPOT/CIRCLE STAMP DEPOT	559
27.2 BRIEF OVERALL FUNCTIONS OF DIVISIONAL HEAD OF PSD/CSD:.....	560
27.3 BOOKS AT DEPOT:	562
27.4 SUPPLY OF SPECIAL AND MISCELLANEOUS ARTICLES:.....	565
27.5 INDENTS ON THE DEPOT:.....	566
27.6 DESCRIPTION OF FURNITURE REQUIRED IN AN OFFICE:	567
27.7 STOCK OF BOOKS AND FORMS TO BE KEPT IN DEPOT:.....	568
27.8 EXAMINATION OF BOOKS AND ACCOUNTS:.....	570
PART VI – INSPECTION, SUPERVISION & ESTABLISHMENT REVIEW	573
CHAPTER :28 INSPECTION OF BRANCH OFFICES, SUB OFFICES & HEAD OFFICES	573
28.1 INTRODUCTION.....	573
28.2 AUTHORITIES COMPETENT TO CONDUCT INSPECTIONS	573
28.3 PERIODICITY OF INSPECTION OF HEAD, SUB AND BRANCH POST OFFICES	574
28.4 INSPECTION DAYS FOR HEAD, SUB AND BRANCH POST OFFICES.....	574
28.5 DISTRIBUTION OF INSPECTIONS AND TENTATIVE TOUR PLAN (TTP)	575
28.6 CONDUCT OF INSPECTION	577
28.7 INSPECTION-CUM-VERIFICATION AND HALF-YEARLY VERIFICATION OF HEAD OFFICES.....	577
28.8 ISSUE AND REVIEW OF INSPECTION REPORTS.....	579
28.9 VISITS DURING TOURS AND RECORDING OF VISIT REMARKS	580
28.10 INSPECTION OF BAD OFFICES	581
28.11 VIGILANCE INSPECTION OF ADMINISTRATIVE OFFICES	582
28.12 PERIODICAL INSPECTION OF MAIL LINES/ROUTES:	583
CHAPTER :29 BRANCH OFFICE REVIEW	584
29.1 INTRODUCTION.....	584
29.2 EVOLUTION OF INCOME AND COST NORMS	584
29.3 EXISTING BRANCH OFFICE (BO) NORMS.....	584
29.4 PROPOSED REVISIONS AND RECOMMENDATIONS UNDER THE APT 2.0 ENVIRONMENT	588
29.5 IMPORTANT DEPARTMENTAL MEMORANDUMS.....	588
CHAPTER :30 ESTABLISHMENT REVIEW – WORKLOAD OF POSTMEN, MTS & GDS BPM	589
30.1 INTRODUCTION.....	589
30.2 STANDARD TIME FACTORS	589
30.3 DISTANCE NORMS.....	590
30.4 OPERATIONAL GUIDELINES FOR ASSESSMENT OF POSTMEN ESTABLISHMENT	590
30.5 ADDITIONAL DUTIES OF POSTMEN.....	592
30.6 SORTING POSTMEN.....	593
30.7 TENTATIVE DELIVERY NORMS FOR DELIVERY STAFF IN DELIVERY CENTRES	593
30.8 REVISED TIME FACTORS FOR POSTMEN AND DELIVERY MANAGEMENT SYSTEM	595
30.9 IMPORTANT DEPARTMENTAL REFERENCES ON POSTMEN, GDS MAIL DELIVERERS AND MTS ESTABLISHMENT....	602
CHAPTER :31 RMS OFFICE REVIEW.....	603
31.1 INTRODUCTION.....	603
31.2 OFFICES COVERED UNDER THE WORK STUDY	603

31.3	SUPERVISORY POSTS IN MAIL OFFICES.....	603
31.4	PROCEDURE FOR CONDUCTING ESTABLISHMENT REVIEW.....	604
31.5	GENERAL OBSERVATIONS AND RECOMMENDATIONS.....	606
CHAPTER :32 MAIL OVERSEERS (RECRUITMENT, DUTIES, QUARTERLY VISITS & INSPECTION QUESTIONNAIRE).....		608
32.1	INTRODUCTION.....	608
32.2	ELIGIBILITY CRITERIA	608
32.3	PREPARATION OF PANEL AND SELECTION PROCESS	608
32.4	TENURE AND ROTATION POLICY	608
32.5	MANDATORY TRAINING REQUIREMENTS	609
32.6	DUTIES AND RESPONSIBILITIES OF MAIL OVERSEER.....	609
32.7	QUARTERLY VISIT TO BRANCH POST OFFICES.....	610
32.8	IMPORTANT DEPARTMENTAL INSTRUCTIONS	611
CHAPTER :33 CIRCLE AND REGIONAL CHECKING SQUADS OBJECTIVES, CATEGORISATION OF OFFICES AND SURPRISE VISITS		612
33.1	INTRODUCTION.....	612
33.2	OBJECTIVES OF CIRCLE AND REGIONAL CHECKING SQUADS	612
33.3	CONSTITUTION AND ACTIVATION OF CIRCLE AND REGIONAL CHECKING SQUADS	612
33.4	CATEGORIZATION OF OPERATIONAL UNITS AND PERIODICITY OF VISITS	613
33.5	SCOPE OF CHECKS AND REVISED QUESTIONNAIRES	614
33.6	FOLLOW-UP ACTION ON IRREGULARITIES.....	614
33.7	MONTHLY REPORTING AND MONITORING	615
33.8	IMPORTANT DEPARTMENTAL INSTRUCTIONS	615
PART VII – VIGILANCE, INVESTIGATION & LEGAL MATTERS		616
CHAPTER :34 VIGILANCE – DEALING OF COMPLAINTS & PIDPI		616
34.1	INTRODUCTION.....	616
34.2	LEGAL FRAMEWORK AND EVOLUTION OF THE PIDPI MECHANISM	616
34.3	NATURE OF COMPLAINTS COVERED UNDER PIDPI.....	617
34.4	WHO CAN MAKE A PIDPI COMPLAINT.....	617
34.5	ESSENTIAL REQUIREMENTS OF A PIDPI COMPLAINT	617
34.6	COMPLAINTS NOT TREATED AS PIDPI COMPLAINTS	618
34.7	RECEIPT AND PROCESSING OF PIDPI COMPLAINTS	618
34.8	PROTECTION OF INFORMERS AND WITNESSES	619
34.9	QUARTERLY REPORTING AND MONITORING	620
34.10	IMPORTANT INSTRUCTIONS AND REFERENCES	621
CHAPTER :35 INVESTIGATION		622
35.1	INTRODUCTION.....	622
35.2	NATURE OF INVESTIGATIONS	622
35.3	COOPERATION DURING INVESTIGATION.....	622
35.4	COMMUNICATION DURING INVESTIGATION	623
35.5	REPORTING OF IMPORTANT CASES	623
35.6	DISPOSAL OF CASES BY POSTMASTERS	624
35.7	JURISDICTION OF INVESTIGATING AUTHORITIES	624
35.8	CONDUCT OF INVESTIGATION, SUBMISSION AND REVIEW OF REPORTS	625
35.9	INVESTIGATION OF LOSS AND FRAUD CASES	639
35.10	SPECIAL TYPES OF INVESTIGATION	643
CHAPTER :36 RIGHT TO INFORMATION ACT, 2005		655
36.1	INTRODUCTION:.....	655
36.2	IMPLEMENTATION OF THE RIGHT TO INFORMATION ACT 2005	657
CHAPTER :37 PROCESSING OF CAT/ CIVIL/ CRIMINAL/ CONSUMER FORUM CASES		673
37.1	PROCESSING OF CAT CASES:.....	673
37.2	PROCESSING OF CIVIL/CRIMINAL CASES.....	675
37.3	PROCESSING OF CONSUMER DISPUTES REDRESSAL COMMISSION CASES.....	677

CHAPTER :38 BHARATIYA NYAYA SANHITA (BNS), BHARATIYA NAGARIK SURAKSHA SANHITA (BNSS) & BHARATIYA SAKSHYA ADHINIYAM (BSA) – RELEVANT PROVISIONS 679

38.1	INTRODUCTION.....	679
38.2	IMPORTANT LEGAL TERMINOLOGY.....	679
38.3	BHARATIYA NYAYA SANHITA, 2023 (BNS) – IMPORTANT PROVISIONS	680
38.4	BHARATIYA NAGARIK SURAKSHA SANHITA, 2023 (BNSS) – IMPORTANT PROVISIONS	681
38.5	BHARATIYA SAKSHYA ADHINIYAM, 2023 (BSA) – IMPORTANT PROVISIONS	683

Part I - General Administration

Chapter :1 Introduction to Department of Posts

1.1 Introduction

Long before letters had stamps or envelopes, communication in India travelled on human legs and animal backs. In ancient times, kings depended on runners, messengers and even pigeons to carry orders across kingdoms. The idea of an organized communication network appears in early texts such as the Arthashastra, where message delivery was treated as a vital function of governance. While communication was initially slow and largely limited to rulers and traders, the foundational concept of a state-led network was firmly established.

A major transformation occurred in the 16th century during the reign of Sher Shah Suri. Although relay stations (dak chowkis) had been introduced earlier by rulers such as Alauddin Khalji, it was Sher Shah Suri who perfected the system. By integrating these relay points with the Grand Trunk Road, he created India's first structured "express service." Horse riders and runners could relay messages swiftly across vast distances, ensuring effective administration and the continuity of governance through a constant flow of information.

British rule marked a decisive shift, transforming the postal system from a royal instrument into a public utility. In 1852, the Scinde Dawk was introduced in the Sindh region, becoming the first adhesive postage stamp not only in India but in Asia. This was followed by the landmark Indian Post Office Act of 1854, which established the Post Office as a national department and introduced uniform postage rates across the subcontinent. For the first time, letters and postcards became affordable, enabling ordinary citizens to connect cities with the most remote villages.

After independence in 1947, the postal system assumed a crucial role in nation building. The new Government unified postal services across former princely states and placed strong emphasis on rural expansion. The post office emerged as a symbol of trust and stability; for millions in remote areas, the postman became the most visible and reliable representative of the Government.

In the decades that followed, the system evolved to meet the demands of a growing nation. A pivotal milestone came on 15 August 1972 with the introduction of the Postal Index Number (PIN) system, which streamlined mail sorting in a country marked by linguistic diversity and similar place names.

Modernization continued with the launch of Speed Post in 1986. Beyond mail delivery, post offices expanded into vital financial institutions through savings schemes, money orders and Postal Life Insurance, often functioning as the only accessible "bank" for rural and semi-urban communities.

As India entered the 21st century, the postal system reinvented itself through technology. Under India Post, the network underwent extensive computerization and the adoption of core banking solutions. Today, while still delivering physical mail to the nation's farthest corners, the postal system supports the digital economy-handling e-commerce logistics, Aadhaar services and Direct Benefit Transfers (DBT).

From barefoot messengers to integrated digital platform the story of India's postal system is one of endurance and adaptation. It has evolved quietly alongside the nation, proving that even in the age of instant messaging, a well-delivered letter still carries the weight of history and human connection.

1.2 Organisational Structure

The Department of Posts is a part of the Ministry of Communications. Shri Jyotiraditya M. Scindia is the Minister of Communications and Dr. Chandra Sekhar Pemmasani is the Minister of State for Communications. The Department of Posts is headed by the Secretary, Government of India, who is also the Chairman of the Postal Services Board (PSB). The Board is the apex body of the Department, managing postal services across the country. The Director General Postal Services is responsible for handling the operations of the postal services.

1.3 Planning and Policy Formulation

The Postal Services Board (PSB) is the apex management body of the Department of Posts. It comprises the Chairperson and seven Members. The Members of the Board look after the areas of Personnel Management, Postal Operations, Technology Induction and Implementation, Postal Life Insurance & Investment of Postal Life Insurance Funds, Banking, Human Resources Development, Planning, Infrastructure, Customer Satisfaction, Quality Assurance, Philately, Media and Communication.

The Joint Secretary and Financial Advisor (JS&FA), who heads the Internal Finance Wing (IFW) of the Department is a permanent invitee to of the Board. The Secretary of the Postal Services Board, who is a JS-level officer, assists the Postal Services Board in its functioning.

In addition, the Chief General Managers of the Parcel & Citizen Centric Services Directorate and the Postal Life Insurance Directorate, along with Deputy Directors General, Directors and Assistant Directors General at the headquarters, provide necessary support to the Board for the smooth discharge of its functions.

1.4 Postal Circles and Regions

The postal network of the country is divided into 23 Postal Circles for administrative convenience. Circles are generally coterminous with a State, with a few exceptions such as Gujarat Circle (which also administers the Union Territories of Daman & Diu and Dadra & Nagar Haveli), Kerala Circle (which includes the Union Territory of Lakshadweep), Maharashtra Circle (which has within its jurisdiction the State of Goa), North East Circle (which comprises six North Eastern States - Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland & Tripura), Punjab Circle (which has within its administrative jurisdiction, the Union Territory of Chandigarh), Tamil Nadu Circle (which also administers the Union Territory of Pondicherry) and West Bengal Circle (which also administers the state of Sikkim and the Union Territory of Andaman and Nicobar Islands). Each Circle is headed by a Chief Postmaster General, an officer of Additional Secretary rank.

The Circles are further divided into regions, which comprise groups of field units called Divisions (Postal/RMS). Each Region is headed by a Postmaster General, an officer of Joint Secretary rank. Within the Circles and Regions, there are other functional and supporting units such as Circle Stamp Depots (CSD), Postal Store Depots (PSD) and Mail Motor Service (MMS).

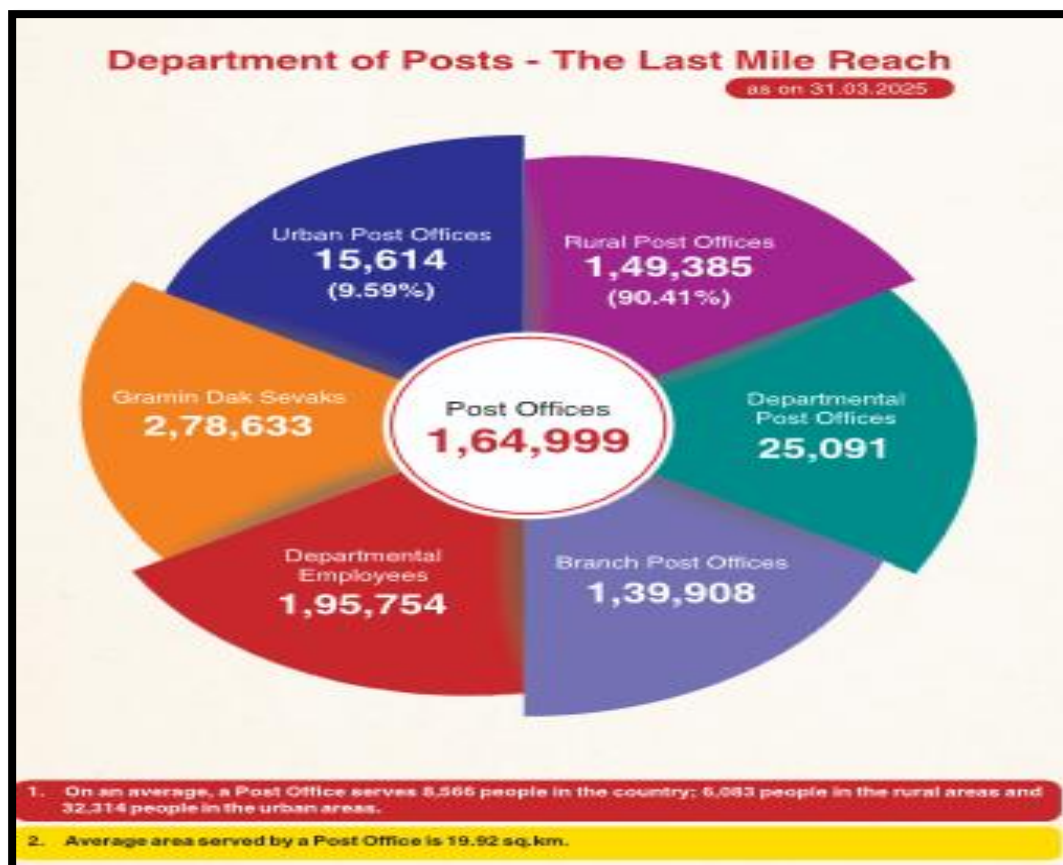
1.5 Operational Units

Post offices in the country are categorized into Head Post Offices, Sub Post Offices and Branch Post Offices. Head Post Offices are located in important towns and cities, mostly at the district level. Sub Post Offices are located in both rural and urban areas and are headed by Departmental Officers. Branch Post Offices are primarily located in rural areas and are manned by Gramin Dak Sevaks (G DS).

1.6 Army Postal Service Corps

Apart from the 23 Circles, there is a separate wing called the Army Postal Service (APS) to cater to the postal needs of the Armed Forces exclusively. The APS is designated as an additional Circle, known as the Base Circle. It is headed by the Additional Director General, Army Postal Service, who holds the rank of Major General. The officer cadre of the Army Postal Service is drawn on deputation from the Indian Postal Services. Nearly 75 percent of the other ranks in the Army Postal Service are also drawn from the Department of Posts, while the remaining personnel are recruited by the Army.

Postal Network



POSTAL NETWORK AT A GLANCE

(As on 31.03.2025)

		(In number)
1	Postal Circles	23
2	Postal Regions	54
3	Postal Divisions	471
4	Postal Accounts Offices	23
5	Circle Stamp Depots (CSD)	1
6	Postal Store Depots (PSD)	26
7	Railway Mail Service Divisions (RMS)	69
8	Postal Training Centres (PTCs)	6
9	Post Offices	1,64,999
(A)	Rural Post Offices	1,49,385
	Urban Post Offices	15,614
(B)	Head Post Offices	810
	Sub Post Offices	24,281
	Branch Post Offices	1,39,908
10	Delivery Post Offices	1,57,455
11	Night Post Offices	130
12	National Sorting Hubs	97
13	Countries covered under International Speed Post (Merchandise & documents - both)	100
14	Countries covered under International Speed Post (documents only)	6
15	Average persons served per Post Office*	8,566
16	Average rural persons served per Rural Post Office*	6,083
17	Average urban persons served per Urban Post Office*	32,314
18	Average area served by a Post Office (in Sq. Km.)	19.92

* Estimated by using projected population as on 01.03.2025 from the Report of the Technical Group on Population Projections (July, 2020), National Commission on Population, Ministry of Health & Family Welfare

1.7 Our vision

The vision of the organization is **“India Post’s products and services will be the customer’s first choice”**

The vision, in its broader sense, means that customer will prefer our products and services ahead of other similar options available in the industry. If a customer has to prefer our products and services, the delivery mechanism of our products and services has to be of a very high quality coupled with an efficient after sales service. This requires that all of us should always strive to achieve the standard of service that customer expects from us and sustain the high standard achieved, always. For this to be realized, we should have a clear understanding of the organization structure, the functional levels, tasks performed, operational procedures and be updated with latest changes. This training will provide you the right inputs towards these objectives.

1.8 Our Mission

Our mission underlines the steps to be taken towards achieving the vision of the organization. The mission is

- To sustain its position as the largest postal network in the world touching the lives of every citizen in the country.
- To provide Mail Service, Money Transfer, Banking, Insurance and Retail Services with Speed and Reliability.
- To provide services to the customers on value for money basis.
- To ensure that the employees are proud to be its main strength and serve its customers with a human touch.
- To continue to deliver social security services and to enable last mile connectivity as a Government of India platform.

You can observe that our mission, apart from stating the economic objective, also tries to realize the potential of its employees, recognizing them as an asset. The mission also underlines the social responsibilities through its objective to deliver social security services connecting the last mile. This multi-faceted approach makes India Post a viable entity in the life of the common man.

1.9 Core Values

We will maintain our iconic status as a unique and trusted national institution by:

- Always providing the human touch in all our interactions with society
- Being responsive and reliable
- Demonstrating the highest order of integrity, honesty, transparency and professionalism
- Discharging our responsibilities towards the society in an environment of deep trust, mutual respect and a culture of service before self

1.10 Strategic Goals

Achieve the long-term goal of financial self-sufficiency by generating surpluses from services (existing & new) outside our universal service obligation

- Develop, implement and operate a system of standards with accountability for performance
- Develop a scalable and flexible technology infrastructure to support our operations

- Be the preferred, trusted and reliable service partner for all customers
- Ensure that India Post acquires all required people capabilities to deliver its chosen services portfolio
- Be the interface between citizens and the government

1.11 Journey of India Post - A look into the history of Indian Post Office

The beginnings of this vast postal network can be traced back to the year 1727 when the first Post Office was set up in Kolkata. Subsequently, General Post Offices (GPOs) were also set up in the then three Presidencies of Kolkata (1774), Chennai (1786) and Mumbai (1793). To bring some uniformity amongst the then Post Offices, the Indian Post Office Act of 1837 was enacted. This Act was followed by the more comprehensive Indian Post Office Act of 1854. The Act reformed the entire fabric of the postal system and its provisions granted the monopoly of carrying mail in the British territories in India to the Indian Post Offices. The present postal system in India thus came into existence with the Indian Post Office Act of 1854. In the same year, Railway Mail Service was introduced as also the Sea Mail Service from India to Great Britain and China. Thereafter, the India Post Office Act of 1898 was passed which regulated the postal services in the country until now. The Post Office Act 2023 replaces the Indian Post Office Act, 1898. The Post Office Act of Parliament received the assent of the President on the 24th December, 2023. As per the provisions of the bill, the government may intercept an article transmitted through India Post on specified grounds, including the security of the state and public order. India Post will not incur any liability with regard to its services, except any liability prescribed through Rules. The new enactment has been brought about with a view to providing a simple legislative framework to regulate the functioning of Post offices in the country and to facilitate the development of post offices into a network for the delivery of citizen-centric services. The Act empowers the Director General of Postal Services to make rules regarding essential activities and fix charges for services.

After independence, there was considerable growth in the network of the Post Offices. Anybody who reads the Indian Postal History would be surprised to see the loyalty of the staff, their desire to render valuable service to the customers and the utility of the service. These included such services as palanquin service to carry travelers or supply of quinine to fight against malaria. It is the utility of the Post Office and the values and qualities of its personnel which have helped the Post office to maintain its efficiency over decades. The value of the Post office to the society even today cannot be underestimated.

Some important dates in Indian Postal history

Year / Date	Importance
1 st July 1852	First ever adhesive postage stamp in Asia was issued in Sindh (Scinde Dawk)
1854	Indian Postal system came into existence
1 st October 1854	Release of first Postage stamp for use throughout India
1884	Introduction of Postal Life Insurance
18 th February 1911	Introduced World's First airmail flight to carry mail by air (Allahabad to Naini)
1931	Use of first pictorial stamp
21 st November 1947	Release of first Postage stamp of independent India
15 th August 1972	Introduction of Postal Index Number (PIN)
1982	Centenary of Post Office Savings Bank
1986	Introduction of Speed Post
1995	Introduction of VSAT money order system and Rural Postal Life Insurance
2004	150 years of India Post
2008	Commissioning Project Arrow

2010	Introduction of Mail Network Optimization Project
2012	Commissioning of India Post IT Modernization Project 2012
2013	Commissioning of Core Banking Solutions (CBS)
17.06.2016	Pilot phase rollout of DARPAN project.
31.3.2017	2 pilot Branches of IPPB opened in Ranchi and Raipur
18.08.2018	Introduction of Parcel Network Optimization Project (PNOP)
01.09.2018	India Post Payment Bank Launched
05.10.2018	Government Savings Promotion General Rules, 2018
01.12.2018	Internet Banking Launched for POSB Accounts
15.10.2019	DOP Mobile Banking Launched
01.03.2022	Magazine Post Launched
18.05.2022	NEFT/RTGS for POSB Launched
28.06.2022	Launch of Dak-Karmayogi e-Learning Portal
24.12.2023	Enactment of the Post Office Act, 2023
March 2024	DOP has been entrusted responsibility of processing application under CAA, 2019
16.12. 2024	The Post Office Rules, 2024
16.12.2024	The Post Office Regulations, 2024
2025	Launch/expansion of 24/48-Hour Speed Post, Parcel Next Day Delivery
21.07.2025	Completion of India Post IT 2.0 rollout and training across the postal network
2025	Introduction/Operationalization of DIGIPIN – India's Digital Address Infrastructure

1.12 Our organization

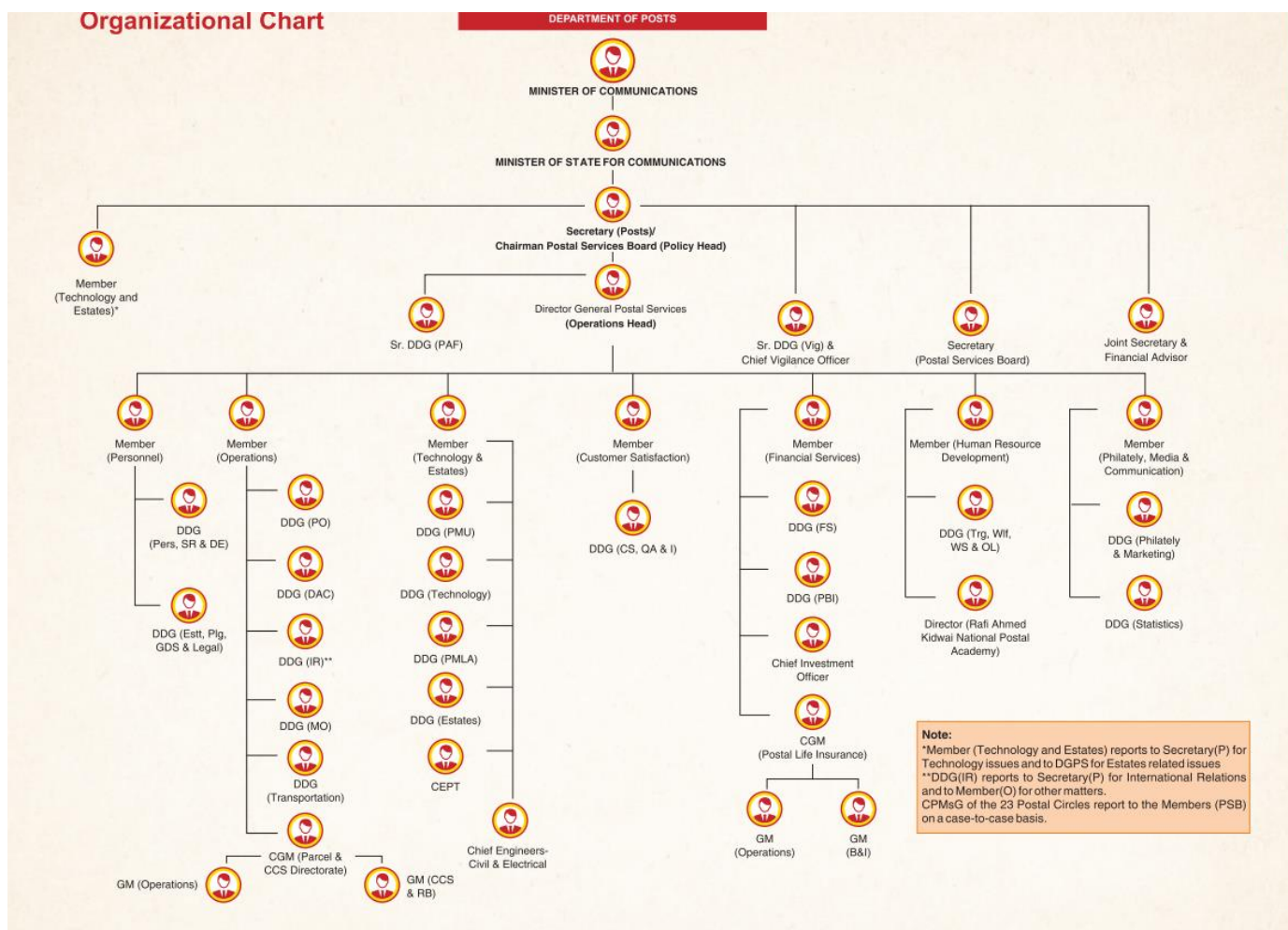
Our organization is a large network of offices with strong workforce of 4,57,997 employees out of which, 1,90,161 are Departmental Employees and 2,67,836 are Gramin Dak Sevaks (GDSs) as on 31.03.2024. This workforce is delivering efficient Postal services across the country. This vast organization is managed through administrative units and services rendered through operative units. You need to understand the various levels of administrative hierarchy and the operative network to appreciate your position in this network and the role you need to play.

1.13 Administrative setup

Directorate Hierarchy:

In the administrative setup, the apex is the Postal Services Board (PSB). The Department functions under the Ministry of Communications, Government of India. The Department is headed by the Secretary, Department of Posts who is also the Chairman, Postal Services Board. The Postal Services Board consists of 7 members. The Members of the Board look after areas of Personnel Management, Postal Operations, Technology Induction and Implementation, Postal Life Insurance & Investment of Postal Life Insurance Funds, Banking, Human Resources Development and Planning. The Additional Secretary and Financial Advisor (AS&FA) heads the Internal Finance Wing (IFW) of the Department. Secretary, Postal service Board assists the Postal Services Board in its functioning. In addition, Chief General Managers of Business Development Directorate, Parcel Directorate and Postal Life Insurance Directorate and Deputy Directors General, Directors and Assistant Directors General at the headquarters provide necessary support to the Board.

The organization setup chart at the Directorate level is in the below chart.

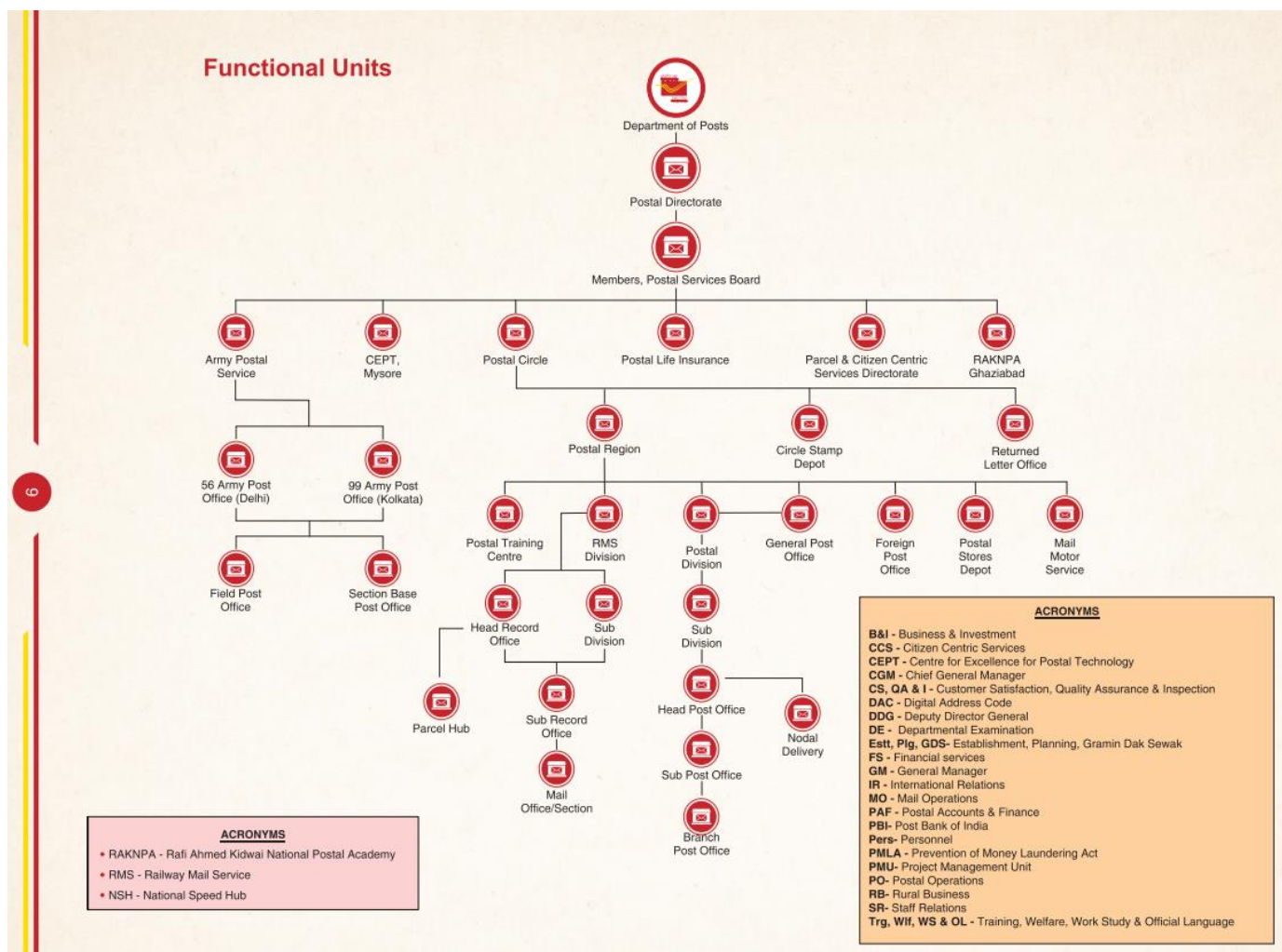


1.14 Operative Hierarchy

The Department is territorially divided into 23 circles, each encompassing one or more than one state and/or a union territory. A Circle is headed by Chief Postmaster General. The circle is divided into regions. A Region is headed by a Postmaster General. Regions are further classified into Divisions headed by Superintendent or Senior Superintendent. Divisions can be under the jurisdiction of PMG or CPMG. Divisions are classified as Postal or RMS Divisions.

Postal Divisions are in charge of the Postal operations in their jurisdiction whereas the RMS Divisions manage the mail movement.

The Postal Divisions are divided into Sub Divisions either headed by Inspector or Assistant Superintendent. Similarly, RMS Sub Divisions are also headed by Inspector or Assistant Superintendent. This is the chart showing the structure of functional/operating unit from Directorate level till bottom line of offices in our department.



1.15 Circle Stores Depot and Postal Stores Depot in India

There is Circle Stock Depot and Postal Stores Depot in a Circle/Region under the charge of the Superintendent. CSD will supply stamps to all the Post offices in the Circle. PSD will cater to the needs of forms and stationery of the Post office/RMS office and administrative units.

In the year 2020, most of the PSD and CSD have been merged as a single depot to cater the needs of Department as below:

Sl. No	Circle Name	PSD related services will be served by	CSD related services will be served by
1	Andhra Pradesh Circle	PSD Vijayawada	PSD Hyderabad
2	Assam Circle	PSD Guwahati	PSD Guwahati
3	Bihar Circle	PSD Patna	PSD Patna
4	Chattisgarh Circle	PSD Raipur	PSD Bhopal
5	Delhi Circle	PSD Delhi	PSD Delhi
6	Gujarat Circle	PSD Rajkot	PSD Rajkot
7	Haryana Circle	PSD Ambala	PSD Ludhiana
8	Himachal Pradesh Circle	PSD Shimla	PSD Ludhiana
9	Jammu & Kashmir Circle	PSD Jammu	PSD Jammu
10	Jharkhand Circle	PSD Ranchi	PSD Patna
11	Karnataka Circle	PSD Bengaluru	PSD Bengaluru
12	Kerala Circle	PSD Kochi	PSD Kochi
13	Madhya Pradesh Circle	PSD Bhopal	PSD Bhopal
14	Odisha Circle	PSD Bhubaneswar	PSD Bhubaneswar

15	Punjab Circle	PSD Ludhiana	PSD Ludhiana
16	Rajasthan Circle	PSD Jaipur	PSD Jaipur
17	Telangana Circle	PSD Hyderabad	PSD Hyderabad
18	West Bengal Circle	PSD Kolkata	PSD Kolkata
19	North East Circle	PSD Silchar	PSD Guwahati
20	Uttarakhand Circle	PSD Dehradun	PSD Lucknow
21	Tamil Nadu Circle	PSD Chennai (for Chennai City Region)	PSD Chennai
		PSD Madurai (for Central, Southern, Western Regions)	
22	Maharashtra Circle	PSD Mumbai (for Mumbai, Navi Mumbai, Pune & Goa Regions)	CSD Nashik (in addition to coordination with Security Press Nashik)
		PSD Nagpur (for Nagpur & Aurangabad Regions)	
23	Uttar Pradesh Circle	PSD Lucknow (for Allahabad, Gorakhpur, Varanasi & Lucknow Regions)	PSD Lucknow
		PSD Aligarh (for Kanpur, Bareilly & Agra Regions)	

1.16 Postal Accounts office (PAO)

Postal Accounts Offices consolidate the accounts of a circle. We have 23 PAOs in the country. Each unit in the Circle is headed by General Manager (PAF- Postal Accounts & Finance). The following is the list of Postal Circles with their territorial jurisdiction.

Sl. No	Circle	Headquarters	Territorial jurisdiction
1	Andhra Pradesh	Vijayawada	Andhra Pradesh and Yanam
2	Assam	Guwahati	Assam
3	Bihar	Patna	Bihar
4	Chattisgarh	Raipur	Chattisgarh
5	Delhi	New Delhi	Delhi
6	Gujarat	Ahmedabad	Gujarat, Daman, Diu, Dadra and Nagar haveli
7	Haryana	Ambala	Haryana
8	Himachal Pradesh	Shimla	Himachal Pradesh
9	Jammu and Kashmir	Srinagar	Jammu and Kashmir
10	Jharkhand	Ranchi	Jharkhand
11	Karnataka	Bangalore	Karnataka
12	Kerala	Thiruvananthapuram	Kerala, Lakshadweep and Mahe
13	Madhya Pradesh	Bhopal	Madhya Pradesh
14	Maharashtra	Mumbai	Maharashtra and Goa
15	North Eastern	Shillong	Arunachal Pradesh, Manipur, Tripura, Meghalaya, Mizoram, Nagaland
16	Orissa	Bhubaneshwar	Orissa
17	Punjab	Chandigarh	Punjab, Chandigarh U.T
18	Rajasthan	Jaipur	Rajasthan
19	Tamil Nadu	Chennai	Tamil Nadu, Pondicherry
20	Telangana	Hyderabad	Telangana
21	Uttar Pradesh	Lucknow	Uttar Pradesh
22	Uttarakhand	Dehradun	Uttarakhand
23	West Bengal	Kolkata	West Bengal, Sikkim and Andaman & Nicobar Islands.

1.17 Operative network

Post Offices collect mail and perform other financial transactions. The mail collected is moved to sorting offices. The sorting offices sort the mail according to destination and move them to the delivery Post Offices. The delivery Post Offices deliver the mail. The Post offices are classified as

- Head Post Offices (HO)
- Sub Post Offices (SO)
- Branch Post Offices (BO)

Department officials are in charge of Head and Sub Post Offices whereas Gramin Dak Sevaks (GDS) are in charge of the Branch Post Offices. GDS working at Branch Post Offices are called as BPM/ABPM and those who are working at Departmental offices are called as Dak Sevaks.

Every Postal Division comprises of one or more than one Head Post Office, Sub Offices and Branch Offices. The operational network is such that the Branch Offices report to a Sub Office and Sub Offices report to Head Offices daily.

a. Branch Post Office

Branch Post Office (BO) is mostly located in rural areas. They operate for minimum of 4 hours and maximum of 5 hours daily. BOs offer basic services such as mail booking, banking and insurance. In addition to this, BOs are also responsible for the disbursement of wages under the MGNREGS and Social Security benefit transfers.

The officer in-charge is Branch Postmaster. He may be assisted by ABPM for mail delivery/mail conveyance. Branch offices serve the Postal needs of one or more villages.

b. Sub Post Office

Sub Post Office (SO) is an operational unit located in urban as well as rural areas. It provides mail booking services, banking services and insurance services. It monitors the accounting work of BOs placed under it and also supplies and receives funds/inventories. These offices are classified into HSG SO, LSG SO, Triple Handed SO, Double Handed SO and Single- Handed SO. This classification is based on the number of staff sanctioned to that office. They are

- a. Mukhya Dak Ghar (MDG)
- b. Higher Selection Grade (HSG) SO
- c. Lower Selection Grade (LSG) SO
- d. Triple Handed SO (A Class SO)
- e. Double Handed SO (B Class SO)
- f. Single Handed SO (C Class SO)

These POs are further classified into delivery and non-delivery offices. Each delivery PO will have a unique Pin Code and delivery staff. Non delivery offices perform only counter transactions and are not assigned any Pin Code. They are identified with the pin Code of the concerned delivery PO.

c. Head Post Office

A Head Office is the main office for a group of Post Offices consisting of itself and a number of small offices called sub and branch offices which have been placed under its Accounts jurisdiction.

It is an operational unit and is authorized for the posting, receipt, sorting, handling, transmission or delivery of mail. HO offers Mail related services, Banking, Insurance, Philately, Money remittances and Retail services such as Gold Bonds, Aadhar related services etc. It

consolidates accounts of all SOs under its jurisdiction and reports to the Postal Accounts Office. It also draws salary and other bills for officials in its jurisdiction and maintains the Service Book. The in charge of a Head Post Office may be Higher Selection Grade (HSG-II) Postmaster, HSG-I Postmaster or a Senior Postmaster (Gazetted). The Principal HPO at the Circle Headquarters is called General Post Office (GPO).

1.18 Army Post Office

Apart from the 23 Circles, there is a separate wing called the Army Postal Service (APS). The APS functions as a government operated military mail system in India to take care of postal needs of the Armed Forces. The APS is designated as another Circle called the Base Circle. There are two POs carrying the HO status –

1. CBPO in Delhi (Called as 56 APO)
2. CBPO in Kolkata (Called as 99 APO)

They are called as 56 APO and 99 APO for the purpose of addressing. Field Post Offices (FPO) which carry the status of sub offices are under the jurisdiction of CBPOs and serve the armed forces in different locations.

(CBPO - Central Base Post Office; FPO – Field Post Office; APO- Army Post Office)

1.19 Foreign Post Office

Foreign Post: There are foreign Post offices in the country which deal with the incoming and outgoing foreign mail. Foreign Post offices located at Metro's and at important cities function as Office of Exchange. Mails are exchanged between countries and the accounts need to be settled on account of the mails transmitted and delivered. The Universal Postal Union facilitates this foreign post offices are processing the articles of exporters and importers of India as per EXIM policy of Government of India issued by Directorate of Foreign Trade in coordination with Customs authorities since 2018.

1.20 Railway mail service (RMS)

Railway Mail Service wing performs two functions – collection of mail from Post offices, sorting and transmission. We have different types of offices under RMS.

- i. Sorting Mail Office:** This office deals with the contents of mail bags addressed to it, process the articles and closes bags.
- ii. Transit Mail Office:** The office which deals with the receipt and dispatch of closed bags only.
- iii. Section:** It is a travelling office of RMS working in trains. Sections deal with only closed bags.
- iv. Head Record Office:** The Head record office is a branch of the office of the Superintendent of RMS. It prepares salary and contingent bills for the staff of the entire division and maintains the accounts in this connection. Sections and mail offices are attached to a Head Record Office.
- v. Sub Record Office:** These are Record office located outside the headquarters of the division and may have sections apart from mail offices attached to it. It takes care of the staffing requirement of mail offices and supplies forms and stationeries. The work papers

of the sets of mail offices are checked and preserved in the sub record office.

- vi. **Record Office:** It supplies the forms, bags and stationery required by sections for their work. The records of the sections are checked and preserved in a record office. Only sections are attached with record office.
- vii. **National Sorting Hub:** The sorting hubs concentrate on speed post articles, sort and transmit them to destination hubs/Post offices. We have National Sorting Hubs (NSH) and Intra Circle Hubs (ICH) handling speed post articles. As per Annual report 2023-24, there are 245 processing hubs functioning across the country.
- viii. **Parcel Hubs:** New network of Parcel hubs became operative since 2018. The parcel hubs concentrate on all types of parcels, sort and transmit them to the destination hubs/delivery post offices and nodal delivery offices. As per annual report 2024-25, there are 78 L1 and 112 L2 parcel hubs. Parcel hubs are categorized into four types based on the volume i.e., Very Small (up to 500 Sq Ft), Small (500-1500 Sq Ft), Medium (1500 to 3000 Sq Ft) and Large (above 3000 Sq Ft).

Since its inception in 2018, the Parcel Directorate has taken a number of steps to address the needs specific to India Posts parcel operations and thereby bringing reliability and improvement in the quality of service. The initiatives include creation of dedicated Parcel Network, up gradation of Parcel Hubs (PH), setting up of Nodal Delivery Centers (NDC) for mechanized delivery of parcels, thereby ensuring secured transmission and expedited delivery of parcels in every part of the country.

To further strengthen and optimize the parcel logistics network, the Department of Posts has initiated the Mail & Parcel Optimization Project (MPOP). The project aims to establish a state-agnostic, industry-aligned and future-ready logistics backbone by redesigning the parcel network based on traffic volumes, connectivity, e-commerce requirements and operational efficiency. Under the proposed MPOP network finalized in October 2025, the parcel network is proposed to be rationalized with approximately 40 Level-1 (L1) Hubs and 127 Level-2 (L2) Hubs, supported by technology-driven routing, integrated delivery centres and improved hub-to-hub connectivity. The project also envisages the establishment of around 2,000 Integrated Delivery Centres (IDCs) under the Postal Logistics Infrastructure Project (PLIP), leading to the rationalization of delivery offices from about 19,000 to nearly 12,000. The implementation of MPOP is dependent upon the phased execution of PLIP over the next few years and till such time the existing Parcel Network Optimization Project (PNOP) network shall continue to remain operational to ensure stability of operations and continuity of service.

1.21 Self Booking Kiosk

The Department of Posts has launched Self-Booking Kiosks for Documents and Parcels to provide 24x7 convenient booking experience to the customers. Self-Booking Kiosks enables customers to book Documents/Parcels weighing up to 5 Kg. at any hour of the day. The service supports a variety of digital payment methods, ensuring a secure and hassle-free experience. As reported in the Annual Report 2025-26, installation of two Self-Booking Kiosks in Assam and one Self-Booking Kiosk in Tripura is under process under the Mail Network Optimization initiatives in the North Eastern Region.

1.22 Mail Motor Service (MMS)

The main function of MMS is to convey the mails from RMS to Post office and vice versa. Sr. Manager/Manager is the head of MMS in respect of MMS at Circle headquarters. There will be MMS unit in each region under the Circle. The maintenance of fleets attached to it, scheduling the fleet

for conveyance of mails, scheduling the fleet for conveyance of logistics is the main functions of MMS. MMS wing follows Book of Accounting Procedure for their internal accounting functions.

As per the Annual Report 2025-26, the Department operates **126 MMS Units across 23 Postal Circles**, comprising **4 Major Workshops, 13 Medium Workshops and 109 Small Workshops**. At present, MMS manages a fleet of approximately **2,100 vehicles**, including operational, staff and inspection vehicles. About **250 mail vans are CNG-powered** and electric vehicles have also been introduced as part of the Department's green initiatives. All MMS vehicles are GPS-enabled for better monitoring and operational efficiency. To modernize the fleet and strengthen transportation infrastructure, the Department has allocated funds during FY 2025-26 for procurement of new vehicles to replace over-aged and condemned vehicles, including the planned induction of additional Electric Vehicles (EVs).

1.23 Postal Training Centres

SI No.	Name of the Postal Training Centre	Name/Names of the Circle served by PTC
1	Darbhanga	Bihar, Orissa and Jharkhand
2	Guwahati	Assam and North Eastern circles
3	Saharanpur	UP, Uttarakhand, Haryana, Punjab, HP, J&K, Rajasthan, Delhi
4	Vadodara	Gujarat, MP, Chhattisgarh and Maharashtra
5	Mysore	Kerala, Karnataka, Telangana and Andhra Pradesh
6	Madurai	Tamil Nadu

Rafi Ahamed Kidwai National Postal Academy (RAKNPA), Ghaziabad caters to the induction and career development training needs of Indian Postal Service officers and Group B officers of Department of Posts. The Six Postal training centres at other parts of India caters to the induction and career development training needs of Group B(Non-Gazetted) and Group C cadre to the Circles attached to it. The tabulation is as under:

Apart from this, there are WCTC (Workplace Computer Training Centres), Regional Training Centres (RTC) and DTC (Divisional Training Centres) functioning in Circle/ Regions/Divisions to train operative staff when new products/services are being introduced.

1.24 Dak Karmayogi: e-Learning Portal

- 'Dak Karmayogi', an e-Learning portal of the Department of Posts was launched by Shri Ashwini Vaishnaw, the then Minister of Communications, Railways, Electronics & IT and Shri Devusinh Chauhan, the then Minister of State for Communications, at a function held at Stein Auditorium, Indian Habitat Centre on 28-06-2022.
- This portal has been developed 'In-House' under vision of 'Mission Karmayogi', which was conceptualized by Prime Minister Shri Narendra Modi with a view to bring efficiency in actions of all the employees of Government of India and transforming efficiency of bureaucracy with 'Minimum Government' and 'Maximum Governance'.
- 'Dak Karmayogi' portal is developed to enhance the competencies of Gramin Dak Sevak & Departmental employees by enabling the trainees to access the uniform standardized training content online or in blended campus mode to enable them to effectively deliver a number of G2C services for enhanced customer satisfaction. On

successful completion of final summative assessment, a system generated course completion certificate will be sent on trainee's registered email ID automatically. Trainees can give their feedback, ratings and suggestions for each and every video and other learning content so that necessary enrichment can be ensured.

- Department of Posts has been imparting training to its employees through its network of 10 Postal Training Centres/Regional Training Centres and Rafi Ahmed Kidwai National Postal Academy (RAKNPA), a Central Training Institute. However, with the launch of this portal, Departmental employees and Gramin Dak Sevaks will be able to avail training 'Any-time, Any-where' and upgrade their Attitude, Skill and Knowledge (ASK), as per their convenience. The portal is expected to go a long way in being an enabler in providing better services by upgrading employees and Gramin Dak Sevaks.

1.25 General Post Office (GPO)

The first-class Head Office situated at the Headquarters of the Circle or where there is more than one such Head Office, the one attached to the Headquarters, is termed as General Post Office. Eg Mumbai GPO, Kolkatta GPO, Delhi GPO, Bangalore GPO, Hyderabad GPO, Trivandrum GPO etc. The postmaster of GPO is called as Chief Postmaster.

1.26 Post Office Passport Seva Kendras (POPSKs)

In view of increased demand for passport services and in order to provide convenience to citizens who earlier had to travel long distance to get passports, Ministry of External Affairs (MEA) has associated with the Department of Posts has established Post Office Passport Seva Kendras (POPSKs). As on 31.12.2025, 452 POPSKs have been operationalized, which have processed 39.15 lakh passport applications. The transaction charges payable by the Ministry of External Affairs (MEA) to the Department of Posts for processing applications through POPSKs were revised with effect from 01.01.2026. The charges were enhanced to ₹472.65 per Passport application and ₹119.60 per Police Clearance Certificate (PCC) application.

1.27 Post Office Aadhaar Updation and Enrolment Centre

13,352 Aadhaar Centres were set up Pan India in Post Offices with an aim to provide citizen centric service within their locality. India Post in collaborations with Army Postal Service and UIDAI started Aadhaar service for Defence personnel also.

1.28 India Post Passenger Reservation System (IP-PRS)

An MoU was signed between the Department of Posts and the Ministry of Railways on 31.07.2007 to extend the facility of railway ticket reservation through the network of Post Offices across the country. Currently, 86 Integrated Passenger Reservation System (IPRS) Centers are available across the country.

1.29 Automated Mail Processing Centres (AMPCs):

Department has established Automated Mail Processing Centers (AMPC) in Delhi and Kolkata in 2010-11. These centers are equipped with a Letter Sorting Machine (LSM) and a Mixed Mail Sorter (MMS) each with a sorting capacity of 35,000 and 18,000 items per hour respectively. Enhanced sorting capacity and mechanized processing facility have expedited sorting and enabled faster delivery of mail in these cities. To strengthen parcel operations, the Department has established a network of 188 Parcel Hubs comprising 79 Level-1 and 109 Level-2 hubs. Semi-automated parcel sorting systems integrated with Dynamic Weighing Systems (DWS) have been established at major centres including Delhi, Mumbai, Bengaluru, Vijayawada, Jaipur, Kolkata, Lucknow and Hyderabad. These facilities can process up to 2,500 parcels per hour and are designed to handle large volumes of e-commerce parcels.

1.30 Dak Ghar Niryat Kendras (DNKs)

Dak Ghar Niryat Kendras (DNKs) are being established to promote commercial export through Postal channel. It facilitates online filing of Postal Bill of Export, which is mandatory for commercial export and self-booking of commercial items, with generation of labels having dynamic barcode & invoice through the DNK Portal. The staff of Dak Ghar Niryat Kendras handholds the exporters and guides in documentation, packaging, prohibitions & restrictions and other requirements for export. The exporters, artisans, traders, women, Self-Help Groups from small towns and villages are using DNK services to export their products globally. Department of Posts has authorized 1013 DNKs up to district level across the country by 31st October 2024. Around 4.49 lakh shipments with a value of around Rs. 102.57 crores have been exported in the financial year 2025-26 as on 31st December 2025.

1.31 Jeevan Pramaan Certificate (JPC)

Jeevan Pramaan is a biometric enabled digital service for pensioners for submitting their Life Certificates digitally. A total of 3,31,309 Digital Life Certificates (DLCs) have been received and processed, out of which 2,85,618 were successfully registered from 1st October, 2023 to 31st December, 2023 in the Head Post Offices (this exercise starts from 1st October every year).

1.32 India Post logo and Brand Identity



The concept of the new logo is inspired by the fact that India Post carries emotion across physical distance. At first glance, it is an envelope and at the next glance, it is a bird in flight, unhindered and unrestricted. The following bold strokes convey free flight. The choices of color's are Red and Yellow.

Red has been chosen for its traditional association with the Postal Service. It embodies passion, power and commitment.

Yellow communicates hope, joy and happiness.

"India Post" is the recognized brand identity of the Department of Posts. As per Postal Services Board instructions dated 25 August 2014, the organization should be referred to as the "Department of Posts" in all official documents and communications. The term "India Post" may be used as the Department's brand name while communicating with customers, business partners and international organizations, wherever necessary. The phrase "Postal Department" should never be used in any official document or correspondence.

1.33 Constitutional Provisions, Fundamental Rights, Duties and Administrative Safeguards

The **Constitution of India** is the supreme law of the land. It establishes the framework of governance, guarantees the rights of citizens, prescribes duties and provides safeguards for public servants. Together, these provisions aim to create a just, equitable and responsible society, ensuring **justice, liberty, equality and fraternity** as envisioned in the Preamble.

1. Fundamental Rights (Part III)

Fundamental Rights are essential liberties guaranteed to all citizens. They are enforceable by courts and protect individuals against arbitrary action by the State.

“Fundamental Rights are the cornerstone of democracy, ensuring the freedom and dignity of every citizen.”

1.1 Right to Equality (Articles 14–18)

The Right to Equality ensures that **all citizens are treated equally under the law** and discrimination is prohibited.

- **Article 14:** Guarantees equality before the law and equal protection of the laws for everyone.
Example: All individuals, regardless of social or economic status, are entitled to the same treatment in judicial and administrative processes.
- **Article 15:** Prohibits discrimination by the State on grounds of religion, race, caste, sex, or place of birth.
Example: Denying admission to a school based on caste is unconstitutional.
- **Article 16:** Ensures equality of opportunity in public employment.
Example: Reservation policies for Scheduled Castes (SCs) and Scheduled Tribes (STs) are constitutionally permissible but cannot violate the principle of merit.
- **Article 17:** Abolishes untouchability and forbids its practice in any form.
Example: Social boycotts or denial of public facilities to certain groups are prohibited.
- **Article 18:** Abolishes titles except for military or academic distinctions.
Example: Titles such as “Raja” or “Maharaja” conferred by the State are abolished; however, military ranks are retained.

1.2 Right to Freedom (Articles 19–22)

The Right to Freedom allows citizens to develop their personality and participate in public life freely.

- **Article 19:** Provides six freedoms to citizens:
 1. Freedom of speech and expression.
 2. Freedom to assemble peacefully.
 3. Freedom to form associations or unions.
 4. Freedom to move freely throughout India.
 5. Freedom to reside and settle in any part of India.
 6. Freedom to practice any profession, trade, or business.
Example: A journalist can express opinions freely; a citizen can form a cooperative society. A citizen has the right to open a shop or start a company, subject to reasonable state regulations.
- **Article 20:** Provides protection in criminal matters:
 1. No person can be convicted without a fair trial.
 2. Protection against double jeopardy (being tried twice for the same offense).
 3. Protection against self-incrimination.

- **Article 21:** Guarantees the right to life and personal liberty.
Example: Life is not limited to mere existence; it includes the right to live with dignity, health and basic necessities.
- **Article 22:** Provides safeguards against arbitrary arrest and preventive detention.
Example: A person cannot be detained indefinitely without a proper legal process; legal aid must be provided.

1.3 Right Against Exploitation (Articles 23–24)

These rights protect citizens from abuse and forced labor:

- **Article 23:** Prohibits human trafficking, forced labor and begar.
- **Article 24:** Prohibits employment of children below the age of 14 in factories, mines, or hazardous work.
Example: Child labor in factories is strictly illegal under this provision.

1.4 Freedom of Religion (Articles 25–28)

India guarantees **freedom of conscience and religion** to all citizens:

- **Article 25:** Freedom to profess, practice and propagate religion.
Citizens can establish religious institutions and own or manage property for religious purposes.
Example: Establishing a temple or mosque is protected, but religious practices must not violate public order, morality, or health.

1.5 Cultural and Educational Rights (Articles 29–30)

These rights protect the interests of minorities:

- **Article 29:** Right of minorities to conserve their language, script, or culture.
- **Article 30:** Right of minorities to establish and administer educational institutions of their choice.
Example: A minority community can set up a school teaching its language and traditions.

1.6 Right to Constitutional Remedies (Article 32)

Citizens can directly approach the **Supreme Court** for enforcement of Fundamental Rights.
Writs under Article 32:

1. **Habeas Corpus:** Protects against unlawful detention.
2. **Mandamus:** Commands a public authority to perform its duty.
3. **Prohibition:** Prevents a lower court from exceeding its jurisdiction.
4. **Certiorari:** Transfers or nullifies decisions of lower courts or authorities.
5. **Quo Warranto:** Challenges the legal authority of a person holding public office.

Example: A citizen unlawfully detained by police can file a writ of habeas corpus in the Supreme Court.

2. Fundamental Duties (Part IV-A, Article 51A)

Fundamental Duties were added by the 42nd Amendment (1976) to encourage citizens to act responsibly:

1. Respect the Constitution, national institutions, National Flag and National Anthem.
2. Follow the ideals of the freedom struggle.
3. Uphold India's sovereignty, unity and integrity.
4. Defend the country and render national service when required.
5. Promote harmony and brotherhood; renounce practices derogatory to women's dignity.
6. Preserve India's heritage and culture.
7. Protect and improve the environment and show compassion to living beings.
8. Develop scientific temper, humanism and spirit of inquiry.
9. Safeguard public property and refrain from violence.
10. Strive for excellence in all spheres for personal and national progress.

3. Administrative Safeguards for Civil Servants

These provisions protect government employees and ensure **fair, transparent and accountable governance**.

3.1 Article 309 – Recruitment and Service Conditions

- Legislatures regulate recruitment and service conditions for Union and State services.
- Includes appointments, promotions, transfers and disciplinary rules.
- Ensures **uniformity, transparency and merit-based administration**.
Example: State or central government service rules are framed under Article 309.

3.2 Article 311 – Protection Against Arbitrary Dismissal

- Protects civil servants from **arbitrary dismissal, removal, or reduction in rank**.
- Requires a **proper inquiry** before action.
- Civil servants have the right to **show cause and defend themselves**.
Example: A government officer cannot be removed without a fair disciplinary process.

3.3 Other Administrative Provisions

- **Article 312:** Creation of All India Services (IAS, IPS, IFS).
- **Articles 355 & 356:** Duty of the Union to ensure proper governance in states; includes President's Rule in emergencies.

4. Summary Table: Key Provisions

Category	Article(s)	Key Points / Explanation
Right to Equality	14–18	Equality, non-discrimination, abolition of untouchability and titles
Right to Freedom	19–22	Speech, assembly, profession, movement; personal liberty protections
Right Against Exploitation	23–24	Prohibits human trafficking, forced labor, child labor
Freedom of Religion	25–28	Religious freedom; management of institutions and property

Cultural & Educational Rights	29–30	Minority rights; establishment and administration of educational institutions
Right to Remedies	32	Writs: Habeas Corpus, Mandamus, Prohibition, Certiorari, Quo Warranto
Administrative Safeguards	309–311	Recruitment rules, protection from arbitrary dismissal, All India Services
Fundamental Duties	51A	Duties toward Constitution, nation, environment and society

1.34 Postal Manuals

Rules for Day-to-Day work – Idea about Manuals

Each Department under the Government prescribes rules for performing various jobs in their Departments and also explains the procedures for performing various jobs. It guides the staff on internal operations. In the Department of Posts also, various volumes guide the staff. Broadly they are listed below: -

1. CBS Manual (Corrected up to 31.12.2021)

CBS Manual (Core Banking Solution Manual) is an official guidebook of the Department of Posts (DoP) that explains the rules, procedures and workflows related to CBS operations in post offices.

CBS Manual incorporates the various Schemes such as;

1. Post Office Savings Account Scheme, 2019
2. National Savings Recurring Deposit Scheme, 2019
3. National Savings Time Deposit Scheme, 2019
4. National Savings Monthly Income Account Scheme, 2019
5. Senior Citizens' Savings Scheme, 2019
6. Public Provident Fund Scheme, 2019
7. National Savings Certificates (VIII Issue) Scheme, 2019
8. Kisan Vikas Patra Scheme, 2019
9. Sukanya Samriddhi Account Scheme, 2019
10. National Savings Scheme 1987 & 1992

It provides detailed instructions for:

- Opening, modifying and closing POSB accounts
- Handling transactions like deposits, withdrawals and transfers
- Interest posting, reconciliation and ledger maintenance
- Role and responsibilities of Postal Assistants, Supervisors and System Administrators
- Clearing, remittances and inter-sol transactions
- Use of Finacle for all CBS processes
- Do's and Don'ts for error prevention and audit compliance
- Handling BO transactions in CBS environment

In short, the CBS Manual is the primary reference document for all CBS-related work in post offices, ensuring uniformity, accuracy and compliance across India Post's CBS network.

2. Post Office Guide (Part-I)

Post Office Guide Part-I deals with all rules and procedures related to Inland Postal Services. It covers the structure of the Department, types of post offices, business hours, holidays, postage payment, use of stamps, packing and posting rules, delivery, redirection, refusal and recovery of charges. It also explains inland services such as letters, parcels, registration, insurance, value-payable articles, money orders, philately **and** facilities like post boxes and post bags. In short, it is the complete rulebook for all postal services within India.

3. Post Office Guide (Part-II)

Post Office Guide Part-II relates to Foreign Post and contains rules for postal articles sent outside India. It includes definitions, categories of foreign mail, regulations of UPU and APPC and conditions for various letter-post classes like postcards, printed papers, small packets and literature for the blind. It covers foreign parcel regulations, insured parcels, compensation, customs rules, prohibitions, restrictions, enquiries, complaints **and** the list of countries offering optional services. In short, it is the rulebook for all international mail services.

4. Postal Financial Handbook (Vol-I)

Postal Financial Handbook (Vol-I) contains the general financial rules, principles **and** procedures to be followed by Postal Drawing & Disbursing Officers (DDOs). It covers:

- General financial rules applicable in the Department of Posts.
- Receipt and payment of Government money.
- Cash handling, supply of funds and remittances.
- Revenue, pay, allowances, establishment matters.
- Contingent charges, advances, sanctions, deposits.
- Buildings, GPF and various miscellaneous financial procedures.

Purpose:

To ensure that all DDOs and offices follow uniform, updated and simplified accounting and financial procedures in line with Treasury Rules, GFR-2017, ERP system changes and modern requirements.

5. Postal Financial Handbook (Part-II)

Postal Financial Handbook (Vol-II) covers **detailed accounting procedures** to be followed by Post Offices, RMS units and other operational units while rendering accounts to the Postal Accounts Office. It covers:

- Supply and accounting of stamps.
- Postal revenue and all categories of receipts.
- Duties of treasurers, cash book and daily accounts.
- RMS accounting procedures.

- Income tax, GST and statutory tax rules.
- Digital payments and online transactions.
- Pension payment procedures.
- Accounting of other units (administrative, RMS, etc.).
- Miscellaneous topics like IPOs, money orders, haulage charges, etc.

Purpose:

To guide all accounting units on how to record, classify, consolidate and submit accounts in both offline and online (CBS/CSI) environments, ensuring accuracy and compliance.

6. Branch Office Rules

Branch Office Rules (BO Rules) are the guidelines that govern the functioning of a Branch Post Office in rural areas. They define the duties and responsibilities of the Branch Postmaster, Assistant Branch Postmasters and Gramin Dak Sevaks, procedures for handling mail, money orders, savings bank work, maintenance of BO accounts and books, cash remittances with the Account Office and the overall manner in which a Branch Office must operate as the lowest unit of the postal network. These rules ensure uniform, efficient and secure postal operations in all Branch Offices.

7. Fundamental Rules and Supplementary Rules (FRSRs)

FRSR Part I – General Rules contains the basic service rules for Central Government employees. It deals with the *general conditions of service*, such as the principles governing pay, increment, leave, joining time, retirement and other service-related matters. It lays down the fundamental responsibilities and conduct expected from a government servant and provides the framework for administrative control, including rules on appointment, probation and pay structure.

FRSR Part-II covers **Travelling Allowance (TA)** rules. It explains the conditions and entitlements related to official travel-such as journeys on tour, transfer, temporary duty, retirement, daily allowance, conveyance allowance, mileage allowance, eligibility of family members, role of controlling officers and procedures for claiming TA. The rules also define key concepts and provide detailed guidance on travel by air, rail, sea, or road.

FRSR Part-III covers the provisions related to leave for Central Government employees. It lays down the different kinds of leave that are due and admissible, such as Earned Leave, Half Pay Leave, Commuted Leave, Leave Not Due, Extraordinary Leave, Maternity Leave, Paternity Leave, Child Care Leave, Casual Leave, Special Casual Leave, Study Leave and other miscellaneous leave provisions. It prescribes the conditions under which each type of leave can be granted, the procedure for applying and sanctioning leave, the maintenance of leave accounts and the rules governing leave salary, medical certificates and overstay of leave. In essence, FRSR–III serves as the complete rulebook for all matters connected with leave of Central Government employees.

FRSR Part-IV covers the rules and procedures governing the grant, revision, calculation and applicability of DA to serving Central Government employees and DR to retired Central Government pensioners. It also lays down the provisions for Ex-Gratia payments to Contributory Provident Fund (CPF) beneficiaries. It also explains how and when DA/DR rates are revised based on the All India Consumer Price Index, the conditions for admissibility, responsibilities of administrative authorities and proper practices in processing DA, DR and Ex-Gratia claims.

FRSR Part-V covers rules and procedures governing with House Rent Allowance (HRA) and various special allowances granted to Central Government employees based on location or working conditions. It lays down the rules, conditions, entitlements and applicability related to HRA, as well as other allowances such as Project Allowance, Risk Allowance, Tough Location Allowance, Hard Area Allowance **and** the special concessions provided to employees posted in specific regions like the North-Eastern States andaman & Nicobar Islands, Lakshadweep Islands and the Union Territories of Jammu & Kashmir and Ladakh.

8. Government Savings Promotion General Rules, 2018

Government Savings Promotion General Rules, 2018 is the consolidated and updated set of rules that governs the general procedures for all Small Savings Schemes listed under the Government Savings Promotion Act, 1873. These rules came into effect from the date of their publication in the Official Gazette and apply to all schemes such as SB, RD, TD, MIS, SCSS, NSC, KVP, PPF and SSA. GSPR 2018 replaces the earlier Post Office Savings Bank General Rules, 1981, Post Office Savings Certificates Rules, 1960 and the Public Provident Fund Scheme, 1968, while ensuring that any actions already taken under the old rules remain valid. In essence, GSPR 2018 provides a uniform administrative and operational framework for opening, maintaining, transferring and closing accounts across all small savings schemes.

9. POSTAL MANUAL VOLUME-II

The Postal Manual Volume-II (General Regulations) is the set of rules essential for the staff and officers of the Department of Posts, providing guidance for their operative, administrative and executive duties. The manual is comprehensively organized into many functional Chapters, covering subjects such as Organization, Appeals and Petitions, Personal Matters, Security Deposits, Stock, Printing, Contracts and Buildings. Additionally, it includes regulations on handling Forged Counterfeit and Defaced Postage stamps, coins and currency notes, Miscellaneous Rules and procedures for Budget Estimates and Control.

10. POSTAL MANUAL VOLUME-III

The Postal Manual Volume-III is the definitive reference for Discipline, Service Rules and Administrative Powers within the Department of Posts. It features a crucial Chapter on Discipline and includes the complete text of the Central Civil Services (Classification, Control and Appeal) Rules, 1965 (CCS (CCA) Rules, 1965), which details the procedures for disciplinary cases involving Government personnel. Furthermore, the volume outlines the rules for the appointment, penalties and appeals of employees not covered by the CCS (CCA) Rules. Most importantly, it contains detailed Schedules of Administrative Powers, which systematically define the delegated authority of various officers across the Indian Postal Department, such as the Director General, Heads of Circles and Postmasters, making it the central document for managing personnel conduct and administrative control.

11. POSTAL MANUAL VOLUME-IV (WITHOUT APPENDICES)

This Postal Manual volume consolidates the essential General Rules governing personnel administration and establishment within the Department of Posts. It covers fundamental service matters, including policies on Appointment and Promotion, procedures for Transfer and Posting, regulations regarding Leaves and provisions for Pension and Gratuities. Furthermore, it contains Special Rules tailored for the appointment and promotion of various cadres, specifically addressing: Gazetted Officers of the Post Office and Railway Mail Service (RMS), Non-gazetted Officers of the Post Office and RMS, Class-IV servants of Circle Offices and Class-IV servants of Postal Dispensaries. Finally, it outlines the General Rules pertaining to the Revision of Establishments and the Establishment of Post Offices and RMS divisions.

12. POSTAL MANUAL VOLUME-IV (APPENDICES)

This volume of the Postal Manual is a comprehensive collection of Appendices that detail the specialized Recruitment Rules for nearly every cadre within the Department of Posts. The volume meticulously lays out the process for recruiting various roles, including: Indian Postal Services Class-I (Junior and Senior Time Scale); core operational staff such as Time Scale Clerks of Post Offices, Sorters in RMS, Clerks in the RLO, Postmen, Village Postmen and Mail Guards; and administrative support like Postal Assistants in Circle/Administrative Offices (including those for PSD and CSD), Stenographers, Daftaries and Jamadars, Overseers and Assistant Hindi Supervisors. Additionally, it provides the rules for promoting officers to positions like Assistant Superintendent Posts, Inspector Posts and Office Superintendent. Beyond core recruitment, the Appendices incorporate regulations for specialized technical and medical staff (Workshops and Stores, Staff Car Drivers, Auxiliary Nurse Midwives and Nurses), define the required Syllabus for on-the-job training (e.g., for Mail Motor Service clerks) and detail the Rules for Departmental Examinations. Finally, the volume contains key service regulations such as the Central Civil Services (Extraordinary Pension) Rules, rules for Volunteers for Army Postal Services and guidelines for the Grant of honoraria related to departmental examination duties.

13. POSTAL MANUAL VOLUME-V

This volume covers essential operational procedures, starting with Definitions and including various Miscellaneous Rules crucial for day-to-day work. A significant focus is placed on Investigation procedures for complaints and offenses. It also details the rules for the Transmission of mails, including the technical aspects of the weightment system. Appendices supplement these rules with provisions for the handling of Naval Mail by Post and RMS offices, guidelines for the Issue of Sorting Lists and Conventions and the Period of Preservation of Records.

14. POSTAL MANUAL VOLUME-VI (Part-I)

This part of the manual is the core operational guide for the handling of physical mail articles. It contains detailed rules governing the entire lifecycle of ordinary and special mail, including procedures for Mails in general, Sorting and Delivery. It also lays down specific, rigorous rules for special services such as Registration, Parcel post, Insured articles and Valuable Payable Articles (VPA), alongside various Miscellaneous Rules concerning these services.

15. POSTAL MANUAL VOLUME-VI (Part-II)

This section of the manual is entirely dedicated to the handling and accounting of Money Order services, both domestic and international. It outlines the full procedures for processing and payment of Money Orders, as well as the rules governing the use and settlement of Indian Postal Orders, British Postal Orders and Irish Postal Orders.

16. POSTAL MANUAL VOLUME-VI (Part-III)

This final part of Volume VI focuses on the financial and ground-level duties within the post office network. It details the accounting procedures for Sub-accounts and the specific Accounts in Sub Post Offices. Furthermore, it defines the operational responsibilities of field staff, including the Duties of Postman and the Duties of Letter Box Attendants, with additional operational rules covered in the accompanying Appendices.

17. POSTAL MANUAL VOLUME-VII

This volume specifically contains the rules for the operation of the Railway Mail Service (RMS). It provides detailed regulations for all stages of mail transit, covering Transit Sections

and Mail Offices, Sorting Mail Offices and Record Offices. It defines the duties of Mailmen and Van Attendants, outlines general Mail Operations and establishes procedures for Bag Accounting and handling Camp Articles. The manual also specifies the rules governing the relationship between the Railway Administration and the Post Office regarding train timings and includes a List of work-papers issued to RMS sections, along with various Miscellaneous Rules for the service.

18. POSTAL MANUAL VOLUME-VIII

This volume is focused on the personal duties and responsibilities of various inspecting and executive officers within the Department. It defines the specific tasks for Heads of Circles, Assistant Superintendents of Post/Inspectors of Posts, Town Inspector Of Post Offices/Public Inspector of Post offices and field staff like Overseers and Postmen. It also outlines the duties for Assistant Superintendents/Inspectors of RMS and contains operational rules for Stock Depots, Returned Letter Offices and procedures for handling operational disruptions such as Breaks and Accidents.

19. FOREIGN POST MANUAL

This comprehensive manual governs all aspects of international mail exchange. It begins with the General Principles of the Universal Postal Union (UPU), various Acts of the Union and the Asian Oceanic Postal Union, covering Letter Post Items and terminology. The core of the manual details the procedures for Outward and Inward Mails (both Surface and Air), the handling of Closed Mails in Transit and special categories like Naval Mail Bags. It also contains extensive rules for the international exchange of Parcels, V.P. and C.O.D. Systems and various Foreign Money Orders. Finally, it covers Enquiries and Responsibility for Loss/Damage, procedures for Surface Letter mail and Air Mail Conveyance Accounts and includes Appendices listing UPU member countries and settlement modes.

20. SCHEDULE OF FINANCIAL POWERS

This volume is a systematic listing that specifies the Financial Powers delegated to various authorities and officers across the Department of Posts. The schedule clearly defines the sanctioning limits and financial authority for key positions, ranging from the Postal Services Board and the Director General, Postal Services, down through Heads of Circles, Regional Directors, Superintendents (Posts/RMS/Foreign Post/Stores Depot), Principal of Postal Training Centres and Managers of MMS, ensuring controlled and decentralized expenditure.

21. POSTAL ACCOUNTS MANUAL (VOLUME-I)

The Postal Manual Volume I (Account Volume) is primarily serving as the authoritative guide for the entire system of accounts, financial procedures and budget control within the Indian Postal Service. It outlines the detailed rules and regulations governing every financial transaction, including the maintenance of various account books, the classification of expenditure and revenue, the procedure for compiling and submitting financial returns to higher authorities (like the Accountant General) and the system for internal audit and control. In essence, it standardizes the accounting framework for the widespread operations of the Post Office network, ensuring transparency, accuracy and uniformity in all monetary matters from the smallest branch office to the highest administrative circles. This manual is foundational for every official dealing with cash, stamps, remittance services and overall fiscal management within the Department.

22. POSTAL ACCOUNTS MANUAL (VOLUME II)

This manual extends the accounting rules to cover specific financial products and services offered by the post office. It contains detailed accounting and regulatory procedures for

various financial instruments such as Inland Money Orders, Foreign Money Orders, Indian Postal Orders, e-Indian Postal Order, Field Postal Order, National Pension System, PMJJBY, PMSBY, APY, Standard Accounting process of ATMs, Dak Air Accounting, Custom Duty, GST, It also includes accounts procedures for the Savings Bank, IPPRS and special rules for Army Postal Service Accounts.

23. APPENDIX--V TO THE POSTAL ACCOUNTS MANUAL (VOLUME-I)

This is a standalone, practical reference that provides the definitive List of Account Heads used by the Department of Posts for all of its Receipts and Expenditure, serving as the codified classification for all financial transactions.

24. BOOK OF POSTAL ACCOUNT FORMS Part I & II

This is a compilation that contains the actual specimens of all Prescribed Forms used for various financial and accounting transactions within the Department of Posts, serving as a practical complement to the Accounts Manuals.

25. Postal Life Insurance Rules, 2011

The Postal Life Insurance (PLI) Rules, 2011, form the foundational legal and operational framework governing the administration and functioning of both the Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) schemes under the Department of Posts. These comprehensive rules mandate essential aspects such as the eligibility criteria for all policy proposers, the detailed specifications of the various insurance plans offered (including Whole Life, Endowment and Convertible policies) and the strict guidelines for sum assured limits and required medical declarations. Crucially, they delineate the precise financial and administrative procedures for premium payment, define the conditions and processes for policy revival and lapse and specify the entitlement rules for securing loans, surrender value and paid-up value. Furthermore, the Rules meticulously outline the necessary documentation and procedures required for the efficient and transparent settlement of both maturity and death claims, thereby ensuring the security and integrity of these government-backed insurance products for all policyholders.

26. The Post Office Act, 2023

The Post Office Act, 2023 is a modern legislative framework that replaces the archaic Indian Post Office Act, 1898, to align the Department of Posts with contemporary service demands. The Act fundamentally empowers the Post Office to operate beyond its traditional mail delivery role, enabling it to function as a service provider for banking, remittances, insurance and various third-party government schemes. While it generally maintains a limited exclusive privilege for the Post Office concerning letter conveyance, a core focus is on national security, granting the Central Government the authority to intercept, open, or detain any item in the interest of public order or state security. Crucially, the Act also provides a general exemption from legal liability for the Post Office and its officers for loss, mis-delivery, or damage, except where specified by rules and grants the government extensive powers to frame necessary rules and regulations.

27. The Post Office Regulations, 2024

The Post Office Regulations, 2024 function as the comprehensive, operational rulebook enacted by the Director General under the new Post Office Act, 2023. These regulations detail and formalize the Post Office's expanded service portfolio by establishing the Definitions of various accountable and non-accountable items and setting the Terms and Conditions for a vast range of services, which include banking, insurance and third-party functions. Crucially, they define the entire fee structure by specifying the current Tariff, Postage Rates and

Commission Charges for both domestic and international mail, including parcels, money remittances (Money Orders) and financial products like Post Office Savings Bank (POSB) schemes, thereby translating the broad legal powers of the 2023 Act into concrete, day-to-day procedures.

Chapter :2 ROLE OF INSPECTOR

2.1 Introduction

The recruitment to the post of Inspector is now done by LDCE from the cadre of PA/SA which is for 2/3 of posts. Remaining 1/3 of posts are filled up by Direct Recruitment through SSC. On promotion to the cadre of Inspector Posts, the PAs/SAs who have been performing purely operative duties will occupy a position in management at the lowest rung of the hierarchy. There will be no comparison in the nature of duties performed in the earlier job and to be performed in the new job. The knowledge and skills acquired during their tenure in the operative job helps them in their inspectorial duties in the new job.

The expectations of the new job cannot be fulfilled unless the incumbent has unblemished conduct. That is why the behaviour of the Inspector should be in strict accordance with the provisions of the CCS (Conduct) Rules, 1964. Any weakness on the part of the Inspector results in loss of credibility as well as loyalty and respect from their subordinates.

2.2 Service Conditions & Career Prospects

An Inspector on Promotion can hold any one of the following positions-

1. Inspector Posts – Sub Division (either Postal or RMS)
2. IP (PG)- Attached to Divisional Office
3. Office Supervisor – In RMS Divisional Office
4. In charge of Set of a Mail office or TMO
5. Attached to Speed post Hub as Manager
6. Attached to Regional or Circle office in various branches like Technology, PMU, Business Development, Planning, Philately, Investigation, Vigilance etc.

A Sub Divisional Inspector Posts is in-charge of a sub division. He/She is responsible for proper management of personnel and materials and providing satisfactory postal services in his/her sub division. He is immediately subordinate to his Divisional Superintendent and the post has certain delegated powers and authority. He is accountable to the Divisional Head.

His job entails frequent tours and he should be physically fit to undertake such tours, sometimes without any transit facilities. He may be required to use bicycle or to walk in interior rural, hilly and forest areas depending upon the terrain of the sub division.

He is the primary trainer for on-the job training of GDSs and Mail Overseers as also for other operative and supervisory personnel during visits and inspections. Therefore, he should acquire necessary training skills.

The Inspector Posts is the basic link between the customers of the Postal organization and the management. His sincerity, vigilance, promptitude, intelligence, knowledge of rules and procedures ensure satisfactory service to the customers and in redressal of their grievances.

IP cadre is the major opening in the Postal Organisation for occupying higher positions in the administrative hierarchy. Personnel of this cadre by virtue of seniority and merit are promoted to ASP, SPOs/SRMs and further to Junior and Senior Class I positions and IP's with five (5) years of service can appear for PS Group B examination and can become Junior/Senior Class I positions and progress further.

2.3 Your Job As An Inspector

As Inspector you must be:

- a dynamic leader
- an intelligent and effective planner of work
- a dependable source of technical knowledge
- a deft negotiator for the administration with the employees

You are an important and integrated member of the administration. Your functions contain three chief elements:

PLANNING: Looking ahead and formalising a course of action to solve the immediate problems and achieve long-term objectives.

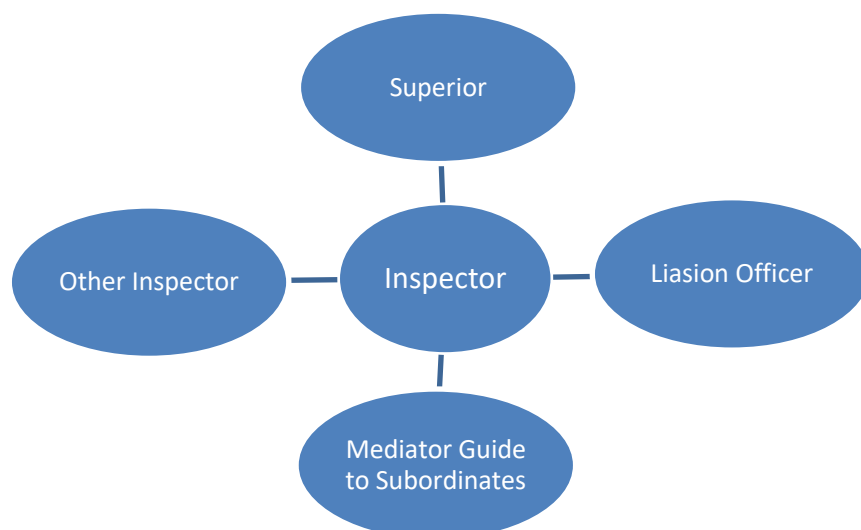
ACTION: Rapport with the employees - directing and coordinating so as to get things done - the work accomplished.

CONTROL: The process of comparing the performance with preset standards and taking corrective measures, if there are shortcomings.

You have important contributions to make in all the above areas.

All your activities must take care of:

- The administration by supporting and implementing the policies and cooperating with the top management; and
- The employee by meeting their needs and by providing good working conditions and recognizing their good work.
- The above approach will ensure the services of acceptable quality to the customer.
- Your main responsibilities lie in five directions. (see figure) and you must fill effectively five different roles.
- Leader and trainer for employees (sub-ordinates)
- Co-worker with other members of your cadre
- Subordinate to your own boss and others in middle and top management
- Mediator of employees' needs
- Liaison officer with transport, police and revenue personnel
- Mentor, support pillars and supervisor: the marketing supervisor and enabler at the sub-divisional level



Qualities:

- Thorough knowledge of rules
- Capacity to mentor
- Temperamental stability
- Organising ability
- Enthusiasm
- Sincerity
- Tactfulness
- Self-Control
- Leadership

Other factors for starting a successful career as inspecto:

- Willingness to support others
- Desire to succeed

Some pitfalls to be guarded against:

- Poor personal relations with colleagues/subordinates/superiors
- Individual shortcomings such as lack of initiative, emotional instability
- Lack of understanding of administration's point of view
- Unwillingness to devote time and effort to improve
- Lack of skill in planning and organising work
- Inability to adjust to new and changing conditions.

Chapter :3 Role and Responsibilities of Inspector

(N.B.: Rules quoted in brackets refer to the rules in Postal Manual Volume VIII)

3.1 Inspectors attached to circle/regional offices and divisional offices

An Inspector Posts when attached to the office of the Head of the Circle/Region is designated as Inspector Posts (PG), Inspector Posts (Philately), Inspector Posts (Planning and Establishment), Inspector Posts (INV), Inspector Posts (Legal Cell), Inspector Posts (Technology), Inspector Posts (BD), Inspector Posts (FS), Inspector Posts (PMU) etc. depending on the justification for the post required in the CO/RO. They are required to supervise the work of the branch concerned to monitor the progress of various projects. They are also responsible for timely submission of reports to C.O/Directorate as the case may be. Officials of the cadre of Inspector Posts are also attached to the office of the Superintendent of Post Offices.

1. Investigating Inspectors

The principal duties of an Investigating Inspector are to assist Head of the Circle/Region in carrying out Circle level Investigation and to assist Head of the Circle/ region in carrying out Circle Level Investigation and investigate important cases of loss, fraud, etc. particularly in which more than one Postal and RMS divisions are concerned. When at headquarters he may be employed by the Head of the Circle/Region as he may think proper. He may be deputed by the Head of the Circle to make investigation in any part of the Circle or beyond it when necessary and to conduct prosecution cases in courts of law. An investigating inspector may be required to work under the orders of the Superintendent or Postmaster, Group 'A', in whose division or office he happens to be conducting an enquiry. (260-A)

2. Inspector Posts (Public Grievances)

An Inspector attached to a Divisional Office or a Gazetted Post Office for assisting in the work relating to public complaints and grievances is designated as IP (PG). The IP (PG) will perform the following duties:

- a) He will be in charge of the complaints branch of the Divisional Office and be responsible for proper submission of statements relating thereto etc.
- b) He will take up such enquiries or investigations as may be assigned to him by the Head of the office.
- c) He will carry out such second inspections of Branch Post Offices as may be assigned to him by the Superintendent.
- d) He will carry out the inspection of the Complaints Branch once a fortnight. (260C).

Manager / Dy. Manager NSH

The Inspector when posted as Manager/Dy. Manager of NSH is responsible for smooth functioning of NSH and to see that there is no delay in receipt and dispatch of speed post bags at his office. He is also responsible for marketing of BD products and will be responsible for achieving targets fixed. He is responsible for attending to complaints pertaining to his office and timely setting of complaints.

3. IP Technology

He is responsible for implementation of application packages and their proper usage in various post offices and RMS offices. Provide the support both Hardware and software as required in the field. Prepare and maintain asset registers, history sheets and inventory. Must be able to handle maintenance issues and ensure proper AMC is provided. Must be able to decide upon condemnation of hardware and procurement of new Hardware as per the requirement.

4. Inspector Posts (Sub Division)

An Inspector who is posted to a postal sub division is known as Sub Divisional Inspector.

3.2 Headquarters Of Sub Divisional Inspector

The headquarters of each Inspector will be fixed by the Postmaster General and will ordinarily be at an important central station in his sub division. Under no circumstances the headquarters be outside the Inspector's charge. (Rule 262).

3.3 Knowledge Of Sub Division

An Inspector must acquire within a reasonable time after his appointment to the charge of a sub division, a thorough knowledge of his jurisdiction, of the positions of the post offices therein and of the mail lines and other roads in the sub division. He must also make himself acquainted, as soon as possible with the nature and importance of the work done in each branch by post office within his powers of Inspector (Rule 263).

3.4 Personal Knowledge Of Subordinates

In order to control his sub division effectively, it is essential that the Inspector should make himself acquainted with the character of the sub and branch postmasters and postmen and village postmen under his immediate control. He should take every opportunity, when inspecting a post office, making departmental enquiries, etc., to acquire a personal knowledge of the character and abilities of his subordinates.

3.5 Knowledge Of Rules

An Inspector must possess a practical knowledge of post office work and be thorough acquainted with the rules in the Postal Manuals and the Post Office Guide Part I and II and with all departmental forms so as to be qualified to instruct his subordinates in their duties, especially when any new class of business is undertaken by the department or any changes in procedure are introduced. He must also be qualified to take charge of a head office or important sub office in any sudden emergency. He must take himself thoroughly acquainted with departmental rules so as to be able correctly to dispose of applications for leave, pension, etc. and properly to conduct investigations and prosecutions. (Rule 265).

In the following chapters we will be discussing at length on the responsibilities of the postal sub-divisional inspectors and RMS inspectors as these two posts are the two important postings for the IPO. Any officer selected as IP is expected to work in these two posts as the experienced gained in these posting lays foundation for their career growth.

3.6 Records To Be Maintained By Sub Divisional Inspector.

1. Memorandum Book

The Inspector should keep a rough memorandum book in Part I, in which he should make notes regarding any matters concerning to his sub division that are worthy of note, but which would not ordinarily be placed on official record. All occurrences coming under the Inspector's

notice, which can be utilised subsequently for the application of checks on the offices in his sub division, should also be noted in this book in Part II. The manner in which the memorandum book is kept up by the Inspector will indicate whether he is interested in his sub division or not. The book should be handed over by the Inspector to his successor when he relinquishes charge of his sub division. (Rule 267).

2. Maps Of Postal Sub Divisions

- a) Each Inspector Posts of a Sub-Division will be supplied by the Head of the Circle with the latest map of the district or districts, which form his sub division. He must take special care of the map supplied to him. In case of damage, he will be held responsible for its value. An Inspector on taking over charge of a sub division, should note on the charge report sent to the Head of the Circle the state in which the map was found.
- b) The Inspector should prepare a sketch map of his sub division, showing the positions of the post offices and mail lines. Rivers and streams which are crossed by the mail lines should be shown in the sketch map and the places where bridges or ferries exist should be marked on it. (Read with Rule 694 (a) & (b) of Postal Manual Vol. II).

3. Hours Of Business In Branch Offices

The hours of business for branch offices will be fixed by the Inspector in charge of a Sub-Division who will issue a notice of hours of business in the form M-6(c) to branch offices for exhibition. A consolidated statement of hours of business of all branch offices in his jurisdiction will be maintained, in manuscript, by the Inspector in the form of a register, which will have only two columns, viz., Name of the Branch Office and (2) Working hours of the Branch Office. A copy of this consolidated statement should be furnished to the Superintendent. Corrections and additions to the statement should be communicated by the Inspector to the Superintendent, as and when necessary, so that the latter may keep his copy corrected up-to-date. (Rule 271).

4. Village Sorting Lists

The Inspector should supply each head, sub or branch office in his sub division including first class head offices, with a village sorting list (M-52) showing (a) the number of village postmen to whom articles are made over for delivery and (b) the names of villages which are served by each village postman and by each subordinate office arranged in alphabetical order. The village sorting list should also show in what villages letter boxes are placed and which of these letter boxes are provided with changeable plates. (Rule 276).

5. Letter Box Statement

(1) The Inspector should maintain a correct and up-to-date record of all letter boxes within his jurisdiction in the form of a statement given below:

Name or Post Office or mail office (Arranged as in the List of Post Offices Head Office by Head Office, etc.	Name of locality or village where the letter box is situated.	Type of letter box	Type of lock used.	Classification of area Urban/ Rural Designation of the official clearing the letter box.	Day and hour of clearance	Distance from office or from last letter-box on the beat	Date on which last painted	REMARKS

(2) With a view to developing correspondence and meeting the convenience of the public, the Inspector should ascertain and report to the Superintendent in what rural localities (villages, factories, tea-gardens etc.) it would be desirable to place letter boxes. The Inspector should take every opportunity to make enquiries in this direction.

The powers of installing and removing the letter boxes and changing the frequency of delivery in rural areas within the prescribed norms have been delegated to Inspectors in-charge of a Sub-Division (Rule 277 of Postal Manual Vol. VIII)(Director general's instructions)

A Painting of letter boxes

The Inspector should carry red paint with him when on tour, or have it sent to him, when necessary, from the store in the Head Office and have the letter boxes in rural localities, which need painting, painted as he comes across them in the course of his tour, at recurring intervals of about a year. For further instructions regarding the painting of letterboxes, see Rule 216.

B Letter box locks

The Inspector should always carry with him, when on tour, half a dozen Aligarh locks of the size used for letter boxes and make it a point of examining the locks of every letter box he comes across, replacing the lock by a new one when it is found broken or out of order. When new locks are supplied to replace unserviceable ones, the Inspector should at once send intimation of this to the Superintendent. (Rule 280).

6. Stock Book

A stock book (SK-1) should be maintained by the Inspector in accordance with the instructions given in Rule 214 for the guidance of Superintendents. (Rule 281).

7. Register Of Lines and Stages

The Inspector should maintain a register of lines & stages in respect of his sub division in Form M-40. Entries should be made in the register in alphabetical order and where a line traverses two sub divisions, each Inspector should record it through its length. It is of special importance that the register should be kept corrected up-to-date in accordance with correction memos, issued by the Superintendent from time to time.

3.7 Power and responsibilities of a Sub-Divisional Inspector

1. Overseer's Diaries

The Inspector will receive from Overseers of mail lines situated in his sub division fortnightly copies of their diaries (Genl-4) and a summary of work in Form (Genl-12) and the monthly list of money orders verified in form (Genl-6) with the diary for the second fortnight of the month. The monthly list of money orders verified by the Overseer will be submitted to the Superintendent along with the Inspector's summary in (Form Inspection 3) while the others will be carefully scrutinized and such action as may be necessary should be filed by the Inspector. (Rule 282).

2. Sub Postmaster's Monthly Reports

The Sub Postmaster's monthly reports (PA-17 (a) relating to the sub offices within the Inspector's powers of inspection will, after disposal by the Superintendent, be sent by him to the Inspector, who must at once take any action that may be required on his part by the orders passed by the Superintendent. The Inspector should also examine the monthly reports in the same way as the Superintendent (See Rule 136) and if any point seems to have escaped the Superintendent's notice, he should draw his attention to it. As soon as each report is finally disposed of by the Inspector, he should return it to the Superintendent, after recording on it the steps taken by him and any remarks he may have to offer. (Rule 284).

3. Complaints By the Public

When complaints are received from public either direct or through other offices, the Inspector should forward the same to the Superintendent without delay, giving any information that may be available with him, which will help in the disposal of complaints. (Rule 289).

SUBMISSION OF RETURNS

- 1) The following is a table of the periodical returns and documents to be prepared and submitted by the Inspectors.

Description of return	To whom submitted	Period	Date of submission
1. Diary (Genl.2)	Superintendent	Fortnightly	1 st , 16 th of each month
2. Summary of Inspector's work	-do-	Monthly	1 st of each month
3. Copy of punishment register (App 32a)	-do-	Monthly	5 th of each month
4. Articles supplied either by transfer or local purchase	-do-	Monthly	5 th of each month
5. Correction to the register of lines and stages	Superintendent	Monthly	5 th of each month
6. Mail Monitoring	-do-	Monthly	5 th of each month
7. Statement of MO verification	-do-	Monthly	5 th of each month
8. Fraud and loss cases detected	-do-	Monthly	5 th of each month
9. Statement of conviction and dismissals	-do-	Quarterly	5 th of April, July, Oct. and Jan.
10. Irregular retention of GDS officials beyond the age of 65 Yrs.	-do-	Quarterly	1 st of Apr., July, Oct. & Jan.
11. Statement showing the progress in the conversion of runner lines into Cycle, Tonga & Mail Motor lines.	-do-	Quarterly	2 nd of Apr., July, Oct. & Jan.
12. Copy of inspection remarks in order book.	-do-	Once a year	Immediately after inspection
13. Annual returns	-do-	Once a year	April.

- 2) Whenever the date for the submission of any of the above returns falls on a Sunday or PO Holiday, the return should be despatched on the next day. (Rule 292).

4. Diary of the Inspector

- 1) The Inspector must keep a diary, in Form Genl.2 in which he should briefly describe the day's work showing clearly not only every post office and mail lines visited or inspected but also the name of every village visited with the name of the post office by which it is served and the time spent at each office and village. He should record in his diary the action taken by him in cases which are not of sufficient importance to require a separate report to the Superintendent, but which should come to his notice. He should also verify payment of certain percentage, as fixed by the Head of the Circle, of money orders paid by postmen and village postmen in his jurisdiction but the number should not be less than 25 in a month. The particulars of the money orders and the result of the verification should be noted in his diary and in the monthly list of money orders verified (Form Genl. 6) submitted with the monthly summary (Inspection 3). The results of the checks carried out in accordance with the provisions of Rule 270-A should also be noted in the diary. Details of inspections should not be given in the diary, but reference should be made to the copies of remarks in order books forwarded separately to the Superintendent.

Note:

The investigating Inspectors attached to the offices of Heads of Circles when proceeding on tour for the purpose of making enquiries should submit daily to the head of the circle concerned a diary in Form (Inspection 1) showing the places visited and the progress made with the investigation entrusted to them.

- 2) A copy of the diary for the preceding fortnights should be sent to the Superintendent on the 1st and 16th of each month. The diary sent on the 1st should be accompanied by a summary of the Inspector's work, monthly list of money orders verified by the inspector (Genl. 6) and a copy of the travelling allowance bill for the previous month. The list of money orders verified by the mail overseer in his jurisdiction in the preceding month should be submitted to the Superintendent by the Inspector with his diary to be submitted by him on the 16th of the month. (Rule 293).

With a view to afford some relief in the clerical work of the Inspector Posts, it has since been decided that the copies of the diaries, as prescribed in Rule 293 (2) of Postal Manual Volume VIII should be submitted fortnightly i.e., on the 1st and 16th of every month instead of every week. The second fortnightly diary should contain full information, which is presently given in the monthly summary. This decision will be effective from the month of June 1973. (DG P&T No. 71-51/72-CI dtd. 16-05-1973).

5. Test Letters

The Inspector should frequently issue test letters and also apply other tests on the efficiency and honesty of the Branch Postmasters and village postmen in his sub division as envisaged in Rules 231 to 233. Tests applied by the Inspector on the clearance of letter boxes should be communicated to the Superintendent in the summary of Inspector's work (Inspection-3) in the statement provided for the purpose on the reverse of the form. In all other cases, whenever a test is applied, it should be mentioned by the Inspector, in his diary. (Rule 294).

6. Disposal Of Records

The different classes of records in an Inspector's office should be disposed of in the manner prescribed by Rule 201.

Note:

Directorate Memo No. 09-02/2020-PF dated 25.08.2020 amended Rules 307 and 308 of Postal Manual Volume II, replacing destruction by burning with destruction by shredding of obsolete records.

7. Order Book of Inspector's Office

- i) The Inspector will keep an order book in form (MS-8), in which the Superintendent will record his remarks and orders after inspecting the Inspector's office. The Inspector is responsible that any action required by the remarks or orders of the Superintendent is promptly taken.
- ii) The order book will be kept in the personal custody of the Inspector, who should see that it does not get damaged. Each order book has 200 serially numbered pages. The willful removal of page from an order book will be regarded as a serious offence and render the offender liable to dismissal.

8. Inspection of Post Offices

- i) The Inspector must inspect, once in every twelve months, such sub offices in his sub division as are assigned to him by the Superintendent and all branch offices except those that are inspected by the Superintendent under Rule 238.
- ii) In carrying out the inspections, the Inspector should be guided by the instructions contained in the rule cited in the preceding paragraph and the copy of the remarks in the order book (MS-8) should be submitted to the Superintendent.

Note:

- 1. The Inspector need not travel on Sundays or inspect on Sundays and PO Holidays but this refers only to ordinary routine business and does not warrant the postponement of anything urgent, such as an enquiry into a complaint or criminal charge. The restriction is however, permissive and not mandatory.
- 2. The Inspector may authorise the return to the Stores Depot of unserviceable or surplus articles from all offices inspected by him and also the transfer of articles of stock from one BO to another, a report being submitted at once to the Superintendent. When inspecting a Branch Post Office, the Inspector should prepare and submit direct to the Stores Depot an indent for any articles of stock that may be wanted for the office. Indents for articles of furniture should however, be forwarded to the Stores Depot through the Superintendent.

9. Order Book

- i) When the inspection is completed, the Inspector should record in the office order book (MS-8) his remarks on the results of the inspection, noting the dates included in the period of his visit. These remarks should be clear and complete and should include all irregularities noticed and instructions given whether on the points referred to in the standard questions or on any other points which may have come to the Inspector's notice in the course of inspection. In the case of a Head Office or a selection grade Sub Office, the remarks in the order book should be confined only to the irregularities noticed and should not contain any instructions to the Head Postmaster or selection grade Sub Postmaster. The remarks in the order book should be signed and dated by the Inspector.
- ii) The Inspector should, at each inspection, examine the office order book, to see whether it is in good order and that the pages are complete and should also satisfy himself that any action required on the part of the office by the orders or remarks recorded at the last inspection was promptly taken. (Rule 301).
- iii) The inspector is expected to maintain an order book for his own office. In this order book the inspection/visit reports on his office are recorded/ pasted. Action taken on the inspection should be briefly noted against each paragraph of the order book. The order book should be produced for check by inspecting officers.

10. Administrative Powers of Inspectors (issued vide Dte. No. 28-8/2024-PE. II (Pt) dated 17-02-2025):

Administrative Powers of Heads of Sub-Divisions

1. Powers to grant emergency leave to ABPM and Dak Sevak.
2. Powers to grant leave to ABPM and Dak Sevak for a period not exceeding 90 days at a stretch.
3. Powers to grant leave to Postman and MTS working in Time Scale Sub Post Offices (below LSG) in the Sub-Division.
4. Head of Sub-Division will exercise the Administrative Powers given to him subject to instructions issued by the Postal Directorate/Head of Circle/PMG/Director/Head of Division from time to time.

Note: Consequent upon the revision of the Schedule of Engaging Authority, Disciplinary Authority and Appellate Authority under Rule 31 of the GDS (Conduct and Engagement) Rules, 2020 vide O.M. No. 17-31/2016-GDS (Pt) dated 26.11.2025, Inspector Posts is no longer the Engaging Authority for any category of GDS and, therefore, has no power to accept resignation of any GDS official.

Note: Vide O.M. No. 17-31/2016-GDS (Pt) dated 26.11.2025, the Sub-Divisional Head has been designated as the Disciplinary Authority for imposing penalties (i) to (v) under Rule 9 of the GDS (Conduct and Engagement) Rules, 2020, in respect of GDS under his jurisdiction, except where the Disciplinary Authority is the Sr. Postmaster/Dy. Chief Postmaster/Supt. (Sorting) or equivalent and the Postmaster not below HSG-I level for GDS working in their own offices.

11. Visits to Post Offices in course of Tours

When on tour, the Inspector should pay unexpected visits to post offices at places through which he travels and satisfy himself in a general way that the cash and stamp balances of the office are correct, that work is being properly conducted, that the arrangements for the transactions of business with the public are satisfactory, that the officials perform their duties properly, that the office is kept neat and tidy and that all current notices are exhibited on and obsolete notices removed from the notice-board. If the office is a branch office, he should satisfy himself that the used and unused branch office receipts in the current book of receipts are in consecutive series up to 100 that the used ones have been issued in chronological order. Opportunity should be taken to settle any pending cases connected with the office by personal enquiries on the spot. No special halt or journeys should be made for this purpose unless serious malpractice requiring a thorough personal investigation comes to notice. The result of the visit should be recorded in the order book (MS-8) of the office and in the Inspector's diary. (Genl-2). As per Inspection Division directorate memo dated 30.06.2020, sub divisional head (postal) is required to visit one HO/GPO, one sub post office, one branch post office and one mail office. This visit remark shall be issued by the next working day and reviewed by the competent authority within a fortnight from the date of issue of visit remark.

Note:

1. Checking of cash and stamp balances is compulsory at the time of visits to post offices by all supervising officers including the Divisional Superintendents in the case of branch and other sub post offices where the treasury duties are being performed by the Branch/Sub Postmaster himself. There is however, no need for the officers on visits to verify the cash

and stamp balances of offices, where the treasury work has been delegated to a separate treasurer, though there is no objection to it.

2. In examining the stamp balances of the office, the Inspector should also satisfy himself that the balance of stamp advances with counter PAs and stamp vendors is correct, that the stamps found with vendors are in good conditions and genuine that the Postmaster or any other official to whom this work is delegated is verifying the stamp advances and is recording in the error book of the office, the results of the surprise checks laid down in Sub Rule (4) & (5) of Rule 45 of Postal Manual Vol. VI (Rule 270).

12. EXAMINATION OF VP AND INSURED ARTICLES AND MONEY ORDERS IN DEPOSIT

The Inspector should also be particularly careful in checking all the VP and Insured articles and money orders in deposit. He should check the entries in the Branch Office journal relating to articles and money orders in deposit with reference to branch office slip and registered and parcel lists received for a few days prior to the date of visit. The Inspector should then satisfy himself that articles and money orders have not been detained without justification and that VP and insured articles do not bear any signs of damage or tampering. If any VP articles have been delivered before the visit and if the receipts signed by the addressees are in the branch office the inspector should verify the correctness of the dates of delivery shown in the receipts (270-A).

3.8 Inspectors in RMS: (Source: Volume VIII)

The Inspector of a sub-division is subordinate to the Superintendent of the division and his headquarters will ordinarily be at the most central station in the sub-division. The powers of a sub-divisional Inspector are defined in the Postal Manual, Volume III. He is required to check sorting work and to see that all rules and orders in connection with that work are carefully observed by the sorters. He should devote the greater portion of his time to travelling with sections and visiting sorting mail offices. When travelling with sections, he should check the contents of all important bags and labelled bundles opened and closed by them as well as the contents of as many as possible of the labelled bundles which are passing in transit through them and have not been checked by any other officer. He is responsible for the contents of all bags and labelled bundles which are checked by him and should initial the check slips placed in the latter. In checking bags opened and closed, he must see whether labelled Bundles are prepared whenever the number of articles for one place exceeds the prescribed minimum. He should examine all return-train bags opened and closed during his presence in the van and see that all articles placed therein have been stamped by the despatching section, a note being made for the information of the Superintendent, of all articles which have been overcarried or missent or which have not been impressed with the date-stamp of the despatching and receiving sections. When not travelling, he should visit post offices and watch the delivery of mails, with a view to detecting errors in sorting committed by the R.M.S. He should, from time to time, spend a day or so in each of the sorting mail offices in the sub-division, checking in the manner prescribed above, the bags closed by the office and examine the contents of the labelled bundles opened and closed or passing in transit through it. When travelling, the Inspector should spend the whole of his time in the mail van. The Inspector should enter in column 5 (signature of officer visiting the van) of the head sorter's daily report the actual time spent in the mail van or mail office. He should be given one complete day's rest in the week. He may also be required by the Superintendent to investigate cases of loss or fraud or to deliver special bags to high officers on tour. Ordinarily, an Inspector of R.M.S. should spend at least 24 hours per week or 96 to 108 hours per month (according to the number of working days in the month) in visiting mail offices and sections.

Sub-divisional Inspectors may authorize the return to the stock depot of unserviceable or surplus articles from mail and record offices inspected by them and also the transfer of articles of stock from one office to another, a report being submitted at once to the Superintendent.

Sub-divisional Inspectors should pay frequent visit to the R.M.S. Rest Houses in their jurisdiction and satisfy themselves that the rest houses are properly maintained. **(Rule 323).**

- 1. Duties of Inspectors** – Inspectors, R.M.S. are entrusted mainly with the duties of checking the sorting work done by sections and mail offices and making investigations into important cases of loss, fraud etc. When attached to the office of Heads of Circles they are designated as Sorting Inspectors. When specially employed at Railway Stations to supervise transshipment of mails, control porters and other Class IV Staff of R.M.S and to maintain liaison with the Railway officials they are designated as Platform Inspectors. **(Rule 320)**
- 2. Complaints Inspector** – An Inspector of RMS attached to a Divisional Office to assist the Supdt. in the work relating to complaints will be designated as Complaints Inspector. His duties will be similar to the duties of the Complaints Inspector mentioned in Rule 260-C except that normally he will not be assigned any inspection work. **(Rule 320-A)**
- 3. Knowledge of Rules** – Assistant Superintendents, Sorting Assistant Superintendents and Inspectors must possess a practical knowledge of R.M.S. work and be thoroughly acquainted with the rules in the Postal Manuals and the Post Office Guide. Assistant Superintendents, Sorting Assistant Superintendents and Inspectors are supplied with a copy of each of the publications noted in Appendix 3 to Postal Manual, Volume II, against which the expression ‘Supervising Officer’ or ‘Supervising Officers Posts Offices and R.M.S.’ appears. **(Rule 320-B)**
- 4. Visits to mail offices in course of tours.** – When on tour, the Inspector attached to a Circle or divisional office or to a sub-division should pay unexpected visits to mail offices at places through which he travels and satisfy himself in a general way that the cash and stamp balances of the office are correct. **(Rule 323/1)**

5. Inspection of offices and sections –

- (1).The sub divisional Inspector must inspect every twelve months at intervals of about six months such offices and sections in his sub division as are assigned to him by the Head of the Circle. **(Rule 323/2)**
- (2). In carrying out the inspections, the Inspector should be guided by the instructions contained in Rule 243 except that the copy of the remarks in the order book (Ms-8) should be submitted to the Superintendent instead of to the Head of the Circle. If the copy of the remarks is returned by the Superintendent with orders for further action or report, the Inspector should after taking note of the order, send back the copy to the Superintendent for record in his office.
- 6. Duties in connection with foreign mails** – In addition to the duties prescribed in the preceding rule, the sub-divisional Inspector should occasionally travel with the sections of the subdivision to which he is attached when they are dealing with outward foreign mails, provided that this can be done without seriously interfering with his work. If a foreign mail section is included in the sub-division, he should occasionally travel with it on inward foreign mail days and supervise the disposal of the mails provided that this does not interfere with his ordinary work. **(Rule 324)**
- 7. Duties in connection with mail arrangements at junction stations** –An Inspector of a sub-division specially appointed to supervise the work of important sorting offices at junction stations is required to supervise not only the work of sorting but also the exchange of mails with all important sections starting from, arriving at, or passing through, the station and will be held responsible that satisfactory arrangements are made for the safe custody of mails while in transit

between the mail office and the mail van. This duty is also required of all Inspectors when they visit mail offices. (Rule 325)

8. Diary and correspondence –

- (1). When a Sorting Assistant superintendent or a Sorting Inspector attached to a Circle Office or Assistant Superintendent attached to the divisional office is absent from headquarters, he must submit daily to his immediate superior a brief note of the work done by him. In this note, he should mention the train by which he travelled, the section or office visited or inspected, the time spent in the mail van or office and the result of any investigation entrusted to him. Any irregularities noticed or suggestions in regard to improvements in sorting arrangements, etc. should be communicated to the Head of the Circle or the Superintendent as the case may be, in the form of office notes and memoranda.
- (2). A sub-divisional Inspector must submit to the Superintendent on the 1st and 16th of each month, a diary for the preceeding fortnight in which he should describe briefly each day's work. The form of diary [Genl. 2(5)] contains full instructions as to what should be entered in it. With a view to afford some relief in the clerical work of the Inspector Posts, it has since been decided that the copies of the diaries, as prescribed in Rule 293 (2) of Postal Manual Volume VIII should be submitted fortnightly i.e., on the 1st and 16th of every month instead of every week. The second fortnightly diary should contain full information, which is presently given in the monthly summary. This decision will be effective from the month of June 1973. (DG P&T No. 71-51/72-CI dtd. 16-05-1973).
- (3). The entries in the diary under the head "General Report" must be numbered in a consecutive series: such entries as it may be necessary to communicate to other officers (including the Inspector's own Superintendent) should be copied on a form of extract (M.S.-26) which should be assigned the same number as the entry to which it appears in the diary. The extract reports should be disposed of daily i.e. forwarded with the necessary endorsements to the officers concerned, the endorsements being copied against the corresponding entries in the diary above the Inspector's initials and the date of disposal. The irregularities noted under head "Mails examined" should also be numbered in a consecutive series and reported direct to the postmaster, in the case of first-class head offices and to the Superintendent concerned in the case of offices and sections, on a postcard in the prescribed form. Reports relating to matters requiring the Superintendent's personal orders should be endorsed to him.
- (4). Ordinarily, the diary and such extracts therefrom as a sub-divisional Inspector cannot himself dispose of should be the only communications addressed by him to the Superintendent and separate reports by letter should be submitted only in special cases or when called for. The Inspector will be supplied with a carbonic copying book in the prescribed form the copies retained in which will serve as an outward register of his correspondence.
- (5). The Inspector must avoid the despatch of unnecessary telegrams and should attend strictly to the instructions relating to the despatch of telegrams on service. (Rule 326)

9. Monthly summary –

- (1). To his diary for the last of every month, the Inspector of a sub-division should attach a summary in form (Inspn.9) of the work done by himself during the month. From this summary, the Superintendent will judge of the Inspector's work and capacity. Care should, therefore, be devoted to making the summary as complete as possible.
- (2). If the Superintendent has made any remarks in his review which the Inspector should see, a copy of the remarks will be sent to him. (Rule 327)

10. Travelling allowance bill-

- (1). The travelling allowance bill (T.R. 25) of a Sorting Assistant Superintendent or Sorting Inspector attached to a Circle office or Assistant Superintendent R.M.S. attached to a

divisional office should be submitted to his immediate superior on the 1st of the month succeeding that in which the allowance is earned.

- (2). The travelling allowance bill (T.R. 25) of a sub-divisional Inspector should be submitted to the Superintendent attached to his diary for the 2nd fortnight of the month. (Rule 328)

11. Circulars issued by Director –General and Postmasters General - All Circulars issued by the Director – General or the Postmaster General should be filed by the Sub-Divisional Inspector in guard books care being taken to correct or cancel previous Circulars on receipt of subsequent ones. All Circulars should be removed from the guard-books after the lapse of three years counting from the month of April following the close of the official year in which they were issued and disposed of, as waste paper. If it is found necessary to preserve or repeat the instructions, contained in such Circulars, the Head of the Circle will either incorporate them in the Circle Orders or reproduce them in a new Circular before the previous Circular is due to be destroyed. (Rule 329)

12. Records - The list below shows the different classes records required to be maintained by the Inspectors, R.M.S. and the periods for which they should be preserved **(Rule 330):-**

	Class of Records	Period of preservation
1	P.M.G.'s Circulars and Circle Orders	Three years counting from the month of April following the close of the official year in which they were issued.
2	D.G.'s Circulars and General Orders	Three years counting from the month of April following the close of the official year in which they were issued.
3	P.M.G.'s weekly Sorting Orders and Sorting memos	One year counting from the month of April following the close of the official year in which they were issued.
4	Memos, relating changes in Due Mail and Sorting Lists issued by the Superintendents, R.M.S	One year counting from the month of April following the close of the official year in which they were issued.
5	"A" orders issued by Superintendents, R.M.S	One year counting from the month of April following the close of the official year in which they were issued.
6	"B" orders issued by the Superintendents, R.M.S.	One year counting from the month of April following the close of the official year in which they were issued.
7	Copies of Due Mail and Sorting Lists of sections and Mail offices in the sub-division of Inspectors.	One year after the new ones have been supplied.
8	Memoranda of distribution of work of sections and mail offices.	One year after the new ones have been supplied
9	List of officials appointed by the Inspector	One year after a new list is prepared
10	Copies of publications and Manuals	To be destroyed on the receipt of new edition
11	Character Sheets of Class IV servants within the jurisdiction of an Inspector, R.M.S. with declarations prescribed in Rule 16 Postal Manual, Volume IV	One year after the death, resignation, retirement or dismissal of the officials, Character sheets of officials, who have absconded should not be destroyed without the special permission of the Head of the Circle.
12	List of Letter-boxes in subdivision	One year after the preparation of a new list.
13	Note Books	One year counting from the month of April following the close of the official year in which they are prepared.
14	Inspection Notes	One year counting from the month of April following the close of the official year in which they are prepared.
15	Punishment Register	One year counting from the month of April following the close of the official year in which they are prepared.
16	Personal files and other records relating to leave, appointment and punishment of Class IV servants (Porters and Van Peons)	Three years after the month in which the officials concerned ceased to belong to the Department except in the case of absconders whose records should not be disposed of without the special permission of the Head of the Circle.
17	Carbonic correspondence book	Three years after the year in which they were closed.

18	Gradation list in respect of the officials (Class IV servants) in the sub-division of the Inspector.	Three years after the issue of new ones
19	Stock Invoices	Three years counting from the month of April following the close of the official year in which they are prepared.
20	Stock Book	Should be destroyed when a new book is opened after obtaining the sanction of the Head of the Circle.
21	Memorandum Book	Permanent
22	Order Book	Permanent (May be destroyed with the special permission of the Head of the Circle.)

Note:

To decide the preservation period of records, the “Compendium on preservation and disposal of records” issued by RAKNPA Ghaziabad dated 18.02.2016 shall also be referred. (Available on India Post website link: <https://utilities.cept.gov.in/dop/pdfbind.ashx?id=1817>)

13. Sorting and Guidance Orders:

- (1). A sub-divisional Inspector will be supplied with a copy of every weekly sorting order and A order. All B. orders whether they affect the sections and offices in his sub-division or not will also be supplied to him. On receipt of an A. order on weekly sorting order, the Inspector should correct his own copies of the sorting list. When travelling with a section or visiting a sorting office, he should check the sorting lists to see that they have been corrected. He should also see that they are being acted up to. A. orders, weekly sorting orders and B. orders should be filed in separate annual bundles, care being taken to correct or cancel previous orders, when necessary, on receipt of subsequent ones.
- (2). The Inspector should check once in each month, the copies of sorting lists belonging to all mail offices, sections and sorters in the sub-division and see that they are corrected up-to-date. He should initial and date the documents on the last page in token of having carried out his check and should record a certificate to the following effect at the end of his diary for the last week of the month:-

“Certified that the sorting lists of all mail offices, sections and sorters in the sub-division have been thoroughly examined by me and found to be corrected up-to-date with the following exceptions. (Rule 331)

14. Statistical memorandum:

- (1). The statistical memorandum (M.S. 14(b)) is a return showing the actual number of articles of each class received from and dispatched to offices and sections in the bags opened and made up by a set on any one trip in the case of sections and on any one day in the case of mail offices. The object of the memorandum is to furnish an accurate record of the average amount of correspondence dealt with by each section and office daily. A subdivisional Inspector is required to furnish a half –yearly statistical memorandum for each sorting section and sorting mail office in the sub-division. In the case of sections, there must be separate memoranda for the Out and In trips. For this purpose, the Inspector must travel from end to end of the beat with any set of the section or be present in the mail office during the entire period of its working hours and personally count the number of articles received and dispatched in each bag or sorted bundle. The statistics may relate to the mails of any day, except a Sunday or an outward or inward foreign mail day. The Inspector will be held personally responsible that the entries made by him are correct and that the totals of both sides of the statistical memorandum agree. The memorandum should be sent to the Superintendent for transmission to the Head of the Circle.

- (2). It is absolutely necessary that these returns should be accurate and, as a check on their preparation, the Inspector attached to the divisional office should, whenever he inspects a section or office, count and keep a note of the number of unregistered articles of the letter mail received and dispatched in the important bags opened and closed. The figures obtained by him should be compared with those in the statistical memorandum prepared by the Inspector of the sub-division and if any marked discrepancy is observed, it should be brought to the notice of the Divisional Superintendent.

Note: 1

The SRM may at his discretion depute one or more I.R.Ms and or supervisors or other officials to help the IRM in the collection of statistics of offices and sections where the number of articles is large. The I.R.M. will himself however be responsible for the correctness of the figures.

Note: 2

In partial relaxation of the provisions of the above rule, the statistics of single –handed offices and sections and Press Sorting Offices may be collected once a year instead of half-yearly. **(Rule 332)**

15. Test Letters:

The Inspector of a sub-division should frequently posts test letters, to test the punctual clearance of letter-boxes and also to ascertain whether all letters for post offices etc., for which station bundles are prepared, are included therein. Particulars of these tests should be mentioned in his diary under the head “General Report”. **(Rule 333)**

16. Memorandum book:

A sub-divisional Inspector should keep a rough memorandum book, in which he should make notes regarding any matters concerning his sub-division that are worthy of note, but which could not ordinarily be placed on official record. All occurrences coming under his notice, which can be utilised subsequently for the application of checks on the offices in the sub-division, should also be noted in this book. The manner in which the memorandum book is kept up by the Inspector will indicate whether he is interested in his sub-division or not. The book should be handed by him to his successor when he relinquishes charge of sub-division. **(Rule 334).**

17. Painting of letter-boxes:

- (1). A sub-divisional Inspector should carry red paint along with him when on tour, or have it sent to him, when necessary, from the store in the head record office and have the letter –boxes in main offices and railway stations which need painting, painted as he comes across them in the course of his tour, at recurring intervals of about a year. **(Rule 335).**
- (2). The Sub-divisional Inspector should also maintain a correct and up-to-date list of all the letter –boxes in Mail offices and at Railway stations within his jurisdiction showing the name of the Mail office of the Railway station where each letter-box is placed and the hours at which it is cleared.

18. Stock book:

A stock book (sk-1) should be maintained by the Inspector of a subdivision in accordance with the instructions given in rule 214 for the guidance of Superintendents. **(Rule 335/1)**

3.9 Sorting Inspector attached to Circle / Regional Offices:

- (1). An Inspector Railway Mail Service, when attached to the office of the Head of the Circle is designated as Sorting Inspector.
- (2). The principal duties of the Sorting Inspector are to supervise the work done in the Sorting Branch of the office of the Head of a Circle and to see that the sorting lists of each sorting section and office in the Circle are kept corrected up to date. They may be deputed to visit

occasionally the more important sorting sections and offices in the Circle with a view to suggest improvements in sorting arrangements, to discuss such arrangements with other Officers to make enquiries about the detention of mails or to do any other work that may be required of him by the Head of the Circle. **(Rule 321)**

In order to ensure proper and adequate supervision of important sorting offices Inspectors are attached to such offices and they are required to perform the following duties:-

(a) Inspectors attached to the Mail offices: -

- (1) To exercise overall supervision over the work done in the mail office. He will be responsible for proper maintenance of discipline and for the efficient functioning of the mail office.
- (2) To conduct investigation and enquiries into cases of loss, fraud, abstraction, complaints etc. entrusted to him or brought to his notice. If one or more Inspectors are attached to the mail office investigation work may be shared with them but investigation of cases where insured articles are involved should be done personally by him.
- (3) To carry out inspection of all the sets of mail office other than those in the HSG. If one or more Inspectors are attached to the mail office the SRM / SSRM may assign to the Inspector the inspection of the sets in the time scale.
- (4) To see that the hand trucks are regularly greased and that they are kept in good working order.
- (5) To examine thoroughly the bag accounts and the stock of bags and take steps for clearing of unadjusted bag accounts and for replacement of unserviceable bags.
- (6) To visit one or more sets of mail office daily for the purpose of intensive checking of mails, supervision etc. The visits should be so distributed as to ensure that the biggest set of the mail office is visited at least twelve times in a month and the night sets six times.
- (7) To suggest ways and means of improving the mail and sorting arrangements and to make enquiries regarding late receipt and detention to mails and trains.
- (8) To compile periodical statistics of the sets of the mail office with the help of IRM/ASRMS, if any.
- (9) To apply tests to see that letter boxes attached to the mail office are punctually cleared and ensure by frequent examination of the mails despatched that correct routing is observed in sorting mails.
- (10) To attend to the complaints of the members of the public and ensure through frequent observations that the public are attended to promptly and courteously.
- (11) To deliver special bags to high officers as and when required.
- (12) To maintain a memorandum book containing necessary entries as prescribed in rule 334 of volume VIII.
- (13) To visit local Post Offices and check mail received for delivery and checkup mail and sorting arrangements.
- (14) To supervise occasionally transshipment / exchange of mails of important sections.
- (15) To see that when outside labour has been engaged the mail transshipment charges are kept down to the minimum.
- (16) To maintain liaison with the local Officers of the Civil Aviation, IAC, Police, Custom, Railways etc.

- (17) To make C.L. arrangements Mail Guard and P.Is. of the mail office.
 - (18) To check air mail account statement (in case of air mail sorting offices)
 - (19) To see that proper adjustment of staff is made by the Head Sorter to ensure speedy clearance of mails, wherever necessary.
 - (20) To keep personal copies of the Due Mail and Sorting Lists, Classified Lists and Manuals corrected up- to- date.
 - (21) To examine set copies as well as personal copies of the Due Mail and Sorting Lists of sorters and see that these are kept corrected up-to-date.
 - (22) To examine the contents of some of the important bags opened and closed and report irregularities noticed therein.
 - (23) To weigh at least 5 to 10 parcels occasionally to check up the postage.
 - (24) To examine the mail motor schedule serving the mail office and to see that they are suitably drawn and correctly adhered to.
 - (25) To see the adequate man power is arranged by the Head Sorter in proportion to the receipt of additional mail.
 - (26) To scrutinize the O.T. orders whenever ordered by the Head Sorter /SRC to verify the O.T. Bills.
 - (27) To scrutinize the deposit register daily and report to the Superintendent any detention to mails and the measures taken to clear the mails and restore normal working.
 - (28) To submit daily notes to SRM / SSRM.
- (b)** In the case of bigger sorting offices, the Assistant Superintendents are assisted by one or more Inspectors and when they are not specifically assigned to a set of the mail office the Inspectors will perform all the duties enumerated in (a) above as may be assigned to them by the SRM / SSRM except item (5), (12), (16), (17), (18), (26) and (27). It will submit his weekly diary to the SRM / SSRM through the ASRM.
- In the case of offices where the Assistant Superintendents and Inspectors are attached to specific sets, the Inspectors will perform all the duties enumerated in (a) except that only the ASRM will perform the duties enumerated in items (5), (16), (17) and (18). (Rule **322-A**)

Chapter :4 PLANNING AND DEVELOPMENT

The post-independence period was an era of phenomenal growth in the Department of Posts. The number of post offices rose from 20,110 at the time we got independence to an impressive figure of 1,64,999 as on 31.12.2025. This was made possible on account of determined bid to extend postal facilities to areas where such facilities did not exist or the facilities were inadequate.

With the growth and greater mobility amongst people, the traffic is bound to increase and the demands of the people will grow. This makes the need for postal planning apparent.

Planning includes not only opening of more offices but also upgradation of the existing branch offices, improvement in the frequency of services, conveyance of mails by faster means and so on. The Sub Divisional Inspector or the Asstt. Superintendent of Post Offices in charge of a sub division, though occupying the lowest rung in the management, has a great responsibility for planning and development of postal facilities.

4.1. Planning

Planning requires close study of the existing facilities and identification of future requirements. The survey map, the census figures, the village directory and statistical figures of the traffic, area-wise, provide the basic data required for planning. The traffic figures collected from the yearly village returns provide useful information to identify potential areas where opening of offices is justified. Apart from this, the information is useful in reviewing the frequency of delivery services particularly in rural areas and installation of letter boxes.

In addition, the requirements of newly developing areas in the industrial and urban centres will also have to be assessed from time to time. The Sub Divisional Inspector/Assistant Supdt. of Post Offices, because of his intimate knowledge of the area and requirements, is well placed to initiate proposals and to do what is called "Planning of grass-roots".

4.2. POST OFFICES

New Post Offices are opened in the first instance. General conditions governing opening, retention and permanency of offices are detailed below and should be strictly followed.

1. Classification of Areas

The places have been classified as urban and rural areas as per the norms laid down in Directorate's communication No. 38-85/PRP dtd. 28-08-1985. The salient points are mentioned below:

- a) All places with municipal corporation, municipalities notified area committees, cantonment boards, etc.;
- b) All places which satisfy the following criteria:
 - i) A minimum population of 5000
 - ii) At least 75% of the male working population being engaged in non-agricultural pursuits; and
 - iii) A density of population of at least 400 people per square kilometer.
- c) Area identified as urban by the state of account of administrative significance of the place or its historical or cultural importance or the fact that the place has tourist importance.

All other areas, which are not treated as urban area, are classified as rural areas.

2. Conditions for Opening of Post Offices

The conditions for opening of post offices in rural areas, which were prescribed in the year 1969 have been liberalised in the year 1987 and the prevailing conditions which are effective from 1st April 1991 are as follows;

Branch Post office in Rural areas;

The following norms for opening of **Branch Post Offices in rural areas** have come into effect from 1st April 1991.

I. Population condition:

a. In Normal area	3000 population in group of villages (including PPO village)
b. In the hilly, tribal, desert and inaccessible areas	500 populations in an individual village or 1000 population in a group of villages

II. Distance

a. In the normal areas	The minimum distance from the nearest existing post office will be 3 k.m.
b. In hilly, tribal, desert and inaccessible areas	The distance limit will be the same as above except that in hilly areas, the minimum distance limit can be relaxed by the Directorate in cases where such relaxation is warranted by special circumstances which should be clearly explained while submitting a proposal

III. Anticipated income:

a. In normal areas	The minimum anticipated revenue will be 33 1/3% of cost
b. In hilly, tribal, desert and inaccessible areas	The minimum anticipated income will be 15% of the cost

Classification of hilly and tribal areas will continue to be made according to the details shown in Directorate letter No. 1-37/85-RPR dated 19.11.1987.

A list of districts covered under the Desert Development Programme (DDP) as indicated in seventh Five-Year Plan programme (1985-90 Vol. II) issued by the Planning Commission, will be referred for considering an area as desert.

Inaccessible areas will be defined as those areas which are not accessible by communications like roads and highways. Normally the following g factors will govern such areas broadly:

- a) Non-availability of infrastructure such as roads
- b) Location of the place in the midst of dense jungles/forest even if a road link exists and
- c) Non-availability of public transport both rail and road

The problem of opening of Post offices on the basis of groups of villages in gram panchayat of varying sizes in the different parts of the country has been reviewed in the context of revising the norms for opening post offices. It has now been decided that in future the two different limits of population in the different categories of areas such as normal, hilly, tribal and desert, etc areas will be the only criteria alongside the distance of the nearest post Office from the proposed post office village. It will therefore no longer be necessary to ensure in all cases a linkage between gram panchayat and post offices while considering the proposals for opening of a post office for a group of villages and in deciding its location.

The distance criteria prescribed above, means that the distance between the proposed and existing post office by the shortest route which should be more than 3 Kms.

(DG's Letter No. 1-15/81-PRP dtd. 31-03-1983)

❖ **Proposal for opening of Post Offices:**

Proposals for opening of BOs should be in the prescribed proforma. The prescribed proforma is appended as Annexure-I to this material. All the details mentioned in the proforma and the documents prescribed therein should necessarily accompany a proposal.

The following documents shall normally be accompanied with the proposal for opening of an BO:

- 1) Proposal in prescribed proforma
- 2) Revenue village and population of group of villages in proforma
- 3) Correct distance between PPO and nearest post office certified by the State Government authorities
- 4) Income of proposed PO – Value Returns for one month to be sent
- 5) Income and cost
- 6) Sketch maps showing relative position of proposed PO and offices in the immediate neighborhood noting the distances vis-à-vis
- 7) Sketch map of mail line
- 8) Copy of latest Y.V.R.
- 9) Enumeration figures of articles received for delivery (to be mentioned for 14 days)

• **Norms for opening of Post offices in urban areas:**

1. Initially, the SO should be self-supportive. But at the time of annual review, it should show a 5% profit to be eligible for further retention
2. The minimum distance between two post offices is now raised to 1.5 km in cities with population of 20 lakhs and above and 2 km in other urban areas.
3. No extra-departmental Post offices will be opened in future in urban areas.
4. Heads of Circles will continue to have powers to relax the distance conditions in 10% of the cases as before but this power should be exercised personally and not by delegation.

(DG posts letter no.1-36/77 PRP dated 21.10.1986)

• **Departmental Sub Post Office in rural areas:**

Department sub office may be opened under the plan scheme of “Expansion of Postal Network” subject to the following provisions:

- a) The new scheme will cover departmental sub offices to be set up in project areas, new industrial estates/townships, satellite colonies developed in the periphery of cities/urban agglomerations and other similar developments which have come up in new areas in pursuance of the plan activities of State and Central Government departments and agencies.
- b) The posts required for the opening of departmental sub offices under this scheme will be created with the approval of Secretary in the Ministry of Finance (Department of Expenditure) and as such all such proposals should be submitted to Directorate.
- c) The permissible limits of loss of Rs. 2400/- in normal rural areas and Rs. 4800/- in hilly, backward and tribal areas prescribed for rural BOs are also applicable to rural departmental S.O.
- d) Only proposals in which the minimum anticipated workloads as per MTT (excluding sub account and accounts work) is 5 hours should be considered.
- e) Before a Departmental sub-office is proposed, the possibility of upgrading the existing EDBO, if any, situated within area of reasonable distance of the site of the project/industrial and other

development may be examined. Opening of a Departmental sub-office will be necessary only if such up gradation is not administratively feasible.

- f) The proposal for opening of Departmental SOs should be sent in the format given in DGs Lr. No 1-15/90-DG dt. 10.4.1991 appended as Annexure-II to this material.

- **Norms for opening of delivery Post Office:**

In pursuance of recommendations of committee on excellence in postal services, a task force was constituted by Postal Services Board to have a definite approach towards rationalization of sorting and delivery offices in urban areas. The following decisions have been taken in the matter.

- 1) The proposed delivery office should have a well demarcated delivery jurisdiction so as to minimize errors in TD Sorting.
- 2) The minimum strength of postmen justified on the existing basis should not be less than seven.
- 3) There will be no requirement of a minimum distance between the proposed delivery office and the nearest existing delivery office in view of (1) above.
- 4) In case of new townships/Industrial Estates and new colonies, heads of Circles (i.e., Chief PMG) will have the power to relax the condition of a minimum compliance of 7 postmen for opening a delivery S.O. or to convert a non-delivery office into a delivery office.

(DG's Lr. No. 1-36/87-PRP dtd. 01-06-1990).

The anticipated income of proposed urban no-delivery post office is to be calculated as in cases of delivery post office subject to the modifications vide note 3 in the form Value returns.

For retention and permanency likewise, the usual procedure as assessing the income and expenditure based on Value Returns will be followed.

- **Sanctions for opening of Post Offices;**

Orders for opening of BOs and departmental SOs, their permanency and closure hitherto issued by the Heads of Circles, are now issued by the Postmasters General of the Region. Sanction for retention of whole-time departmental posts like that of village postmen, MTS' borne on the establishment of experimental EDBOs will also be issued by the Postmasters General.

- ❖ **Upgradation of BOs into departmental SOs**

The policy in this regard is laid down in the Dte. memo No. 40-36/EFC/2002-Plg.(pt) dated 18.11.2005. The two conditions to be taken into account are:

- a) The office proposed for upgradation should have workload of at least 5 hours of its own.
- b) The anticipated loss of its working should not exceed Rs. 2,400/- per annum in normal rural areas and Rs. 4,800/- per annum in tribal and hilly areas.

It is also to be ensured that as a result of the opening of a new Post Office, the loss in respect of the parent Post Office does not increase beyond the permissible limit nor is its income reduced below the minimum prescribed.

The permanency of the upgraded office, the usual limit of permanency will apply. For retention, the prescribed limit is the same as for upgradation.

For retention of permanency of Class III sub post office, it is to be remembered that the cost of the diverted post will be excluded from the calculation of cost as laid down in the DG's letter no. 1-3/68-PRF dated 21-02-1969.

While submitting proposals for upgradation of an BO into Deptl. S.O., information in prescribed Annexure should be invariably furnished.

Conversion of Branch post office into Departmental Sub Office by withdrawing the post of a PA from another office should be permitted only when the reduction of work in that office is substantial. In other words, it should not normally be necessary to augment within a short time the clerical establishment of the office from which a PA has been withdrawn.

Subject to the above considerations and the prescribed limits, Branch post offices may be upgraded to departmental sub offices in cases where (a) a sub office has more than 20 branch offices in account and its sub account work needs decentralisation or (b) an extra departmental post office has on its own workload of five hours or more per day (excluding the work of sub accounts and accounts) even though its parent office may have 20 or less branch offices in account with.

At present while opening of departmental sub office or upgrading an BO to a departmental S.O., the cost of posts, if any, diverted from an existing post office is not taken into account in calculating the cost of the proposed office. This provision will hereafter apply only to cases of upgradation of BOs to departmental S.Os in the departmental interest. In other cases, the cost of the diverted posts will also be taken into account in calculating the cost of proposed sub office. (Reference: DG's Lr. No. 1-11/69 dated 07-09-1970).

- **Proposal for opening of Experimental Post Office:**

If the Superintendent has reason to believe that a post office is required in any particular locality and that the new income to be created by the opening of the office will soon be sufficient to render it eligible for permanency kept in Form Est. 5, for from, the locality to be served by the proposed office as well as of money orders respect of all classes of articles received for and where possible, dispatched received for payment in that locality. The value returns will be kept by the parent office of the proposed office. Frequently it will not be possible to make a useful return of articles dispatched, as before the opening of a post office many of the articles may have been posted in a neighboring office or in the letter-box of a market-town or have been given into the hands of a village postman.

If the revenue shown by these value returns, in Form Est. 5, confirms the Superintendent's expectations, he will submit a proposal to the Head of the Circle for sanction to the opening of the office experimentally. The letter to the Head of the Circle, which will not be submitted through the Audit Office, will show the establishment of the proposed office and will be accompanied by copies of the value returns referred to above, a statistical statement, in Form Est. 4 and a sketch map showing the relative positions of the proposed office and the post office or offices in its immediate neighborhood, together with the distances between them, as well as the position and length of any existing or proposed mail line.

(Rule 555/556 of PO Man. IV)

- **Maintenance of value returns:**

For retention of an experimental post office, Value Returns should be maintained (in the revised proforma vide Annexure-II) as mentioned below: (DG's Lr. No. 24-2/80-PAP dated 30-01-1982).

In respect of experimental post offices in rural areas, the value returns in revised proforma should be maintained (a) for the seventh month commencing from the month in which the experimental post office was opened and (b) after it has completed 3 years for the first month of each quarter of the year, the year commencing from the month in which the experimental post

office completes 3 years. Thus, if the experimental post office in question completes 3 years in the month of January, April, July and October of the year.

In respect of other experimental post offices, except those opened on NRC, the value returns should be maintained for the first month of each quarter of the year, the year commencing from the month in which experimental post office was opened. However, for the value returns of the first year, they should be maintained for the complete month following the month of opening and subsequently for the first month of each quarter.

- **Retention of Post Offices:**

Sanction for retention of experimental BOs will be issued by the Postmasters General of the Region, if the BOs are working within the permissible limit of loss. The Divisional Superintendent will prepare value returns in EST-6(a) showing the monthly income and cost of the office, based on the value returns maintained by the BO/AO and takes further action as mentioned in the following paras:

The experimental branch offices will initially be sanctioned up to the end of the financial year. On the basis of the value returns of 7th month, EST-6(a) is prepared by the Divisional Superintendent and sent to the Circle Office or Regional Office to see whether anticipated income has actually materialized and if not to consider such steps as may be necessary to reduce cost or improve income.

Subsequently, all BOs will be reviewed triennially and retention orders will be issued by Chief Postmasters General of the Circle.

After 3 years from the date of opening, if the experimental BO is found to be working beyond the permissible limit of loss, but having an income of at least 25% or 10% of cost of the BO (depending upon normal or hilly/backward/tribal area respectively) the retention sanction is issued by the Chief PMG of Circle for a period of 3 years from the date of anniversary of the post office, i.e., if the post office is opened on 14-02-1984 then the retention sanction should be issued for the period of one year up to 14-02-85, 14-02-86 and so on. Such retention sanction by the Chief PMG can be issued till 10 years from the date of opening of the BO.

In respect of the other experimental post offices like Departmental S.Os, the Superintendent will send the consolidated value returns along with statistics of work hours and staff hours, i.e., EST-2 and EST-79, to the PMG of the Region during the eleventh month of experimental year. The Superintendent will also record his recommendations having regard to the workload, financial viability, public need, etc. whether the experimental post office should be retained further, made permanent or should be closed down. The Head of the Circle or Region, will examine each case and issue necessary sanction for retention or permanency of the office as the case may be.

The Superintendent will maintain a register showing the particulars of experimental EDBOS retained during each half yearly period ending September and March. A copy of the register will be sent to PMG of the region on or before 20th of October and April every year.

- **Permanency of Post Offices:**

In urban area, the Post office should initially be self-supporting and at the time of first annual review, it should show 5% profit to be eligible for further retention.

The minimum distance between two post offices should be 1.5 kms in cities with a population of 20 lakhs and above and 2 kms in other Urban Areas. No two delivery offices however, should be closer than 5 kms for each other.

The permissible limit of annual loss in normal rural areas is Rs.2400/- and Rs.4800/- in tribal and hilly area.

- **Relocation/merger of SOs located in rural areas:**

In consonance with policy initiatives, the department is required to undertake consolidation/rationalization of network and providing postal services in those areas, which are lacking such facilities.

In view of this requirement, orders were issued in the past for rationalizing the network simultaneously keeping in mind the need to ensure that the level of access to Postal facilities is not reduced in violation of prescribed norms. The circles are empowered to relocate/merge single/double handed SOs (in urban areas) located in closer proximity than allowed under the existing distance norms and relocate BOs (in rural areas) located in closer proximity than the prescribed distance norm of 3 KMs respectively.

Since no plan targets are now being made available to the department for opening of new post offices, circles are directed to first make efforts to relocate rural DSOs which are not fulfilling the norms or which have been rendered unremunerative due to one reason or the other to the needy locations rather than close them down altogether. This will pave way for providing postal facilities in those areas where there is need and justification and at the same time ensure proper utilization of underutilized post offices and manpower.

Apart from collecting the traditional and prescribed data, the Inspector should closely study and monitor the starting of any industry/business, launching of project like construction of dams, power projects, existence or opening of institutions like Schools, Banks, introduction of developmental schemes and expansions like coming up of new township, adoption of village by an institution, boosting agricultural production or small-scale industries, etc

- **Value returns:**

Value Returns in form EST-5 in the revised proforma should be maintained and drawn up in EST-6(a) in connection with the proposals for:

- a) Opening, retention, permanency and closure of experimental post offices.
- b) Revision of establishment of Branch Offices and Class III Sub Offices (Single handed SOs)
- c) Upgrading a Branch Office into Departmental S.O.
- d) For increasing the cost of those mail lines which benefit Branch Offices only.

For the purpose of assessing the income of a non-delivery post office, the same form is issued.

- **Periodicity for establishment review:**

The matter has been reviewed in details and it has been directed vide Dte. Memo no. 25-3/2003-PE.I dated 01.04.2023 to follow the following periodicity w.e.f. 1 April, 2003;

(a) Periodical Review

All Head Post Offices/MDGs	- Every Year
MDGs	- Every two years
Class-1 SOs	- Every three years
Other T/SOs	- Every three years

(b) Revision of allowances

BPM/ABPM/DS	- Every three years
-------------	---------------------

(c) Triennial Review of BOs

- (i). Review of BOs establishment is to be carried out every 3 years,
- (ii). The review of B.Os, rationalization of their establishment and revision of allowances of GDSs will be done at the time of review of the S.O. or H.O.as the case may be and there is no need for inspecting officer to visit B.Os. separately for this purpose.
- (iii). Interim review as necessitated due to revision of norms or on account of any significant variation of workload of offices may be undertaken as and when found necessary.

Important Notes;

Additional staff found justified under the approved standards may be sanctioned and created in class III (single handed) sub office without reference to the financial position of the office, but efforts should be made to keep down the cost to the minimum consistent with efficiency.

For the purpose of opening of new post office, value returns of the parent post offices are necessary.

Note: As per the latest OM No. Y-28/8/2024-PE-II(Pt) dated 17.02.2025, the administrative power of Establishment matters such as Conversion of Branch Post Offices as delivery or non- delivery Branch Post Office, Merger of Branch Offices, Opening of Branch Office/Sub Post Offices by relocation/redeployment/upgradation Branch Post Office, Merger of Sub Post Offices, redeployment of Posts of Branch post Master/Assistant Branch Postmaster/Dak Sevak are assigned with the head of the Circles and Region.

• Standards for Division and Sub Divisions:

The divisions are sanctioned on the basis of standards evolved by staff inspection unit. Here, the number of offices of different categories, the number of staff sanction for the division, the number of inspection days and the number of public complaints dealt with are taken into consideration. The workload is arrived at by the number of units multiplied by the co-efficient fixed for each item like number of post offices, staff, etc.

The workload of 0.9, justifies a postal division without Assistant Superintendent of Post Offices. When the workload comes to 1.3, one post of Assistant Superintendent of Post Offices in the division justifies. But, if the workload of the division is 2.9 or more, the division itself is bifurcated by creating a new division, new division having workload of 0.9. If the Division cannot be bifurcated due to administrative reasons a Dy. Superintendent of POs can be provided in addition to the Asstt Supdt. of POs.

The sub divisions are sanctioned on the basis of number of post offices of all categories, various categories of staff sanctioned in the division, etc. There are separate standards evolved by the Standard Inspection Unit (SIU) for the purpose.

Apart from the traditional and prescribed data like survey map, census figures, village directory, etc., he should possess the socio-economic developments and activities taking place in his jurisdiction.

He should closely study and monitor the starting of any industry/business, launching of project like construction of dams, power projects, existence or opening of institutions like Schools, Banks, introduction of developmental schemes and expansions like coming up of new township, adoption of village by an institution, boosting agricultural production or small-scale industries, etc.

• Review of establishment- Revised procedure:

The basic purpose of review of establishment is to achieve the following objectives:

- (a) To examine statistical justification of existing manpower.
- (b) To examine proposals for augmentation, reduction or redeployment of existing manpower by suitable rearrangement
- (c) To examine available manpower in branch offices to achieve rationalization
- (d) To bring mail conveyance work on common line establishment for operational efficiency and economy.
- (e) To examine assigning of delivery functions to BPMs where the delivery work is not substantial and can be attended to by the BPM
- (f) To examine revision of allowances of GDSs on justified parameters of workload
- (g) To examine utilization of surplus establishment for betterment of existing services to new areas.

To achieve objectives mentioned above and to eliminate wastage of manpower in administrative units, the review of the establishment of each S.O. may have to be taken up along with the review of BOs under its account jurisdiction simultaneously. This gives an opportunity for taking a comprehensive look at the entire gamut of services, statistical data relative to traffic handled etc. by the SOs and BOs at a time. This also provides opportunity for carrying out in depth studies of deficiencies in the institutional arrangements and examines the allowances that need further revision.

In this system the sub post office or Head Post Office as the case may be, will maintain the statistics for itself and for its BOs simultaneously and verification of the statistics of the Account Office and its BOs can be done by IPs/ASPs at the SO/HO point during visit of the account office and review can be worked out by the Divisional Office at a time.

Chapter :5 RECORDS MANAGEMENT

Records refer to the sources of information which have future referral value. Records may be on paper or non-paper medium. In the latter form these are available as floppies, CDs, audio-tapes, micro-films or just in the cyber space. Records are tools for the management to take tactical or operational or strategic decisions. These are the memory of an organization. The quality of the decisions taken by an organization depends to a large extent on the quality and timeliness of the information provided to the decision makers.

5.1 Introduction

1. What constitutes Records?

In the offices records get created when the office performs its informational role. Records are end product of activities such as collecting, collating, storing, processing and disseminating information. In man's progress from Stone Age to information Age the pace of records generation in the governmental and non-governmental sectors has become mind-boggling. In the context of office, the information available in the form of files, registers, manuals, maps, reports, correspondence, forms etc. would form the building blocks of official records depending upon their referral value. The creation of records in an organization takes place during the process of its activities and operations. The records are created because of the following factors: -

- a) **External Activities:** This could be in the form of various communications received from outside.
- b) **Internal Activities:** This could be in the form of the analysis of the communications received from outside or the process of decision making on the issues considered by the organization. The communications conveying the final decisions of the organizations would also fall under this category.
- c) **Mini Records:** To facilitate the internal working of the organization especially to meet the informational needs during the process of decision making, organizations create certain aids to processing for various types of cases. These may be running summary of a case, reference folders, standing notes, standing guard files etc.

2. Why is it necessary to retain government records?

Some of the reasons for retaining Government records are:-

- i. The Public Records Act 1993 has given a statutory orientation to the need to properly preserve and maintain records as per the Act and the Rules framed under it.
- ii. The paradigm shift in the relationship between citizens and Government gravitating towards e-governance has been manifested in the Right to Information Act 2005. This has enjoined additional responsibility to have an efficient records management system to ensure the timely availability of information to the public.
- iii. To get over the limitations of human memory to meet the informational needs relating to planning and scheduling of governmental activities.
- iv. To ensure continuity in administration in view of the continuous personnel changes.
- v. To meet obligations towards the Audit, Courts, Legislature, Parliamentary Committees and other public authorities.
- vi. To maintain consistency and uniformity in the decision making and its execution.
- vii. To maintain transparency in Government working.
- viii. For fixing responsibility if the need for that arises.
- ix. For historical and cultural value of records in the history of the nation.

- x. For ensuring financial propriety.
- xi. For providing evidence in the cases of dispute.

3. Records Management:

Records management refers to the activities required to be undertaken during the entire life cycle of a record so that records are kept within manageable limits to ensure quick retrieval of the required records at a particular moment. For this a watch would have to be kept over each stage in the life cycle of a record i.e. from its creation to disposition. These stages may be grouped in the following categories:

- i. Exercising judicious control over the CREATION of records.
- ii. After the disposal of the case appropriate CATEGORISATION of the record as per importance of the records.
- iii. TRANSFER of the disposed of closed record to the designated custodians.
- iv. MAINTENANCE of the records by the custodian.
- v. PRESERVATION of the records by the custodian.
- vi. REVIEW of the records by the creator on the completion of the initial retention period.
- vii. WEEDING out of the records that has outlived its utility.
- viii. Retiring the records of lasting value to the ultimate custodian NATIONAL ARCHIVES OF INDIA.

4. Principles of effective records management: -

Keeping in view the acid test of records management that is quick retrieval and considering the activities mentioned above, principles of efficient records management would be as enumerated below:

- i. There should be control over the creation of record since its inception till its final disposition. Only relevant papers may be kept in the file. Papers of secondary importance and of transitory nature should not be allowed to clutter the file.
- ii. Elaborate record retention schedules should be available in the organization. These schedules should correspond to the approved filing system being followed in the organization. The schedule should provide for uniform and systematic schedule for retention and disposal of records. These schedules themselves are reviewed periodically say after every five years or so.
- iii. The closed records should be regularly and periodically reviewed by the creating agency for their intrinsic and informational value after the expiry of the initial retention period.
- iv. There should be a constant weeding of the records that have outlived its utility. It would keep the cost of maintenance of the records minimum.
- v. The records should be stored in such a manner that they are accessible to the agencies that need to utilize them.
- vi. The storage of records should also help in speedy retrieval of records.
- vii. The maintenance and preservation of records should not be unnecessarily expensive. Economy should be observed by ensuring that a) records occupy minimum space, b) cost of storage equipments is low. c) cost of retrieving information is low.

5.2 Categorization of records:

The government records at the time of their segregation as closed records are categorized in accordance with their importance. There are three such categories:-

- I. **CATEGORY 'A':** At the time of recording of such files these are endorsed as 'KEEP and MICROFILM'. These categories of files are kept for at the most 25 years with the creator. Thereafter a joint review is undertaken with the NAI. If the file clears that review it is taken over by the NAI. Files which fall in this category are:-
- (i). Files which qualify for permanent preservation for administrative purposes and which have to be microfilmed because they contain:
 - (a) A document so precious that its original must be preserved intact and access to it in the original form must be restricted to the barest minimum; or
 - (b) Material likely to be required for frequent references by various agencies.
 - (ii). Files of historical importance

Central Secretariat Manual of Office Procedure brought by the Department of Administrative Reforms and Public Grievances gives an illustrative list of Category 'A' and Category 'B' cases at Appendix No. 25.

- II. **CATEGORY 'B':** At the time of recording of such files these are endorsed as 'KEEP but DO NOT MICROFILM'. This category of files cover files required for permanent preservation for administrative purposes, but not containing material of the kind mentioned in paragraph i (a) and (b) given above.
- III. This category includes those files which are required to be preserved for specified period only. These are the files of secondary value having reference value for a limited period not exceeding 10 years.

5.3 Record Retention Schedules:

Records should neither be destroyed prematurely nor should they be kept after they have out-lived their utility. There should be a reasonable ratio between the creation and destruction of records. One of the essential components of an efficient records management system is the availability of elaborate record retention schedules.

1. Vouchers and Documents

1.6 Money Order		
1	Journals (lists) of money orders issued (Head Office and Sub Office (MO.2)	18 months
2	Register of Money Orders received for payment (MO.3)	18 months
3	List of Money Orders Paid (Head Office and Sub Office (MO.4)	18 months
4	Compilation of Money Orders Paid (MO.23)	18 months
5	Books of money order receipts (Head Office and Sub Office) (MO.1)	2 years
6	Compilation of daily totals of money orders issued in sub offices	18 months
7	Postman's money orders paid books (MS.27)	18 months

1.5 Registration and Parcel		
1	Memos or admission of delivery obtained from the addressees in cases where inward foreign parcel receipts are not forthcoming	1 - 1½ years
2	Inward foreign parcel receipts obtained from the Director of Accounts (Postal) for purposes of enquiry	1 - 1½ years after completion of enquiry
3	Register of customs duty realised on postal parcels and letters	1 - 1½ years
4	Inward foreign parcel bills	1 - 1½ years
5	Register of letter mail articles detained for customs examination	1 - 1½ years after the items under detention are finally disposed off
6	Register of refunds and write back of customs duty allowed on postal parcels and letters	1 - 1½ years after the items assessed for the customs duty are finally disposed off
7	Statement showing details of inward duty prepaid parcels and the amount claimed in the UK General Account	3 years
8	Schedule of customs duty and other charges realised in cash on inward foreign parcels and letter mail articles	1 - 1½ years
9	Parcel receipts and assessment memos relating to inward foreign parcels and letter mail articles	1 - 1½ years

1.7 Indian Postal Orders		
1	List and Journals of Indian Postal Orders sold	18 months
2	List of Indian Postal Orders paid	18 months
3	Register of Indian Postal Orders in stock	18 months

(Part II of Annexure 'A' of Appendix 5 of P&T FHB Volume I)

1.8 Treasury/Cash		
1	Treasurer's Cash Book	10 years
2	Treasury Passbook	10 years
3	Treasury Vouchers	3 years
4	Treasury receipts	3 years

(Part II of Annexure 'A' of Appendix 5 of P&T FHB Volume I)

5	Cash Book (TR.4)	10 years
6	Register of cheques received and cleared (ACG 28)	5 years from the date of last entry in the register
7	Register of cheque/receipt books	5 years from the date of last entry in the register
8	Counterfoils of used cheque book/receipt books	5 years from the date of last cheque drawn/receipt issued from the book
9	Money receipts (ACG 67)	5 years from the date of last cheque drawn/receipt issued from the book

(Rule 8 of FHB Volume I)

(Part I of Annexure 'A' of Appendix 5 of P&T FHB Volume I)

10	Cash Book maintained by drawing and disbursing officers	10 years
----	---	----------

Appendix 5 of P&T FHB Volume I

1.9 Sub Accounts

Note : The period of preservation mentioned below is in terms of complete account year(s)

1	Head Office Summary	3 years
2	Sub Office daily accounts	18 months
3	Branch office daily accounts	2 years
4	Sub office summaries	18 months
5	Branch Office summaries	18 months
6	Sub Office slips	18 months
7	Branch Office Slips	2 years
8	Sub Office Accounts	3 years
9	Branch Office Accounts	3 years
10	Treasurers Cash Book	10 years

(Part II of Annexure 'A' of Appendix 5 of P&T FHB Volume I)

1.10 Accounts		
1	Head Office Cash Book	3 years
2	Contingent Bills (copies)	3 years
3	Schedule of receipts and payments (copies)	3 years
4	Memo of disbursement of pay and allowances with receipts for money paid by the Postmaster	3 years or 1 year after the completion of audit whichever is later (i.e. maximum 3 to 6 years)
(DG 62-37/86 dt.25/06/87)		
5	Runner's appointment certificates	Permanent
6	Remittance advice and acknowledgement	18 months
7	Daily lists of telephone revenue collections	2 years
8	Monthly statements of fluctuating charges in form A	1 year
9	Counterfoils of pay orders	3 years from the date of issue of last pay order
10	Register of refunds (ACG 27)	5 years
(Part II of Annexure 'A' of Appendix 5 of P&T FHB Volume I)		
11	Objection statements and retrenchment memoranda	3 years
12	Receipts for money paid (other than those filed with the acquittance rolls)	3 years
13	Register of losses, recoverable advances and retrenchments	4 years
14	Letter of authority for payment to another person or agent	35 years
15	Inspection reports from the Audit Office/Accounts Office	1 year after the next inspection provided all the items have been settled

1.13 Record Keeping for Savings Bank/Certificates		
1	All long books and List of Transactions either available in hard copy or in soft copy	5 years
2	All ledger cards or account details either available in hard or soft copy, Account Opening Forms with CDD/KYC documents and SS Books	5 years after closure of the account
3	All account closure vouchers	5 years from the date of closure of accounts
4	All purchase application forms along with KYC/CDD documents	5 years after discharge of certificates
(Master Circular No.1 on Anti Money Laundering (AML) /Combating of Financing Terrorism (CFT) AML/CFT issued vide SB Order 14/2012 and amended vide SB Order No. 8/2013.)		

2. BRANCH POST OFFICE		
1	Branch Office account (Pa.6)	3 years after they are used up
2	Branch Office Journal (Pa.5) along with BO slips	3 years after they are used up
3	Book of BO receipts (MS 87(a))	2 years
4	Registered lists	2 years
5	Parcel Lists	2 years
6	Mail Lists received and despatched	2 years
7	Branch Office slips	2 years
8	Invoices of publications and articles received from the Stock Depot	3 years
9	Order Book	To be destroyed on special permission of the Divisional Superintendent
10	Stock Book	To be destroyed on special permission of the Divisional Superintendent
11	Village Postman's book of receipts (MS.87)	2 years
12	Book of Postmarks	2 years
13	Circulars of the Head of the Circles containing convictions of Departmental officials	Permanent
14	Enumeration Returns	5 years
15	Yearly village returns	5 years
Note: The records at serial 9, 10, 11 and 12 above should be destroyed by fire or otherwise, in such a manner that they may not be used again. Other record should be torn up and sold as waste paper		
(Rule 21 of Book of Rules for Branch Offices)		

III RAILWAY MAIL SERVICE		
7. HEAD RECORD OFFICE		
1	Cash Books	3 years
2	Cash abstracts	3 years
3	Copies of contingent bills and bills for double duty and outstation allowances	3 years
4	Loss case register	Permanent
5	Statements and correspondence relating to reserved accommodation supplied to Railway Mail Service Sections half yearly and weightment of bags despatched under weightment system half yearly	1 year
6	Stock book of bags	3 years
7	Memo of disbursement of pay and allowances with receipts	3 years or 1 year after issuing by audit whichever is later
8	Invoices of articles received from the Stock Depot	3 years
9	Carbonic copies of invoices returned to Stock Depot	3 years
(Part III (a) of Annexure A of Appendix 5 of P&T FHB Volume I)		
10	Register of sanctioned establishment of RMS office	1 year after new one is prepared or supplied

IV ADMINISTRATION

9. SUB DIVISIONAL INSPECTOR AND ASSISTANT SUPERINTENDENT OF POST OFFICES

The records in the office of the Inspector or Assistant Superintendent of Post Offices of Sub Divisions should be preserved for the period prescribed for Divisional Superintendent (See Item 11)

(Rule 297 of P&T Manual Volume VIII)

10. INSPECTOR, RAILWAY MAIL SERVICE

1	PMG's Circulars and Circle Orders	3 years counting from the month of April following the close of the official year in which they were issued
2	DG's Circulars and General Orders	-do-
3	PMG's Weekly Sorting Orders and Sorting Memos	1 year counting from the month of April following the close of the official year in which they were issued
4	Memos relating to changes in Due Mail and Sorting Lists issued by the Superintendents RMS	-do-
5	A' orders issued by the Superintendents RMS	-do-
6	B' orders issued by the Superintendents RMS	-do-
7	Copies of Due Mail and Sorting Lists of Sections and Mail Offices in the Sub Division of Inspectors	1 year after the new ones have been supplied
8	Memoranda of distribution of work of sections and mail offices	1 year after the new ones have been supplied
9	List of officials appointed by the Inspector	1 year after a new list is prepared

11. DIVISIONAL SUPERINTENDENTS (POSTAL AND RMS)

1	DG's Circulars and Circulars of Head of the Circles	3 years counting from the month of April following the close of the official year in which they were issued
2	DG's General Orders	-do-
3	Cases of irregularities and complaints in which a pecuniary claim has been made and rejected	3 years after the month in which the cases are closed

4	Enquiry cases relating to discharged cash certificates (together with the certificate)	3 years from the due dates of maturity of the certificates
5	Enquiry cases relating to savings bank withdrawals (together with warrants of payment)	3 years after the month in which the cases are closed
6	Inward and outward registers of correspondence	3 years after the years in which they were closed
7	Copies of sorting lists, memorandum of distribution of work and other documents supplied to offices and sections	1 year after new ones have been supplied or prepared
8	Maps	1 year after the new ones have been supplied or prepared
9	Registers of sanctioned establishments	1 year after the new ones have been supplied or prepared
10	Personal files and confidential reports	3 years after the month in which the officials concerned ceased to belong to the Department except in cases of absconders whose records should not be disposed of without the special permission of the Head of the Circle
11	Establishment files	15 years
12	Confidential records/character sheets	1 year after the officials concerned have died, resigned or been dismissed. Confidential records and character sheets of officials who have retired should be preserved and destroyed 5 years after their retirement. Confidential records and character sheets of officials who have absconded should not be disposed of without the special permission of the Head of the Circle. Confidential records and character sheets of officials who retire on invalid pension should be preserved alongwith their pension cases for 25 years or for 3 years after their death, whichever is earlier
17	Order book	Should be kept as a permanent record and not disposed of without the special permission of the Head of the Circle
18	Invoices of articles received from the Stores Depot	3 years after the month in which they are received
19	Building and runner's huts	3 years after the month in which the buildings or huts have ceased to be occupied by the Department
20	DG's Annual Report	To be preserved for 3 years in the Divisional offices
21	Nominal Roll	3 years. In cases where the Department is likely to be involved in some loss, it should be preserved until the case is settled and monetary responsibility fixed
22	All other records not mentioned above	1 year after the month in which they were closed
(Rule 201 of P&T Manual Volume VIII)		
23	Register showing licences issued for the use of Franking Machine (to be maintained by the licensing authority) (FM.2)	2 years after expiry of validity date of licence
32	Correspondence relating to losses, defalcations etc	18 months after final orders have been passed (one year in the case of Post Offices and Railway Mail Service Offices)
(Rule 25 of Postal Manual Volume VI Part I)		
33	Register of	
a	Registered Newspapers	Permanent
b	Policies assigned	Permanent
c	Loss with index	Permanent
d	Absconders	Permanent
e	Correspondence received	3 years
f	Security bonds	3 years
(Part I of Annexure A of Appendix 5 of P&T FHB Volume I)		

2. Computer and Peripherals

On the basis of recommendations of the Committee constituted for “Reassessment of the norms for supply of computers and peripherals in various offices of the Department of Posts in the country following guidelines were communicated for further necessary action:-

- (a). The life of computer and peripherals is fixed for 5 years.
 - (b). While procuring Computers and peripherals it may be ensured that the warranty is extended to 5 years.
 - (c). In case 5 years warranty is not possible, a clause for maintenance beyond the period of warranty maybe included so that the machines can be put to use for 5 years.
1. The competent authority has added that 5 years of age criteria is only an enabler and indicative guidelines for initiating the process of condemnation. Normally the computers are in working condition even after crossing the 5 years life and can be put in to use further. Hence the 5 years life span is not to be used as a yardstick by itself to condemn a computer unless other necessary conditions like the suitability for use of present and further applications is independently examined. Hence Circles may take most economic course of action depending upon the local conditions under the overall guidelines given above.
 2. The Circles can condemn Computers and peripherals which are not working and irreparable as per above recommendations/ observations after following the due procedure prescribed in the GFR and all such rules/ articles on the subject.
 3. A committee should be constituted for this purpose with the following members: -
 - (1) Director Postal Service
 - (2) CAO/ ACAO/ Sr. A.O./ A.O. representing Finance Wing.
 - (3) A Technical member having knowledge of Information Technology from a Government or Semi Government Institution such as NIC/ MTNL/ BSNL/ DOT etc. In case a suitable officer is not available from NIC/ MTNL/ BSNL/DOT etc., an officer of the Department not below the level of PS Group “B” having sufficient knowledge of IT can also be made the member of the committee.
 - (4) And in case of power backup systems an EE/AE representing Electrical Division.

5.4 Procedure for Recording:

Files should be recorded after the issues considered thereon have been completed. However, files of purely ephemeral nature containing papers of little reference value or research value may be destroyed after one year even without formally recording.

After action on the issues considered on the file have been completed, the dealing hand /initiating officer, in consultation with his supervisory officer should close and record the file in the manner prescribed below;

- I. Remove from file all superfluous papers such as reminders, acknowledgements routine slips working sheets, rough drafts, surplus copies, etc. and destroy them.
- II. Indicate the appropriate categorization of record and in the case of class 'C' also specify the retention period and the year of destruction on the file cover.

- III. Where necessary revise the title of the file so that it describes adequately the contents at that stage or that the title of the file is the mirror image of the contents of the file.
- IV. Get category 'A' and 'B' files indexed.
- V. Take extract from the file copies of important decisions documents etc. as are considered useful for future reference and add them to the standing guard file, precedent book.
- VI. Complete all references in the file and also write previous and later references on the file cover.
- VII. Complete entries in the file register. If need be revise the entries relating to the title of the file also.
- VIII. Complete entries in the register for watching progress of recording.
- IX. Write the word recorded prominently in red ink across the entries in the file movement register.
- X. If required re -page- number the file. Write page numbers in ink.
- XI. Prepare fresh file covers, where necessary, with all the entries already made thereon.
- XII. Repair the damaged papers and get the file stitched.

5.5 Indexing of Files:

Some of the files are required to be indexed at the time of their recording. Files of category 'A' and 'B' will only be indexed.

- I. Ensure that the title of the file adequately represents the contents of the file.
- II. From the title of the file identify the catchwords which will naturally occur to any one searching for the file later. Here a foresight is needed to visualize situation as it would be in the future. Where conventional filing system is followed first such catchwords can be identified from the standard heads and from the standard sub heads. These are known as 'index heads' and 'index sub-heads'.
- III. These catch words are approved by the supervisory officer.
- IV. Take the index cards double the number the catchwords so identified. These cards are similar to the catalogue cards used in the library.
- V. Indicate on top of cards all the catchwords one below the other. Distinguish the index heads and index sub-heads by typing the former in capital letters.
- VI. Allot a pair of cards to each catch word by scoring out entries relating to the others.
- VII. Arrange the index card in two sets in alphabetical order of catch words. Keep one set in the Section. Send the other set to the compiler of Departmental index.
- VIII. For the Section keep the set of cards on year-wise basis.
- IX. Complete the entries relating to indexing on the file cover of the recorded file.
- X. Where the functional filing system is followed files need not be indexed under the basic, primary, secondary and tertiary heads. The functional filing scheme itself will provide the master index. However, these files will have to be indexed under the catch words used in the 'content' part of the title, which falls outside the standardized headings.

5.6 Retrieval of Records:

It is an important activity in the area of records management. If a preserved record cannot be retrieved at the required moment it is as good as destroyed. The records required to be retrieved is properly identified i.e. the exact file number etc. with the help of aids to retrieve records such as: -

- I. Organizational History
- II. Printed Index Heads
- III. Induction Note
- IV. Index Cards
- V. File Registers
- VI. Alphabetical List of Important Files
- VII. Precedent Books
- VIII. Standing Guard File
- IX. Standing Note
- X. Reference Folder

Thereafter a formal request is made for requisitioning the record to the custodian of the record. Due procedure is followed to keep track of the movement of the requisitioned records by the requisitions as well as the custodian of records to ensure that the requisitioned record does not get lost. For this purpose, every custodian of records issues the requisitioned record only against a conspicuously colored requisitioning card or paper. The requisitioning agency is also required to indicate the purpose for which the particular record is being requisitioned. It is mandatory to indicate the identity i.e. the file number, diary number etc. of the current record with which the requisitioned record is to be linked. This helps in tracing the movement of the requisitioned record. When record is issued the requisition is kept in place of the issued record. If a requisitioned file initially obtained for being put up in one case, is subsequently put up with another file, a fresh requisition should be given to the custodian of the records.

Files obtained from DRR are normally returned within three months. Files obtained from NAI are not normally retained for more than six months except with their specific knowledge and consent. The DRR as well as the NAI keep note of the records issued by them and follow this up by periodical reminders.

5.7 Review of Records: -

Reviewing is the activity for determining the future of the past records that have completed the initially prescribed retention period. The objective is to ascertain how much of the records stored have lost their relevance and utility at the end of the prescribed retention period. This exercise helps in determining the current and future administrative, legal fiscal use of the records as well as their evidential and informational value. The review also looks into the intrinsic value of the records which may be due to some unique factors such as age, circumstances of creation, signatures, seals etc.

Review should be undertaken in a systematic and regular manner. It should be entrusted to those who are conversant with the subject matter.

The records categorized as Category "C" records are reviewed after the completion of the indicated calendar years from the year of closure. For example, if a file has been recorded as C-3, on 15.06.2005 it would be reviewed any time after completion of the years 2006, 2007 and 2008. The Category 'A' and Category 'B' recorded files are reviewed after the completion of **25 years from the year of opening of files.**

To undertake the review exercise systematically the DRR at the beginning of the year takes stock of the files that are mature for review. In respect of the files to be reviewed by the Sections, these are sent in almost equal numbers spread over the entire year.

5.8 Disposition of Records: -

When after review it is found that some of the records have outlived its utility, it is weeded out. Here, before such records are confined to incinerator or shredder for destruction a 'Certificate of Destruction' is prepared in the format prescribed as 'Form-6' in the Public Records Rules, 1997.

5.9 The Public Records Act 1993 (important Acts)

Definitions: "Public Records" includes:

- i. any document, manuscript and file;
- ii. any microfilm, microfiche and facsimile copy of a document;
- iii. any reproduction of image or images embodied in such microfilm (whether enlarged or not); and
- iv. any other material produced by a computer or by any other device, of any records creating agency;

Records creating agency includes:

- i. in relation to the Central Government, any ministry, department or office of that Government;
- ii. in relation to any statutory body or corporation wholly or substantially controlled or financed by the Central Government or commission or any committee constituted by that Government, the offices of the said body, corporation, commission or committee;
- iii. in relation to a Union territory Administration, any department or office of that Administration;
- iv. in relation to any statutory body or corporation wholly or substantially controlled or financed by Union territory Administration or commission or any committee constituted by that Administration, the offices of the said body, corporation, commission or committee;

Prohibition against taking of public records out of India:

No person shall take or cause to be taken out of India any public records without the prior approval of the Central Government: Provided that no such prior approval shall be required if any public records are taken or sent out of India for any official purpose.

5.10 Compendium on Preservation and Disposal of Records

5.10.1. RECORDING

- 1) Recording is the process of closing a file after action on all the issues under consideration thereon has been completed.
- 2) Following action should be taken in respect of files which are to be recorded and disposed of in the offices where O & M Procedure is followed.
 - i) When the dealing assistant is satisfied that no further action is required to be taken on a file, the file should be recorded, indicating the year of destruction.
 - ii) Every file which to be recorded will be stamped on the outer cover with the words "to be destroyed" or "Permanent Record"
 - iii) A note to the effect that the file has been recorded will be made in the File Register under the Column "Date of Recording".

- iv) Files which are of purely ephemeral nature will not be recorded but will be destroyed as soon as they are one year old.
 - v) For the purpose of recording every section will maintain the periodicity of preservation of records concerning to the section and the recording will be done once in every month.
- 3) Maintenance and destruction of spare copies Each section will keep in separate bundles spare copies of important communications issued by it. These bundles should be examined every year and all spare copies which are not likely to be required any longer should be destroyed by the Section Supervisor.
 - 4) Old Records: The recorded files may be sent to Records after getting them stitched. 8. On the fly leaf of the Sectional Register of old files an extract from the latest orders showing the periods of preservation of different kinds of records should be pasted. This extract should be corrected up to date as and when changes in the periods of preservation of records are made by the prescribed authorities. Period of preservation and date of destruction should be noted on the file cover also.
 - 5) The following procedure should be adopted for maintaining files in Record Room
 - i) The files transferred to the Record Room will be accompanied by a challan in duplicate in the prescribed proforma. After due verification, one copy of the challan will be retained in the Record Room and other copy will be returned to the Section concerned. Duplicate copies of the challans retained in the Record Room will be filed chronologically section wise.
 - ii) The files in the Record Room will be arranged section wise and chronologically. Where the file marks do not indicate the year of opening, the files will be arranged serially, as for example AR 630, AR 702, AR 781 etc.
 - iii) For the purpose of weeding, all the files received in the Record Room will also be entered in the Record Review Register year wise and section wise on the basis of year of destruction of the files. Every year, files due for destruction will be picked up with the help of this register and referred to the concerned section Supervisor for a certificate as to whether the file may be destroyed or should be preserved for a further period, which he should indicate. The Record Review Register should be maintained in the prescribed proforma.
 - iv) In order to keep a proper not about the movement of the recorded files, they will be obtained when required by sending a requisition slip in the prescribed proforma. The requisition slip, the length of which will normally be the same as that of an office file, will be placed in the record bundle in place of the file taken off. When a recorded file is put up with papers other than those for which it was originally obtained from the records, a fresh slip marked "change slip" should be prepared by the concerned section and sent to the record room for placing it in lieu of the original slip.

(Chapter VII of Manual of Office Procedure of P&T Circle Offices and Other Administrative Units)

5.10.2. Preservation of Records:

The information compiled in the following pages is based on rules contained in various Departmental Manuals and orders issued from time to time. The authority is quoted at appropriate place. However, the following points should be kept in view while destroying or disposing of the old records.

- 1) The following records should not be destroyed on any account:

- a. Records connected with expenditure which is within the period of limitation fixed by law.
 - b. Records connected with the expenditure on projects, schemes or works not completed, although beyond the period of limitation.
 - c. Records connected with claims to service and personal matters of affected persons in the service.
 - d. Orders and sanctions of a permanent character, until revised
(Para) of Appendix 5 of P&T FHB Volume-I)
- 2) Where a minimum period after which any record may be destroyed has been prescribed, Heads of Departments and Circles or Divisional Heads or First Class Postmasters (including Presidency Postmasters) may order in writing the destruction of such records in their own and subordinate offices on the expiry of that period counting from the last day of the latest official year covered by the Record.
(Para (c) of Appendix 5 of P&T FHB Volume-I)
- 3) Heads of Departments are competent to sanction the destruction of such other records in their own and subordinate offices as may be considered useless, but a list of such records as properly appertain to the accounts audited by the Indian Audit Department should be forwarded to the Director of Audit P&T for his concurrence before destruction I ordered by the Head of the Department.
(Para (d) of Appendix 5 of P&T FHB Volume-I)
- 4) The account records against which audit objections are pending should not be destroyed until final settlement of audit objections. Before ordering destruction of records, it should be ensured that no audit objection is pending in respect of the period for which records are destroyed.
(Note below Rule 94 of P&T FHB Vol.I)
- 5) All relevant records in connection with the complaints involving pecuniary claims, including those kept in the Audit Offices should be preserved by the offices dealing with such complaints (or they should ensure that the records are preserved).
(Note below Rule 25(1) (b) of Postal Manual Volume-VI Part-I)
- 6) A register of destruction of records in form ACG-91 should be maintained in each office and preserved permanently. Full details of all records destroyed from time to time should be maintained in this register. Proforma of ACG-91 is furnished in Appendix at the end of this book.
(Rule 69 of P&T FHB Volume-I)

5.10.3. Important Notes:

1. The old records except those mentioned in item (b) below (and those mentioned at appropriate place in the succeeding pages), should be torn up and sold as waste paper to contractors by calling for tenders for fixed periods. If no purchaser can be found to buy the waste paper it should be destroyed by fire.
(Rule 25(1) (a) & (b) of Postal Manual Volume-VI Part-I)
2. The following records should be destroyed by fire
 - i. Confidential Records.
 - ii. Book of Postmarks
(Rule 25 (1) (b) of Postal Manual Volume VI Part-I)
3. The following records should not be destroyed without special permission of the Head of Circle:

- i. Post office Order Book (Except in Branch Offices)
- ii. Register of undeliverable passbooks in deposit in the Head Office.
- iii. Post office certificate Ledger (used under the old procedure)
- iv. Correspondence and documents regarding which enquiry is in progress, or connected with cases which have not been fully decided or closed.
- v. Character sheets of officials in service and those who have absconded.
(Rule 25 (3) of Postal Manual Volume-VI Part-I)
- vi. Order book of a record office.
- vii. Nominal roll of Token holders.
- viii. Works papers, correspondence or documents regarding which enquiry is in progress, or connected with cases which have not been fully decided or closed.
(Rule 17 (2) of Postal Manual Volume-VII)

5.11 Rules regarding disposal of goods

Rule 196. Disposal of Goods:

- i. An item may be declared surplus or obsolete or unserviceable if the same is of no use to the Ministry or Department. The reasons for declaring the item surplus or obsolete or unserviceable should be recorded by the authority competent to purchase the item.
- ii. The competent authority may, at his discretion, constitute a committee at appropriate level to declare item(s) as surplus or obsolete or unserviceable.
- iii. The book value, guiding price and reserved price, which will be required while disposing of the surplus goods, should also be worked out. In case where it is not possible to work out the book value, the original purchase price of the goods in question may be utilised. A report of stores for disposal shall be prepared in Form GFR - 17.
- iv. In case an item becomes unserviceable due to negligence, fraud or mischief on the part of a Government servant, responsibility for the same should be fixed.

Rule 197. Modes of Disposal:

- i. Surplus or obsolete or unserviceable goods of assessed residual value above Rupees Two Lakh should be disposed of by: a) obtaining bids through advertised tender or b) public auction.
- ii. For surplus or obsolete or unserviceable goods with residual value less than Rupees Two Lakh, the mode of disposal will be determined by the competent authority, keeping in view the necessity to avoid accumulation of such goods and consequential blockage of space and, also, deterioration in value of goods to be disposed of.
- iii. Certain surplus or obsolete or unserviceable goods such as expired medicines, food grain, ammunition etc., which are hazardous or unfit for human consumption, should be disposed of or destroyed immediately by adopting suitable mode so as to avoid any health hazard and/or environmental pollution and also the possibility of misuse of such goods.
- iv. Surplus or obsolete or unserviceable goods, equipment and documents, which involve security concerns (e.g. currency, negotiable instruments, receipt books, stamps,

security press etc.) should be disposed of/destroyed in an appropriate manner to ensure compliance with rules relating to official secrets as well as financial prudence.

Rule 198. Disposal through Advertised Tender:

- (i). The broad steps to be adopted for this purpose are as follows:
 - i. Preparation of bidding documents.
 - ii. Invitation of tender for the surplus goods to be sold.
 - iii. Opening of bids.
 - iv. Analysis and evaluation of bids received.
 - v. Selection of highest responsive bidder.
 - vi. Collection of sale value from the selected bidder.
 - vii. Issue of sale release order to the selected bidder.
 - viii. Release of the sold surplus goods to the selected bidder.
 - ix. Return of bid security to the unsuccessful bidders.
- (ii). The important aspects to be kept in view while disposing the goods through advertised tender are as under: -
 - (a) The basic principle for sale of such goods through advertised tender is ensuring transparency, competition, fairness and elimination of discretion. Wide publicity should be ensured of the sale plan and the goods to be sold. All the required terms and conditions of sale are to be incorporated in the bidding document comprehensively in plain and simple language. Applicability of taxes, as relevant, should be clearly stated in the document.
 - (b) The bidding document should also indicate the location and present condition of the goods to be sold so that the bidders can inspect the goods before bidding.
 - (c) The bidders should be asked to furnish bid security along with their bids. The amount of bid security should ordinarily be ten per cent. of the assessed or reserved price of the goods. The exact bid security amount should be indicated in the bidding document.
 - (d) The bid of the highest acceptable responsive bidder should normally be accepted. However, if the price offered by that bidder is not acceptable, negotiation may be held only with that bidder. In case such negotiation does not provide the desired result, the reasonable or acceptable price may be counter offered to the next highest responsive bidder(s).
 - (e) In case the total quantity to be disposed of cannot be taken up by the highest acceptable bidder, the remaining quantity may be offered to the next higher bidder(s) at the price offered by the highest acceptable bidder.
 - (f) Full payment, i.e. the residual amount after adjusting the bid security should be obtained from the successful bidder before releasing the goods.
 - (g) In case the selected bidder does not show interest in lifting the goods, the bid security should be forfeited and other actions initiated including re-sale of the goods in question at the risk and cost of the defaulter, after obtaining legal advice.

(iii). Late bids i.e. bid received after the specified date and time of receipt should not to be considered.

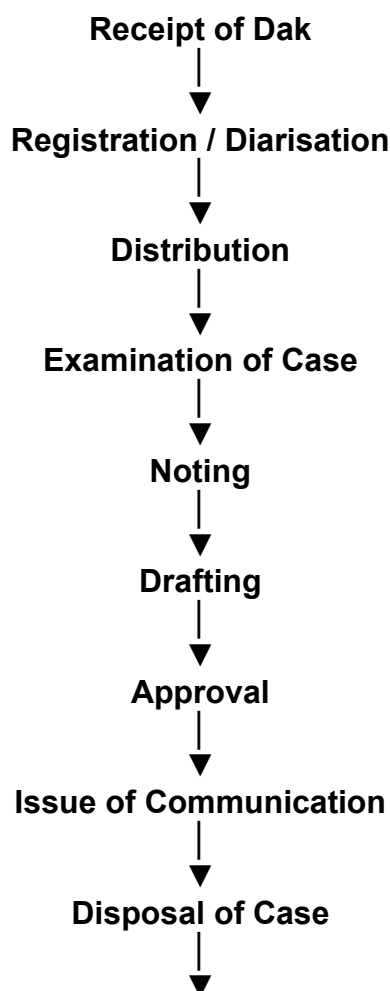
Chapter :6 Noting & Drafting

6.1. Introduction

Office procedure refers to the systematic process followed in government offices for the receipt, examination, processing and disposal of official work. It provides a standardized framework for handling official communications, maintaining files, recording decisions and issuing communications in an efficient, transparent and accountable manner. In the Department of Posts, an Inspector Posts is required to process a wide range of administrative, operational and financial matters. A sound knowledge of office procedure enables the Inspector to examine cases, prepare notes and drafts, issue official communications and ensure timely disposal of work in accordance with the prescribed rules and procedures.

With the implementation of the **eOffice** system across the Department of Posts, official work is increasingly being processed through electronic files. Accordingly, every Inspector Posts should be familiar with the principles of office procedure and their application in the digital office environment.

This chapter explains the basic principles of office procedure, file management, noting, drafting and official communication applicable to the Department of Posts.



Recording & Preservation of File. (Refer Chapter 5 of main index of this reading material)

6.2. Office Procedure

Office procedure refers to the prescribed system and methods followed in a government office for the efficient receipt, examination, processing and disposal of official work. It provides a uniform framework for handling official communications, maintaining files, recording decisions and issuing communications in accordance with the applicable rules, regulations and instructions.

The primary objective of office procedure is to ensure that official work is processed in a systematic, efficient, transparent and accountable manner. A well-defined office procedure facilitates timely disposal of cases, promotes consistency in decision-making, maintains continuity in office work and ensures proper documentation of official decisions.

In the Department of Posts, office procedure governs the entire life cycle of an official case—from the receipt of a communication to its examination, processing, approval and issue of the final communication. With the implementation of the eOffice system, these procedures are increasingly carried out through electronic files while retaining the same principles of examination, noting, drafting and decision-making.

The office procedure followed in Government offices is broadly guided by the **Central Secretariat Manual of Office Procedure (CSMOP), 2022 (Sixteenth Edition) or latest edition issued from time to time** by the Department of Administrative Reforms and Public Grievances (DARPG). The Department of Posts follows these general principles, supplemented by departmental rules, manuals, instructions and orders issued from time to time.

6.3. Receipt, Registration and Distribution of Dak

Every communication received in an office for official action is known as a **receipt**. Receipts may be received through post, special messenger, courier, e-mail, eOffice, or by hand from Government offices, public authorities, courts, public representatives, employees or members of the public. Proper management of receipts is the first step in office procedure, as it ensures that every communication is promptly accounted for, correctly processed and disposed of within the prescribed time.

With the implementation of the eOffice system across the Department of Posts, official communications are increasingly received, registered and processed through an electronic workflow. Physical receipts, wherever received, are digitised and processed electronically in offices where eOffice has been implemented.

6.3.1. Receipt and Scrutiny of Dak

All receipts should be examined immediately on receipt to ensure that they are complete and intended for the office concerned. The date of receipt should be recorded by affixing the date stamp and the enclosures mentioned in the communication should be verified. Where any enclosure is found missing, the deficiency should be brought to the notice of the sender without delay.

Receipts requiring immediate attention, such as court cases, parliamentary references, VIP communications and other time-bound matters, should be identified at the earliest and processed on priority. Dak addressed by name should be delivered to the concerned officer through the prescribed channel. Accountable articles received through Speed Post with Registration, Speed Post or special messenger should be duly acknowledged.

6.3.2. Registration and Diarisation

Receipts requiring further action should be registered in the prescribed register or electronic system. Registration assigns a unique identification number to each receipt and facilitates its identification, tracking and monitoring throughout its lifecycle.

After registration, the receipt should be diarised in the concerned section or electronic workflow. Proper registration and diarisation ensure accountability, prevent loss of communications and enable timely disposal of official business.

6.3.3. Distribution of Dak

After registration, receipts should be sorted and distributed to the concerned section or dealing official according to the distribution of work. Urgent receipts should be delivered without delay, while ordinary receipts should ordinarily be distributed on the same working day.

Where a receipt is received by a section not concerned with the subject, it should immediately be referred to the designated officer for deciding its proper allocation. Such disputes should ordinarily be resolved within **two working days**, while receipts bearing urgency grading should be allocated within **half a working day**.

6.3.4. Examination of Receipts

On receipt of the case, the dealing official should examine the communication carefully to determine the nature of the case, the action required and the applicable rules, orders or precedents. Where necessary, connected files and previous correspondence should be obtained before further processing.

The receipt, together with the relevant records, should then be submitted to the supervisory officer for appropriate directions. Cases involving urgency, policy implications or higher-level approval should be clearly brought to the notice of the supervisory officer. After preliminary examination, the dealing official shall take further action in accordance with the prescribed procedure for file management and processing of cases.

Good Practices in Dak Management:

- Every receipt should be acknowledged, wherever necessary.
- Every receipt requiring action should be registered and diarised.
- Urgent and time-bound communications should receive immediate attention.
- Mis-sent receipts should be transferred promptly to the appropriate section.
- All receipts should be processed through the prescribed channel and disposed of within the stipulated time.
- eOffice should be used for receipt management and workflow wherever implemented.

6.4. File Management

6.4.1. Meaning of a File

A **file** is the basic unit for processing and recording official business in a Government office. It is a systematic collection of papers relating to a specific subject or case, maintained under a unique file number for the purpose of examination, decision-making and future reference. A file provides a complete record of the facts of the case, the correspondence exchanged, the notes recorded by various levels of authority, the decisions taken and the action taken thereon.

Every communication requiring detailed examination or further action should ordinarily be linked with an existing file. Where no suitable file exists, a new file should be opened. Thus, a file serves

as the principal medium through which official business is processed from the receipt of a communication until its final disposal.

In the Department of Posts, files have traditionally been maintained under the **Case-Mark System** prescribed in the **Postal Manual Volume II**. With the implementation of the **eOffice** system, physical files are progressively being replaced by electronic files. However, the fundamental principles of subject-wise classification, systematic maintenance, proper documentation and preservation of records continue to remain the same irrespective of the mode of maintenance.

A standard file generally consists of the following components:

- Notes Portion
- Correspondence Portion
- Appendix to Notes
- Appendix to Correspondence

A properly maintained file facilitates efficient processing of cases, ensures continuity in decision-making, preserves institutional memory and provides reliable documentary evidence for audit, inspection, vigilance and legal purposes.

6.4.2. Components of a File

A standard file is ordinarily divided into four distinct components, each serving a specific purpose in the processing and maintenance of official business.

1. Notes Portion

The **Notes Portion** contains the notes recorded by dealing officials and supervisory officers during the examination and processing of a case. It includes analysis of facts, reference to relevant rules and instructions, examination of issues, recommendations and the orders or decisions of the competent authority. The Notes Portion forms the basis for decision-making and should be recorded in a logical, concise and chronological manner.

2. Correspondence Portion

The **Correspondence Portion** contains all communications relating to the subject, including receipts received from outside the office, office copies of communications issued, inter-departmental correspondence and any other papers directly connected with the case. Papers in the Correspondence Portion should be arranged systematically in chronological order to facilitate easy reference.

3. Appendix to Notes

The **Appendix to Notes** contains lengthy statements, reports, calculations, statistical data or other supporting documents that are referred to in the Notes Portion but are not convenient to include therein. Keeping such documents separately helps maintain the continuity and readability of the Notes Portion.

4. Appendix to Correspondence

The **Appendix to Correspondence** contains bulky documents such as maps, plans, manuals, booklets, printed reports, photographs, drawings and other supporting papers referred to in the Correspondence Portion. These documents are kept separately to avoid unnecessary bulk in the main file while ensuring that all relevant records remain readily available.

Note:

In offices where **eOffice** has been implemented, these components are maintained electronically. The fundamental distinction between the **Notes Portion**, **Correspondence Portion** and their appendices continues to apply, although the records are created, stored and processed in digital form.

6.4.3. Opening of Files

A file should be opened whenever a new subject or case requires examination, decision, correspondence or future reference and no suitable existing file is available. As far as possible, communications relating to the same subject should be dealt with in a single file to ensure continuity, avoid duplication of records and facilitate easy retrieval of information.

The **first communication** relating to an important subject should ordinarily form the basis of a **separate case** and all subsequent communications on the same subject should be placed in the same file until the case is finally disposed of. (*Postal Manual Volume II, Rule 640*).

Before opening a new file, the dealing official should verify whether an existing file on the subject is already available. Where a suitable file exists, the receipt should be linked to that file instead of opening a fresh one. A new file should be opened only when the subject is entirely new or when administrative convenience so requires.

Where a subject continues from year to year, it is **not necessary to open a new file** at the beginning of every year. Such files may be continued under the same case until the subject is finally closed. However, if a file becomes bulky or difficult to handle, it may be divided into separate volumes while retaining the same case-mark. (*Postal Manual Volume II, Rule 642*).

With the implementation of the **eOffice** system, files are created and maintained electronically. The decision to open a new electronic file or to link a receipt with an existing file continues to be governed by the same principles applicable to physical files.

Guidelines for Opening Files:

- Verify whether an appropriate file on the subject already exists before opening a new file.
- Open a new file only when the subject is new or cannot appropriately be dealt with in an existing file.
- Keep all communications relating to the same subject in a single file, as far as practicable.
- Continue files relating to recurring or continuing subjects until they are finally closed.
- Open a new volume instead of a new file where the existing file becomes bulky.

Postal Manual References:

- **Rule 640** – Opening of Separate Cases.
- **Rule 642** – Continuation of Files from Year to Year.

6.4.4. Case-Mark System

The **Case-Mark System** is the traditional system prescribed in the **Postal Manual Volume II** for the classification and maintenance of official correspondence in the Department of Posts. Under this system, correspondence is arranged in files under prescribed **file heads**, each representing a distinct subject or branch of work. Every file opened under a particular subject is identified by the relevant file head together with a case number.

The Case-Mark System facilitates systematic classification of records, uniform maintenance of files, easy retrieval of information and continuity in the handling of official business. It also enables records relating to a particular subject to be maintained together, thereby improving efficiency in office management.

The correspondence in the offices of **Heads of Circles, Superintendents of Post Offices, Superintendents of Railway Mail Service** and **Head Postmasters** should be arranged under the Case-Mark System in accordance with the file heads prescribed in **Rule 637 of the Postal Manual Volume II**.

The prescribed file heads for different categories of offices are given below:

Table 4.4.1: File Heads – Circle/Region Office

(Source: Postal Manual Volume II, Rule 637)

File Head	Subject (Section of the Circle Office)
A & P	Accounts & Pension
STY	Office Stock & Stationery
Bgt.	Budget
Bldg.	Building
CR	Central Registry
CPT	Complaints
Eng.	Engineering
Est.	Establishment
Est. (Plg.)	Establishment (Planning)
Inv.	Investigation
Mails	Mails & Sorting
O & M	Organisation & Methods
LI	Postal Life Insurance
SB	Savings Bank
Staff	Staff
SD	Stock Depot
Tech.	Technical
WLF	Technical (Welfare)
TFC	Traffic
Vig.	Vigilance
GEN	General

Note: Where there are separate **Accounts** and **Pension** Sections, the index letters **AC** and **PEN** should be used respectively. If there is more than one Accounts Section, the index letters shall be **ACA**, **ACB** and so on. Similarly, where there is more than one Staff Section, the index letters shall be **Staff A**, **Staff B** and so on.

Table 4.4.2: File Heads – Office of the Superintendent of Post Offices

(Source: Postal Manual Volume II, Rule 637)

File Head	Class of Correspondence
A - Procedure	Creation and revision of establishment; opening and closing of post offices and mail lines; changes in the status of offices.
B - Personal	Appointments, nominations, transfers, deputations, leave, punishments, security bonds, service books and all other personal matters, excepting pensions and gratuities.

C	Pensions and gratuities.
D	Post Office buildings and runners' huts.
E	Accounts, travelling allowances and transit pay; references from the Audit Office.
F	Robberies, losses, fraud and serious irregularities committed by Post Office officials.
G	Due mail and sorting lists; Postal Notices; notices of hours of business; opening and closing of letter boxes.
H	Experimental establishments.
I	Monsoon arrangements (ordinary and extraordinary).
J	Indents and requisitions; sanctions of contingent expenditure.
K	Information for Annual Report.
L	Petty irregularities; miscellaneous matters.

Table 4.4.3: File Heads – Office of the Superintendent, Railway Mail Service

(Source: Postal Manual Volume II, Rule 637)

File Head	Class of Correspondence
A - Procedure	General orders regarding procedure; books of procedure and other publications; rules regarding mails, unaccountable articles, paid station bundles, unpaid station bundles, accountable articles, accountable bundles and parcel mail articles.
B - Personal	General rules regarding appointments, leave, punishments, pensions and gratuities, security bonds, service books, etc.; appointments, nominations, transfers, deputation, leave, punishments, pensions and gratuities, security bonds, service books and all other personal matters; character sheets and gradation lists; appointment of candidates.
C - Establishment	Rules regarding creation, revision and abolition of establishments; preparation of proposition statements and distribution lists; sanctioned establishment of the Division and changes in the register of sanctioned establishments; distribution of the sanctioned establishment of the Division, including changes in the distribution lists.
D - Sorting	Rules regarding sorting lists, their supply and printing; rules regarding due bag statements and lists; sorting lists and mail arrangements of sorting sections, sorting mail offices, transit sections and transit mail offices; special orders regarding sorting for particular offices; letter boxes, hours of clearance and hours of business in mail offices.
E - Distribution of Work	Rules regarding distribution of work and arrangement of articles and mails in offices and vans; distribution of work in offices and sections; changes in jurisdiction and headquarters of the Superintendent and Inspectors; opening and closing of sections and offices; changes in their beats, location and status.
F - Accommodation	Rules regarding mail vans and buildings, their construction and repair; references regarding vans and buildings.
G - Conveyance of Mails	Rules regarding intimation of opening of new lines, changes in time-tables, detention, misconnection and late running of trains; breaks and accidents; special trains; mail steamer notices.
H – Stock	General rules regarding stock, storage, custody and supply; stationery rate list; supply and custody of bags and forms in the Division; indents and requisitions; sanctions to contingent expenditure; uniforms.
J – Accounts	Rules regarding accounts matters generally; permanent advances for contingencies and postage stamps; fixed contingent allowances; references from the Head of the Circle or Audit Office on accounts matters.
K - Investigations	Rules for conducting investigations generally; robberies, losses, frauds and other serious irregularities; minor irregularities relating to bags, unaccountable articles, paid station bundles, unpaid station bundles, accountable articles, parcel mail articles and other miscellaneous irregularities and complaints.
M - Camp Articles	Rules regarding camp articles generally; movements of high officers and instructions for the disposal of their camp articles.
Z - Miscellaneous	Matters not included under any of the other file heads or not requiring separate classification.

Table 4.4.4: File Heads – First Class Head Post Offices

(Source: Postal Manual Volume II, Rule 637)

File Head	Class of Correspondence
A	Creation and revision of establishments; opening and closing of post offices and mail lines; changes in the status of offices.
B	Appointments, nominations, transfers, deputation, leave, punishments, security bonds, service books and all other personal matters, excepting pensions and gratuities.

C	Pensions and gratuities.
D	Savings Bank and Post Office Certificates.
E	Accounts, travelling allowances and transit pay; references from the Audit Office.
F	Robberies, losses, fraud, serious irregularities committed by Post Office officials; complaints from the public.
G	Due mail and sorting lists; Postal Notices; notices of hours of business; opening and closing of letter boxes.
H	Indents and requisitions; sanctions of contingent expenditure.
I	Miscellaneous.

Table 4.4.5: File Heads – Second Class Head Post Offices

(Source: Postal Manual Volume II, Rule 637)

File Head	Class of Correspondence
A	Accounts, including Sub-accounts and Treasury.
B	Bills.
C	Money Orders and British Postal Orders.
D	Savings Bank and Post Office Certificates.
E	Parcel Department.
F	Registration Department. (Registration service has been merged with Speed Post with effect from 1 October 2025)
G	Sorting, Delivery, Deposit and Mail Departments.
H	Miscellaneous, Stock and Life Insurance.
I	Personal Files.

6.4.5. File Numbering

Every file should be assigned a **unique file number (Case-Mark)** to facilitate its identification, classification, retrieval and maintenance. Under the **Case-Mark System**, the file number consists of the prescribed **File Head** together with a **Case Number**, enabling each case to be uniquely identified within the office.

The **first communication** relating to an important subject should ordinarily form the basis of a **separate case** and all subsequent communications relating to the same subject should be placed in the same file. Each case is assigned a serial number under the appropriate file head. The case numbers should be maintained in a separate annual series commencing from the **1st April** of each official year for each file head. (Postal Manual Volume II, Rule 640).

In the offices of **Superintendents of Post Offices**, post offices within the Division are arranged alphabetically and allotted distinguishing numbers. Cases relating to a particular post office ordinarily bear the corresponding office number under the relevant file head. For example, if the distinguishing number allotted to **Unao Post Office** is **124**, the following case-marks may be adopted:

Case-Mark	Subject
A-124	Procedure relating to Unao Post Office
D-124	Building case of Unao Post Office
J-124	Indent case of Unao Post Office

Where a new post office is opened, distinguishing numbers may be allotted by using suffixes such as **124(a)**, **125(a)**, etc., in accordance with the prescribed procedure. (Postal Manual Volume II, Rule 640-A).

On receipt in the office, every communication should be marked with the appropriate **File Head** and **Case Number** indicating the file to which it belongs. For example, if a complaint regarding the loss of an accountable item is received in a First Class Head Post Office and no previous case on the subject has been opened during the current official year, it may be allotted the case-mark **F-3**, where

F denotes the relevant file head and **3** denotes the third case under that file head. (*Postal Manual Volume II, Rule 641*).

It is not necessary to allot a fresh file number merely because a new official year has commenced. Where the subject continues from year to year, the same case-mark may be retained until the case is finally closed. If the file becomes bulky, separate volumes may be opened while retaining the original case-mark. (*Postal Manual Volume II, Rule 642*).

Every office should maintain an **Index Register** showing the case-marks and titles of all files opened under each file head. The register serves as a record of file numbers allotted and facilitates easy identification and retrieval of files. (*Postal Manual Volume II, Rule 643*).

With the implementation of the **eOffice** system, electronic files are assigned unique identification numbers by the system.

6.4.6. Maintenance of Files

Once a file has been opened and assigned a case-mark, it should be maintained in a systematic manner throughout its life cycle. Proper maintenance of files facilitates efficient processing of cases, easy retrieval of records and preservation of official documents.

In offices (other than the Offices of Heads of Circles and Superintendents of Post Offices) where the **Case-Mark System** applies, as many files as may be necessary may be maintained under the prescribed file heads or other suitable subject heads, with distinguishing letters assigned in continuation of the existing series. .

Under each file head, there should ordinarily be a **Ruling File** and a **General File**. The **Ruling File** should always bear **Case No. 1** and should contain important circulars, rules, orders and instructions of a permanent nature relating to the subject. The **General File** should bear **Case No. 2** and should contain communications that do not relate to any specific case and are not of sufficient importance to justify opening a separate file. .).

Inspection Reports, Diaries, Monthly Time Statements and Due Returns should be maintained in **separate files** arranged consecutively according to their respective classes. Such files do not bear the normal distinguishing letters of the Case-Mark System but should be appropriately labelled according to the class of records maintained therein.

Every file should be **complete in itself**. Where a communication received or issued relates to more than one file, it should be placed on the principal file and a **copy or extract** of the communication should also be placed on the other connected file so that each file contains all relevant information relating to the subject

In offices where the **eOffice** system has been implemented, electronic files are maintained on the same principles. Related communications are linked to the appropriate electronic file, ensuring completeness, easy retrieval and continuity in the processing of official business.

Good Practices in File Maintenance:

- Maintain files under the appropriate file head.
- Maintain a **Ruling File (Case No. 1)** and a **General File (Case No. 2)** under each file head.
- Keep Inspection Reports, Diaries and Due Returns in separate files.
- Ensure that every file is complete in itself.

- Place copies or extracts of communications on connected files wherever necessary.
- Maintain electronic files through the **eOffice** system wherever implemented.

6.4.7. Personal Files

A **Personal File** (or Personal Bundle) is a separate file maintained for each Government employee containing correspondence relating to matters affecting the employee personally. It serves as a consolidated record of important service-related matters and facilitates proper maintenance of personnel records.

All correspondence relating to an employee personally should be kept in a separate Personal File maintained for that employee. Such correspondence may include matters relating to appointments, transfers, promotions, deputation, leave (other than casual leave), disciplinary proceedings, vigilance matters and other important service-related issues.

When an official is transferred or deputed for a period exceeding **three months** from the jurisdiction of one Circle, Division or Office to another, the Personal File should be forwarded in a **Service Speed Post Cover** to the Head of the Circle, Division or Office, as the case may be, to which the official has been transferred or deputed.

Papers relating to **Casual Leave** should **not** form part of the Personal File. Such papers should be maintained separately by the authority competent to sanction Casual Leave and, at the end of each year, should be destroyed after commencing a fresh series for the succeeding year.

(Postal Manual Volume II, **Rule 647 – Personal Files or Bundles**)

6.4.8. Part Files and Volume Files

1. Part Files

A Part File may be opened where the main file is not likely to be available for some time and it is necessary to process a fresh receipt or note without waiting for its return. A Part File may also be opened where it is necessary for two or more Sections or officers to examine the same case simultaneously.

A Part File normally consists of:

- The receipt under consideration; and
- Notes relating thereto.

Where more than one Part File is opened against the same main file, each Part File should be assigned a distinct identification number to distinguish it from the others.

As soon as the main file becomes available, the Part File should be merged with the main file after incorporating the relevant notes and correspondence. Part Files should not be continued independently beyond the period necessary for processing the urgent matter.

In eOffice, a Part File is created against the main electronic file by an authorized user. Unlike the physical system, the Part File exists as a separate electronic entity and is merged or closed electronically after completion of the required action.

2. Volume Files

It is not necessary to open a new file at the beginning of each official year where the subject continues from year to year. Such a file should continue until the subject is finally disposed of.

Where a continuing file becomes too bulky for convenient handling, it may be divided into separate volumes. Normally, each volume may relate to one complete official year while retaining the same case-mark. Opening a new volume does not amount to opening a new file; it is merely a continuation of the existing file.

Each volume should be properly numbered and arranged in sequence so that all the volumes together constitute a complete record of the case.

Good Practices:

- Open a Part File only when the main file is unavailable or simultaneous examination is necessary.
- Merge the Part File with the main file immediately after completion of the urgent work.
- Do not open a new file merely because a new official year has commenced.
- Open a new volume only when the existing file becomes bulky.
- Retain the same case-mark for all volumes of a continuing file.
- Number the volumes sequentially to maintain continuity.

References:

1. Postal Manual Volume II, **Rule 642 – Continuation of Files.**
2. Central Secretariat Manual of Office Procedure (CSMOP), 2022 (Sixteenth Edition), **Para 6.10 – Part File.**

6.4.9. General Principles of File Management

Proper file management is essential for ensuring efficient disposal of official work, maintaining continuity in decision-making and preserving institutional records. Every official dealing with files should adhere to the following general principles:

1. Open a new file only when no suitable file on the subject already exists.
2. Classify files under the appropriate File Head and maintain the prescribed Case-Mark System wherever applicable.
3. Ensure that every file is complete in itself and contains all relevant notes, correspondence and supporting documents relating to the case.
4. Maintain the Notes Portion and Correspondence Portion separately and arrange papers systematically to facilitate easy reference.
5. Keep all communications relating to the same subject in a single file, as far as practicable, to maintain continuity of the case.
6. Where a communication relates to more than one file, place it on the principal file and keep a copy or extract in the connected file.
7. Continue files relating to recurring or continuing subjects until the matter is finally closed. Open a new volume instead of a new file where the existing file becomes bulky.
8. Open a Part File only in exceptional circumstances, such as when the main file is unavailable or simultaneous processing is necessary. Merge the Part File with the main file immediately after completion of the urgent work.
9. Maintain Personal Files separately and ensure their proper transfer whenever an employee is transferred or deputed in accordance with the prescribed procedure.

10. Preserve the confidentiality and integrity of official records and ensure that files are protected against loss, damage or unauthorized access.
11. Maintain files in an orderly manner so that they can be readily identified, retrieved and produced whenever required for audit, inspection, vigilance inquiries, legal proceedings or official reference.
12. Wherever implemented, use the eOffice system for creation, processing, movement and maintenance of files in accordance with the prescribed procedures.

eOffice:

The Government of India has adopted the **eOffice** platform to facilitate paperless, transparent and efficient office functioning. All offices of the Department of Posts are required to process official work through eOffice in accordance with the instructions issued by the Government from time to time.

The **Central Secretariat Manual of Office Procedure (CSMOP), 2022 (Sixteenth Edition)** incorporates detailed provisions relating to eOffice, including electronic file management, digital noting and drafting, digitization of records, workflow management and knowledge management.

The Department of Posts has also directed that the eOffice system shall be implemented across all Postal Circles, Regions, Divisions, Sub-Divisions, Head Post Offices and Sub Post Offices in a time-bound manner.

References:

1. **Government of India, Ministry of Communications, Office of the Minister of State for Communications**, Dak Bhawan, New Delhi, **Letter dated 27.01.2026**, *"Implementation of e-Office System Across All Postal Units by 28th February, 2026."*
2. **Central Secretariat Manual of Office Procedure (CSMOP), 2022 (Sixteenth Edition)**, Department of Administrative Reforms & Public Grievances, Ministry of Personnel, Public Grievances & Pensions, Government of India. Available at: <https://darpg.gov.in/sites/default/files/CSMOP-2022-Sixteenth-Edition.pdf>
3. **eOffice User Manuals, Standard Operating Procedures (SOPs), Utilities and Related Resources**. Available at: <https://services.eoffice.gov.in/downloads.php>

6.5. Noting

6.5.1. Meaning of Noting

Noting is the process of recording remarks **on** a file to facilitate the examination and disposal of a case. It involves presenting the relevant facts, analysing the issues involved, referring to the applicable rules, orders or precedents and suggesting an appropriate course of action for consideration by the competent authority.

A **Note** is the written record prepared during this process. Depending upon the nature of the case, it may contain a summary of the previous correspondence, the issues requiring decision, relevant legal, financial or administrative implications, references to applicable rules, analysis of the case, recommendations and, where necessary, the final decision of the competent authority.

The primary purpose of noting is to assist the competent authority in taking an informed, consistent and well-reasoned decision. A properly recorded note also provides a permanent record of the examination of the case, the reasons for the decision and the authority responsible for taking it.

Noting should be distinguished from **drafting**. While **noting** records the examination, analysis and recommendations on a case, **drafting** is the preparation of the official communication conveying the decision taken on the note. Thus, noting precedes drafting in the disposal of official business.

In the Department of Posts, noting forms the foundation of sound administrative decision-making. Whether processed through a physical file or the **eOffice** system, every note should be clear, concise, objective and based on the applicable rules, facts and precedents so that the competent authority can take an informed decision.

6.5.2. Preparation of Notes

Before recording a note, the dealing official should carefully examine the case to ensure that all relevant facts, records, rules and precedents have been considered. The purpose of a note is to present the case in a clear, concise and logical manner so that the competent authority can take an informed and timely decision without repeatedly referring to the entire correspondence.

While preparing a note, the following principles should be observed:

1. Examine the receipt carefully and verify that all relevant facts, records and supporting documents are available on the file.
2. Identify the issues requiring consideration and clearly indicate the points on which a decision or approval is required.
3. Verify the correctness of facts and point out any omissions, inconsistencies or incorrect statements. Wherever necessary, obtain the required information or clarification from the concerned office before further processing the case.
4. Examine the case with reference to the applicable **Acts, Rules, Regulations, departmental instructions, orders and precedents**. Relevant extracts should be placed on the file and referred to in the note instead of reproducing lengthy provisions, unless their reproduction is essential for understanding the case.
5. Analyse the administrative, financial, legal or operational implications of the proposal objectively and present only the material facts relevant to the decision.
6. The note should be **clear, concise and to the point**. Verbatim reproduction or paraphrasing of correspondence, previous notes or other papers on the file should be avoided. Only a brief summary of the relevant facts and issues should be recorded.
7. Suggest a reasoned course of action supported by adequate justification. Where more than one course of action is possible, suitable alternatives may also be placed before the competent authority.
8. Where the line of action is obvious, based on established rules, clear precedents or previous orders, an elaborate note may not be necessary. In such cases, a draft communication may be submitted directly for approval.
9. If an officer agrees with the proposal recorded in the preceding note, it is sufficient to indicate concurrence by appending the signature without repeating the reasons already recorded.
10. Where a case involves several independent issues requiring separate consideration, each issue should be dealt with separately to facilitate examination and decision-making.
11. Errors, omissions or differing views should always be recorded in **courteous and temperate language**, avoiding personal remarks or criticism of individuals.
12. Notes should ordinarily be divided into **serially numbered paragraphs** and should bear the signature, name, designation and date of the officer recording the note. In the **eOffice** system, these particulars are generated automatically when the note is digitally signed.
13. The note should clearly indicate the **authority competent to take the decision**, particularly where approval is required under statutory provisions or delegated powers.
14. Cases involving important policy issues, substantial financial implications, legal matters or deviation from the prescribed rules should receive detailed examination before submission to the competent authority.

15. In the **eOffice** system, notes are recorded electronically and the file is forwarded through the prescribed digital workflow. The principles governing preparation of notes remain the same irrespective of whether the file is processed physically or electronically.

Proper preparation of notes ensures uniformity in decision-making, promotes transparency and accountability and facilitates the efficient disposal of official business.

6.5.3. Submission and Disposal of Cases

After a note has been prepared, the case should be submitted through the prescribed channel to the **competent authority** for examination and decision. Every case should ordinarily pass through the appropriate supervisory levels to ensure proper scrutiny, compliance with the prescribed rules and consistency in decision-making.

In the Department of Posts, cases should be submitted and disposed of in accordance with the **Memorandum of Distribution of Work (MODOW)** and the **Schedules of Administrative and Financial Powers** issued by the Department from time to time. The **MODOW** specifies the subjects assigned to various officers and authorities, while the **Schedules of Administrative and Financial Powers** prescribe the authority competent to exercise administrative and financial powers. Accordingly, every case should be submitted to the officer competent to deal with the subject under the MODOW and disposed of by the authority competent under the applicable Schedule of Powers.

Before submitting a case, the dealing official should ensure that:

1. The facts of the case have been verified and presented accurately.
2. All relevant records, supporting documents and previous correspondence have been placed on the file.
3. The applicable Acts, Rules, Regulations, departmental instructions and precedents have been examined.
4. The issues requiring decision have been clearly identified.
5. A reasoned recommendation, together with alternative courses of action, wherever appropriate, has been recorded.
6. The authority competent to take the decision has been correctly identified with reference to the **Memorandum of Distribution of Work (MODOW)** and the applicable **Schedules of Administrative and Financial Powers**.

At each level of examination, the supervisory officer should review the note, verify its completeness and correctness and either record observations or indicate concurrence with the proposal. Where additional information or clarification is required, the case may be returned to the dealing official before submission to the competent authority.

In the **eOffice** system, cases are submitted electronically through the prescribed workflow. The system records the movement of the file, the officers through whom it has passed and the date and time of each action, thereby ensuring transparency, accountability and effective monitoring of file movement.

6.5.4. Running Summary of Facts

A **Running Summary of Facts (RSF)** is a concise and continuously updated summary of the important facts and developments relating to a case. It is prepared to facilitate quick appreciation of the case, avoid repeated narration of facts in successive notes and contribute to the speedy disposal of official business.

A Running Summary of Facts should be prepared in cases involving prolonged correspondence, multiple developments or repeated examination over an extended period. It enables the competent

authority and other officers dealing with the file to understand the background and present status of the case without referring to the entire correspondence.

The following principles should be observed while preparing a Running Summary of Facts:

1. The summary should present the important facts and developments in **chronological order**.
2. Each updated version of the Running Summary of Facts should bear the **date** and be placed in the **Correspondence Portion** of the file with the appropriate page number.
3. The summary should include significant developments, decisions taken and, wherever relevant, the advice or views received from other Departments or offices. However, it should **not include the opinions of individual officers** recorded on the file.
4. The summary should be **updated whenever any significant development takes place**. Earlier versions should be retained on the file and should **not be destroyed**, as they form part of the official record.
5. A Running Summary of Facts is particularly useful in cases involving policy formulation or review, amendments to Acts, Rules or departmental instructions, court cases, disciplinary and vigilance matters and other long-pending cases requiring repeated examination.

In the **eOffice** system, the Running Summary of Facts forms part of the electronic record and can be updated as the case progresses, thereby facilitating continuity in processing and speedy decision-making.

6.5.5. Oral Discussions and Oral Instructions

Oral discussions and oral instructions may facilitate the prompt disposal of official work. However, important decisions should always be supported by appropriate written records to ensure transparency, accountability and continuity in decision-making.

The following principles should be observed:

1. Important points and conclusions arising from discussions between officers of the Department of Posts or other Government Departments should be recorded on the relevant file by the officer submitting the note.
2. Wherever necessary, important discussions should be confirmed by the officers concerned.
3. Official instructions should ordinarily be issued in writing. Where oral instructions are issued due to urgency or exceptional circumstances, they should be confirmed in writing at the earliest opportunity.
4. An officer shall, in the performance of official duties, act in his or her best judgment. Where action is taken on the oral instructions of a superior officer, written confirmation should, wherever practicable, be obtained before taking action. Where this is not possible, written confirmation should be obtained at the earliest opportunity thereafter.
5. If oral instructions are received from an officer other than the immediate supervisory officer, the matter should be brought to the notice of the immediate supervisory officer at the earliest opportunity.
6. Where oral instructions are conveyed on behalf of a **Minister**, such instructions should be confirmed in writing in accordance with the prescribed procedure before further action is taken.
7. If an officer receives oral instructions from a **Minister** or a higher authority which appear to be inconsistent with the applicable rules, regulations or departmental instructions, the officer should seek clear written orders from the competent authority regarding the further course of action before implementing such instructions.

8. Important decisions arising from oral discussions or oral instructions should be appropriately recorded on the file or in the **eOffice** system to maintain a complete official record.

6.5.6. Modification of Notes

Notes recorded on a file constitute part of the official record and should not ordinarily be altered or replaced. If a higher officer disagrees with a note already recorded, the officer should record a **fresh note** giving reasons for the differing view instead of modifying or replacing the earlier note.

The following principles should be observed while modifying notes:

1. A higher officer may record a fresh note to clarify, supplement or modify the views expressed in an earlier note.
2. Notes already recorded on a file should **not be replaced, removed, overwritten or pasted over**, particularly after they have been further noted upon by other officers.
3. Where a mistake or incorrect statement is noticed in an earlier note, the correction should be made by recording a **new note**, leaving the original note intact as part of the official record.
4. If a decision already communicated is subsequently found to have been based on incorrect facts, an erroneous interpretation of rules or any other mistake, the matter should be examined for review in accordance with the prescribed procedure. The reasons for revising or reversing the earlier decision should be clearly recorded on the file.
5. The integrity of the noting portion of the file should always be preserved, as it forms the documentary record of the examination and decision-making process.

In the **eOffice** system, all notes form part of the electronic audit trail. Corrections or changes are made by recording subsequent notes, while the earlier notes remain available as part of the permanent electronic record.

6.5.7. Functional Approach to Noting

The **Functional Approach to Noting** is a technique prescribed in the Central Secretariat Manual of Office Procedure (CSMOP) to determine the extent and nature of noting required for different categories of cases. It aims to ensure that notes are prepared in proportion to the complexity and importance of the case, thereby avoiding unnecessary noting and facilitating quicker disposal of official business.

Under this approach, cases are classified into five categories based on the quantum of noting required.

Functional Approach to Noting:

Sl. No.	Type of Case	Quantum of Noting
1	Ephemeral Cases	No noting is required.
2	Correspondence Handling (Action-in-Correspondence) Cases	Brief note indicating the issue and proposed action.
3	Routine or Repetitive Cases	Process through a Standard Process Sheet or prescribed template.
4	Problem Solving Cases	A structured and reasoned note should be prepared.
5	Policy / Planning Cases	A comprehensive note covering all relevant aspects, implications and recommendations should be prepared.

1. Ephemeral Cases:

Ephemeral cases are those which do not require any substantive action or examination. Such cases may be disposed of at the receipt stage in accordance with the prescribed procedure without recording a formal note.

2. Correspondence Handling (Action-in-Correspondence) Cases

These cases require only a brief note indicating the issue under consideration and the proposed action. Where additional information is required, a draft communication may be submitted for approval.

3. Routine or Repetitive Cases

Routine or repetitive cases are those governed by established rules, procedures or departmental instructions, such as leave, LTC claims, advances, vigilance clearance and other recurring matters. Such cases should ordinarily be processed using a **Standard Process Sheet** or any other format prescribed by the Department. The use of standard formats promotes uniformity, reduces processing time and ensures consistency in decision-making.

Table - illustrative Standard Process Sheet for Processing an LTC Claim

Sl. No.	Point to be Examined	Details
1	Name of the official	
2	Designation and Office	
3	Employee ID / HRMS ID	
4	Type of LTC claimed (Home Town / All India)	
5	Block year for which LTC is claimed	
6	Whether the official is eligible for the block year	Yes / No
7	Whether the journey has been performed as per the CCS (LTC) Rules	Yes / No
8	Whether the claim has been submitted within the prescribed time	Yes / No
9	Whether the prescribed claim form and supporting documents have been submitted	Yes / No
10	Whether the journey has been performed by an admissible mode of travel	Yes / No
11	Whether the claimed amount is admissible	Yes / No
12	Financial implications (Amount claimed / Amount admissible)	₹ _____
13	Applicable rule / departmental instructions	
14	Suggested course of action	
15	Competent authority	

Signature of the Dealing Official

Date: _____

Orders of the Competent Authority

Note: The above is only an illustrative Standard Process Sheet. Departments may prescribe Standard Process Sheets for specific categories of routine or repetitive cases.

4. Problem Solving Cases

Problem solving cases require detailed examination and analysis. The note should clearly identify the problem, examine the applicable rules and precedents, analyse the available alternatives, recommend the most appropriate course of action with justification and indicate the competent authority to take the decision.

A well-structured note in such cases should ordinarily address the following aspects:

- Nature of the problem.
- Relevant facts and background.
- Applicable rules, regulations and precedents.
- Alternative courses of action.
- Analysis of the available options.
- Recommended course of action with reasons.
- Competent authority to take the decision.

5. Policy / Planning Cases

Policy or planning cases involve formulation or review of policies, major administrative decisions or matters having significant financial, legal or operational implications. Such cases require a comprehensive note covering:

- Background of the case.
- Relevant Acts, Rules, policies and precedents.
- Analysis of the issues involved.
- Administrative, financial and legal implications.
- Alternative options, wherever applicable.
- Recommended course of action with justification.
- Competent authority for approval.

6.5.8. Noting in eOffice

The Government of India has adopted the **eOffice** system to facilitate paperless, transparent and efficient processing of official work. In the Department of Posts, official files are progressively being processed through **eFiles**. While the principles of examination, noting and decision-making remain the same, the recording, authentication and movement of notes are carried out electronically.

1. Creation of an Electronic File

Before recording a note, an **electronic file (eFile)** should be created in the system using the prescribed menu option. Where processing is carried out physically, the system also provides for creation of a **physical file**, in which the file number is generated electronically while the records continue to be maintained in physical form.

2. Recording of Notes

Notes are recorded electronically using the **Green Note** option available in the eOffice system. The Green Note is used for recording the official note and for carrying out referencing, docketing and other related functions.

The system also provides a **Yellow Note** option for preparing a rough or draft note. After review, the Yellow Note may be confirmed as a Green Note. The details of the officer confirming the note are automatically recorded by the system.

3. Digital Authentication

Every note recorded in the eOffice system should be authenticated using a **Digital Signature Certificate (DSC)** or **e-Sign**, as prescribed by the Government. The system automatically records the name of the officer, designation, date and time of signing, thereby ensuring authenticity, accountability and non-repudiation of official records.

4. Standardised Quick Notes

The eOffice system provides the facility for recording **standardised one-line quick notes** for routine cases. These help in reducing processing time and promote uniformity in recording routine observations.

5. Delegation of Access

The eOffice system permits delegation of access to another authorised user with complete or restricted rights, as prescribed by the Department. The principal types of delegation are:

Types of Delegation in eOffice:

Type of Delegation	Purpose	Key Features
Signatory Delegation	Enables another officer to discharge the functions of the delegating officer during the period of delegation.	The delegated officer logs in using his/her own eOffice account and DSC/e-Sign, can read, process and forward files and the system records the names of both the delegating and delegated officers in the signature and movement history.
Secretarial Assistance	Enables the personal staff attached to an officer to assist in processing files.	The authorised staff member logs in using his/her own credentials and may read, process and forward physical files in accordance with the permissions assigned. The movement history reflects the officer whose charge is being assisted.
Authority Delegation	Enables the designated link officer to exercise the delegated authority during the absence of the concerned officer.	The delegated officer uses his/her own eOffice account and DSC/e-Sign and the system maintains the movement history and signatures in accordance with the delegated authority.

The movement history and digital signatures are automatically maintained by the system in accordance with the type of delegation granted.

6. Movement of Electronic Files

Files are forwarded electronically through the prescribed workflow. The eOffice system automatically records the movement history of every file, including the officer from whom the file originated, the officer to whom it was forwarded and the date and time of each transaction. This facilitates effective monitoring and ensures transparency and accountability in file processing.

6.6. Drafting:

6.6.1. Meaning of Drafting

After a decision has been taken on a case, it is necessary to communicate that decision to the person, office or authority concerned. The preparation of such communication in a proper official form is known as **drafting**.

A **draft** is a proposed communication prepared for approval before its final issue. It sets out the decision taken on the file in clear, precise and unambiguous language and, after approval by the competent authority, forms the basis of the final communication (fair copy) to be issued.

In routine and straightforward cases for which standard forms of communication are available, a separate draft may not be necessary. However, in cases involving important decisions, multiple options or complex issues, a draft communication should be prepared and submitted along with the note for approval of the competent authority.

Drafting is an important stage in office procedure because it converts the decision recorded on the file into an official communication. A well-prepared draft ensures that the decision of the competent authority is conveyed accurately, clearly and in the appropriate form.

Difference between a Note and a Draft:

Basis	Note	Draft
Purpose	Records examination, analysis and recommendations on a case.	Communicates the approved decision to the concerned person or authority.
Stage	Prepared before a decision is taken.	Prepared after or along with the proposed decision for approval and issued after approval.
Audience	Intended for internal consideration within the office.	Intended for external or internal communication to the addressee.
Content	Facts, rules, analysis and recommendations.	Final communication conveying the approved decision or action.
Forms Part of	Notes portion of the file.	Correspondence portion of the file after approval and issue.

Drafting, therefore, bridges the gap between **decision-making** and **communication**, ensuring that official decisions are conveyed correctly, uniformly and in accordance with the prescribed procedure.

6.6.2. Preparation of Drafts

1. Preparation of Drafts

A draft should be prepared after the examination of a case and after the proposed course of action has been indicated in the note. The draft translates the approved or proposed decision into the form of an official communication to be issued to the concerned person, office or authority.

The following principles should be observed while preparing drafts:

1. A draft should correctly reflect the decision taken or proposed in the note and should not introduce any new issue or proposal.
2. Routine communications that can be issued using standard forms or approved templates may not require a separate draft.

3. In cases involving important decisions, policy matters, financial implications, disciplinary proceedings, court cases or other complex issues, a draft should ordinarily be prepared and submitted along with the note for approval of the competent authority.
4. Every draft should be complete in all respects and should include all necessary references, enclosures and instructions required for its proper issue.
5. After approval by the competent authority, the draft should be converted into the final communication (fair copy) for issue.
6. Where modifications are made by the approving authority, the draft should be revised accordingly before issue.
7. Drafts relating to important cases should form part of the correspondence portion of the file to provide a complete record of the decision-making process.

2. Preparation of Drafts in eOffice

The **e-Office** system provides an electronic workflow for the preparation, approval and issue of draft communications. The following features are available:

1. A draft may be initiated at any level in the prescribed workflow and routed electronically to the designated approving and signing authorities.
2. A draft may also be initiated directly against an electronic receipt, wherever permitted, without first creating a separate file.
3. Once a draft has been approved, its contents cannot be modified.
4. If any amendment to an approved draft is required, the file should be resubmitted and the revised draft approved afresh before issue.
5. The approved draft may be authenticated using a **Digital Signature Certificate (DSC)** or **e-Sign**, as applicable, before it is issued.
6. In the eFile system, there is a provision for creating a draft in a template. Also the draft created in Microsoft Word can be uploaded directly to the system. There are other ways like typing directly on the editor of the draft and using copy & paste function from a compatible source.
7. In the eFile, the differentiation is done by a unique issue numbers which appear on the left corner of the letter as well as in the table of correspondence of the file from which the issues are made. The file number is present on the top of the letter.

The electronic workflow ensures proper version control, transparency and accountability in the preparation and issue of official communications.

Reference: Central Secretariat Manual of Office Procedure (CSMOP), 2022 (Sixteenth Edition), **Box e.9.1.**

3. General Principles of Drafting

A draft should convey the intended message accurately, clearly and courteously. It should reflect the decision taken on the file and present it in a form suitable for official communication. While preparing a draft, the following principles should be observed:

1. The language should be **clear, concise and unambiguous**, so that the intended message is conveyed without any scope for misunderstanding.
2. Lengthy sentences, unnecessary repetition, redundant expressions and superfluous words should be avoided. Where a communication is lengthy, it may conclude with a brief summary of the action required from the addressee.
3. The draft should correctly reflect the decision taken on the file and should not introduce any new facts, proposals or opinions.

4. Reference should invariably be made to the **number and date of the previous correspondence**, wherever applicable, to ensure continuity and easy identification of the case.
5. Where information, comments or action are sought from the addressee, a **specific time limit** should be indicated instead of using vague expressions such as "immediately" or "at an early date".
6. Every draft should bear the **file number** and include all necessary references for proper identification.
7. All **enclosures** accompanying the communication should be clearly indicated in the draft.
8. Where dispatch through **Speed Post with Registration, Speed Post or any other special mode** is required, suitable instructions should be indicated in the draft.
9. The draft should indicate the **urgency grading**, wherever applicable, in accordance with departmental instructions.
10. The **name, designation and contact details** of the officer under whose signature the communication is to be issued should be indicated in the draft, wherever required.
11. Drafts should be carefully checked for accuracy of facts, references, spelling, grammar and completeness before submission for approval.

4. Authentication of Communications

Authentication is the process by which an official communication is issued under the signature of an authorised officer. It signifies that the communication has been approved by the competent authority and is issued in accordance with the prescribed rules and departmental instructions.

The following principles should be observed:

1. Every official communication should be issued under the signature of the officer authorised to authenticate or issue such communication.
2. The name and designation of the signing officer should invariably be indicated below the signature.
3. **Rule 190 of Postal Manual Volume VIII** provides that office assistants in the office of the Superintendent shall not sign communications on behalf of the Superintendent. However, in special circumstances, the Superintendent may authorised the **Assistant Superintendent** to sign communications on his or her behalf to avoid delay or inconvenience.
4. Such Authorisation shall **not** extend to:
 - orders of appointment;
 - orders imposing punishment;
 - temporary arrangements relating to appointments or leave; or
 - any other communication specifically prohibited under the departmental rules.
5. Communications conveying statutory orders, notifications or other formal instruments shall be authenticated in the manner prescribed under the relevant Acts, Rules or departmental instructions.
6. In the **eOffice** system, official communications are authenticated electronically using a **Digital Signature Certificate (DSC)** or **e-Sign**, as applicable.
7. No alteration should be made in an approved communication after it has been authenticated. If any correction is required, the communication should be revised and approved afresh before issue. Proper authentication ensures the authenticity, legality and accountability of official communications and prevents the unauthorised issue of Government correspondence.

5. Addressing communications to officers by name:

Normally no communication, other than that of a classified nature or a demi official letter, should be addressed or marked to an officer by name, unless it is intended that the matter raised therein should receive his personal attention either because of its special nature, urgency or importance, or because some ground has already been covered by personal discussions with him and he would be in a better position to deal with it. In such cases, the communication is to be addressed to the Head of the organization and “Attention: Km XYZ, Deputy Secretary (Pol)” is written above “Subject”.

6. Drafting of Demi-official letters:

- (i) As the objective of writing a Demi-official (D.O.) letter is to invite the personal attention of the addressee, the style of writing should be direct, personal and friendly. More usage of active voice is to be preferred.
 - i. Example 1: ‘I notice’ rather than ‘It is noticed’.
 - ii. Example 2: ‘I seek your cooperation in the matter of’ rather than ‘It is expedient to come to the issue at the beginning itself’.
- (ii) A D.O. letter should preferably not exceed one page. If the message to be conveyed is lengthy, it is better to condense it into one page in a few small paragraphs in a manner that holds the interest of the addressee. The detailed arguments can be set out in appendices. A draft D.O. letter is to be faired by the personal staff of the officer who signs it.
- (iii) The colour code and use of National Emblem on D.O letter will be as per instructions issued by the Ministry of Home Affairs from time to time.

7. Issue of Communications

After approval of the draft by the competent authority, the communication should be issued in its final form (fair copy) to the concerned person, office or authority. Before issue, it should be ensured that the communication is complete in all respects and has been properly authenticated.

The following procedure should be followed while issuing official communications:

1. The final communication should be prepared strictly in accordance with the approved draft, incorporating all corrections made during the approval process.
2. All enclosures referred to in the communication should be attached before issue.
3. The communication should be authenticated by the authorised officer through physical signature or, in the **eOffice** system, by **Digital Signature Certificate (DSC)** or **e-Sign**, as applicable.
4. The communication should be dispatched through the prescribed mode, such as post, Speed Post, Speed Post with Registration, e-mail or any other approved electronic means, depending upon its nature and urgency.
5. An office copy of the communication, together with all enclosures, should be retained as part of the official record.
6. The issue and dispatch of communications should be properly recorded in the prescribed registers or electronic systems, as applicable.

Issue of Communications in eOffice:

The **eOffice** system provides an integrated electronic workflow for issue and dispatch of official communications. The following features are available:

1. Fair copying of an approved draft is not required, as the system automatically incorporates corrections and generates the final communication.

2. Approved communications may be issued electronically through the eOffice system.
3. The approved communication is authenticated using a **Digital Signature Certificate (DSC)** or **e-Sign** before issue.
4. Communications may be dispatched electronically through e-mail or by other approved modes. Where both the sending and receiving offices are working in the **eOffice** environment, electronic files and Inter-Departmental Notes may be transmitted directly through the system.
5. A copy of the communication together with its enclosures is automatically attached to the electronic file after dispatch, thereby maintaining a complete office record.
6. The system maintains complete details of the issue and dispatch of communications, facilitating monitoring and traceability.
7. The eOffice system also provides a facility for setting reminders where a reply to a communication is awaited and for issuing reminders, wherever necessary.

6.7. Forms of Official Communications

Official communication is the formal means by which Government decisions, instructions, information and requests are conveyed between Government offices, public authorities, organisations and individuals. The choice of the appropriate form of communication depends upon the nature, purpose and urgency of the matter. Each form of communication has a distinct format, style and field of application prescribed under the Government rules and departmental instructions.

In the Department of Posts, official communications are issued in various forms, such as Official Letters, Demi-Official (D.O.) Letters, Office Memoranda, Office Orders, Memoranda, Circulars, Notifications and Endorsements. The proper selection and drafting of these communications facilitate effective administration, ensure uniformity in official correspondence and promote timely disposal of Government business.

This chapter explains the different forms of official communications commonly used in Government offices and the Department of Posts, their purpose, essential features and circumstances in which each form should be used.

6.7.1. Meaning of Official Communication

An official communication is a formal written communication issued by or on behalf of a Government office for conducting official business. It serves as the authorised means of conveying decisions, orders, instructions, information, requests or advice between Government offices, public authorities, organisations and individuals.

The form of communication to be adopted depends upon the purpose of the communication, the relationship between the sender and the recipient and the nature of the matter involved. Selecting the appropriate form of communication ensures clarity, uniformity, legal validity and effective administration.

The commonly used forms of official communications in Government offices include:

1. Official Letter
2. Demi-Official (D.O.) Letter
3. Office Memorandum
4. Office Order
5. Circular

6. Notification
7. Endorsement
8. E-mail and other electronic communications, wherever permitted under Government instructions.

The characteristics, format and use of each of these forms are explained in the following sections.

6.7.2. Official Letter

An Official Letter is the standard form of communication used for corresponding with Government Departments, State Governments, constitutional and statutory authorities, public sector undertakings, autonomous bodies, subordinate offices, other organisations and members of the public. It is used to convey official decisions, instructions, requests, information or replies on matters requiring formal communication. An Official Letter is addressed by designation to the head of the office or organisation concerned, ordinarily begins with the salutation "**Sir/Madam,**" and ends with the complimentary close "**Yours faithfully,**". The standard format of an Official Letter is given in **Appendix 7.1**.

6.7.3. Demi-Official (D.O.) Letter

A Demi-Official (D.O.) Letter is a form of communication generally used by one Government officer to another to draw personal attention to an official matter of importance or urgency. It is written in the **first person** in a personal and courteous tone and is ordinarily addressed to an officer of the same or equivalent rank. Where necessary, it may also be used for communication with officers of other public authorities or, in appropriate cases, with non-officials. A D.O. Letter begins with the salutation "**My dear Shri/Smt./Ms.**" or "**Dear Shri/Smt./Ms.**" and ends with the complimentary close "**Yours sincerely,**". The standard format of a Demi-Official Letter is given in **Appendix 7.2**.

6.7.4. Office Memorandum (O.M.)

An Office Memorandum (O.M.) is a form of communication generally used for conveying decisions, seeking or furnishing information and corresponding between Ministries, Departments and their attached or subordinate offices. It is also used for communicating official matters to Government employees. An Office Memorandum is written in the **third person** and does **not** contain any salutation or complimentary close. However, it should indicate the **name, designation and contact details** of the signing officer. The standard format of an Office Memorandum is given in **Appendix 7.3**.

6.7.5. Office Order

An Office Order is used for issuing instructions or intimations relating to routine internal administrative matters, such as grant of leave, distribution of work, internal postings, transfers, constitution of committees and other office arrangements. As it is intended for internal office use, an Office Order does **not** contain any salutation or complimentary close. Copies of the Office Order are endorsed to all officers and authorities concerned for information and necessary action. The standard format of an Office Order is given in **Appendix 7.4**.

6.7.6. Order

An Order is a form of communication generally used for conveying **financial sanctions** and **final orders in disciplinary cases**. Unlike an Official Letter or Office Memorandum, an Order is **not addressed to any individual or office**. It does not contain any salutation or complimentary close. Copies of the Order are endorsed to all officers and authorities concerned for information and necessary action. The standard format of an **Order** is given in **Appendix 7.5**.

6.7.7. Circular

A Circular is issued to communicate common instructions, guidelines or information to a number of offices or officials simultaneously on matters of general importance. It is generally used where the same instructions are required to be conveyed uniformly to multiple recipients. A Circular does not contain any salutation or complimentary close and is issued with the approval of the competent authority. The standard format of a Circular is given in **Appendix 7.6**.

6.7.8. Notification

A Notification is a form of communication used for publishing statutory rules, regulations, orders, appointments, promotions and other matters required to be notified in the **Gazette of India**. A Notification is not addressed to any individual or office and is issued for publication in the appropriate part and section of the Gazette. It bears the signature of the competent authority and is forwarded to the **Manager, Government of India Press**, for publication. Copies of the Notification are also forwarded to the concerned authorities for information and necessary action, wherever required. The standard format of a Notification is given in **Appendix 7.7**.

6.7.9. Resolution

A Resolution is a form of communication used for making public announcements of important decisions of the Government on matters of policy, constitution of committees or commissions and other issues requiring publication in the **Gazette of India**. A Resolution is published in the appropriate part and section of the Gazette for general information. The standard format of a Resolution is given in **Appendix 7.8**.

6.7.10. Minutes

Minutes are a record of the discussions and decisions taken during a meeting. They are prepared immediately after the meeting and circulated to all Ministries/Departments or offices concerned. The minutes should indicate the date, time and venue of the meeting, the name of the Chairperson, the list of participants, the decisions taken and the office or officer responsible for further action on each decision. If any participant considers that the minutes do not correctly reflect the discussions or decisions of the meeting, the matter should be brought to the notice of the authority issuing the minutes without delay.

6.7.11. Press Communiqué / Press Note

A Press Communiqué or Press Note is issued to give wide publicity to an important decision of the Government through the print and electronic media. A Press Communiqué is published by the media substantially in the form issued by the Government, whereas a Press Note serves as a hand-out that may be edited, condensed or expanded by the media. The standard format of a Press Communiqué / Press Note is given in **Appendix 7.9**.

6.7.12. Endorsement

An Endorsement is used when an original communication is returned to the sender, or when the original communication or its copy is forwarded to another office for information or necessary action. It is also used for forwarding copies of communications to offices or authorities other than the original addressee. Normally, an Endorsement is not used for communication with State Governments, constitutional authorities or statutory bodies, for which an Official Letter should be used. The standard format of an Endorsement is given in **Appendix 7.10**.

6.7.13. E-mail

E-mail is a paperless mode of official communication used for exchanging information electronically. All Government employees working in the Department of Posts shall use the DoP e-mail service for all official communication, in addition to written official communication. The use of e-mail services of other private service providers shall be strictly limited to unofficial or personal communication and shall not be used for any official communication. Considering the security requirements, there shall be a single official e-mail service under the India Post domain (@indiapost.gov.in) and all official communications should be exchanged through the official e-mail ID only. Where classified or sensitive information is transmitted through e-mail, the use of Digital Signature Certificate (DSC) and e-mail encryption shall be mandatory in accordance with the relevant security policies. Detailed guidelines regarding the use, management and security of official e-mail are contained in the *Email Policy of the Department of Posts (Version 1.0)*, which is available at:

https://utilities.cept.gov.in/DOP/DoP_Email_Policy_V1_0.pdf

APPENDIX - 7.1 Specimen Format of an official letter

No. _____
Government of India
(Bharat Sarkar)
Department of _____
(_____ Vibhag)

New Delhi, the _____ 20__

To
Subject:

Sir/Madam,

With reference to your letter No. _____ dated _____ on the subject
cited above, I am directed to _____

Yours faithfully,
-Sd/-
(A.B.C.)

Under Secretary to the Government of India
Tele: No. _____
E-mail: _____

Endorsement

No. _____

Copy forwarded for information/necessary action to:

1. _____
2. _____

(A.B.C.)

Under Secretary to the Government of India
Tele: No. _____
E-mail: _____

* Other alternative forms of the introductory phrases commonly used are:

- (i) In continuation of my/this Department's letter No. _____.
- (ii) With reference to the correspondence resting/ending with your/this
Department's letter No. _____ dated _____.

* To be typed on copies intended for (1) and (2) referred to in the endorsement.

APPENDIX - 7.2 Format of D.O. letter

Dr. ABC
Director
Tele:

D.O. No.....
Government of India
(Bharat Sarkar)
Department of
.....Vibhag
Vadodara, the 20.....

My dear/Dear Shri.....

We propose to draw up a model scheme for a copy of the outline prepared in this connection is enclosed.

I shall be grateful if you would let me have your comments as soon as possible. I may add that we intend circulating the draft scheme formally to all departments in the due course for their comments.

With regards

Yours sincerely,
(ABC)

X.Y.Z, Director (Training)
Ministry of
Department of
New Delhi.....

APPENDIX - 7.3 Format of Office Memorandum

No.
Government of India
(Bharat Sarkar)
Department of
(..... Vibhag)

New Delhi, the..... 20.....

OFFICE MEMORANDUM

Subject :

The undersigned is directed to refer to this/their Department O.M. No. dated.....

2. Doubts have been expressed whether the provisions of also apply to

It is hereby clarified that.....

(A.B.C.)
Under Secretary to the Govt. of India
Tele. No./email:.....

To
The Department of
(..... Vibhag)
Shri/Smt.....
Dak Bhavan, Parliament Street
New Delhi-110001

APPENDIX - 7.4 Format of Office Order

No.....
Government of India
(Bharat Sarkar)
Department of
(..... Vibhag)

New Delhi, the ... 20....

OFFICE ORDER

Shri X.Y.Z., a permanent Section Officer in this department, is granted earned leave for days from to with permission to prefix..... and suffix..... both public holidays, to the leave. 2. It is certified that Shri X.Y.Z is likely, on the expiry of this leave, to return to duty at the station from which he proceeded on leave.

-sd/-
(ABC)

Under Secretary to the Government of India
Tele. No./email:

Copy to:-

1. Office order file
2. Cashier
3. Section concerned
4. Shri X.Y.Z Section Office

APPENDIX - 7.5 Specimen Format of an Order

No. _____

GOVERNMENT OF INDIA
DEPARTMENT OF POSTS
OFFICE OF THE CHIEF POSTMASTER GENERAL
GUJARAT CIRCLE

Ahmedabad, the 20

ORDER

Sanction of the competent authority is hereby accorded for the write-off of the irrecoverable loss amounting to ₹5,000/- (Rupees Five Thousand only) pertaining to _____, in accordance with the applicable financial rules and departmental instructions.

This order shall take effect immediately.

(Signature)

(Name of Officer)

Designation

Telephone: _____

E-mail: _____

Copy to:

1. Director of Accounts (Postal), Gujarat Circle.
2. Assistant Director (Vigilance), O/o PMG, Rajkot Region.
3. Superintendent of Post Offices, Jamnagar Division.
4. Office Copy.

APPENDIX - 7.6 Specimen Format of a Circular

No. _____

GOVERNMENT OF INDIA
DEPARTMENT OF POSTS
OFFICE OF THE CHIEF POSTMASTER GENERAL
GUJARAT CIRCLE

Ahmedabad the 20

CIRCULAR

Subject: Observance of Swachhata Pakhwada – reg.

It has been decided to observe "Swachhata Pakhwada" in all Postal Units under Gujarat Circle from _____ to _____. All Heads of Circles/Regions/Divisions and other administrative units shall organise cleanliness drives, awareness programmes and other activities in accordance with the programme issued by the Directorate. Necessary publicity may also be given to the activities undertaken.

A consolidated report on the activities conducted, along with photographs, may be furnished to this office by _____.

This Circular is issued with the approval of the competent authority.

(Signature)

(Name of Officer)

Designation

Telephone: _____

E-mail: _____

Copy to:

1. All Regional Postmasters General, Gujarat Circle.
2. The GM (Finance), Gujarat Circle,
3. The Directors, Postal Training Centres.
4. The Manager, MMS
5. All Senior Superintendents/ Superintendents of Post Offices/RMS Divisions/PSD.
6. Office Copy.

APPENDIX - 7.7 Specimen Format of a Notification

(To be published in the Gazette of India)
Part III, Section 4

GOVERNMENT OF INDIA
MINISTRY OF COMMUNICATIONS
(DEPARTMENT OF POSTS)

NOTIFICATION

New Delhi, the _____

G.S.R. _____ (E).— In exercise of the powers conferred by _____, the Central Government hereby makes the following rules/regulations, namely:—

1. Short title and commencement.—

- (1) These rules may be called the _____.
- (2) They shall come into force on the date of their publication in the Official Gazette.

2. _____

3. _____

[F. No. _____]
(Name of Officer)
Designation

To
The Manager,
Government of India Press,
Minto Road,
New Delhi.

Copy forwarded for information to:

(i)

(ii)

APPENDIX - 7.8 Specimen Format of a Resolution

(TO BE PUBLISHED IN THE GAZETTE OF INDIA, PART I, SECTION 1)

GOVERNMENT OF INDIA
MINISTRY OF COMMUNICATIONS
DEPARTMENT OF POSTS

Dak Bhavan, New Delhi

Dated: _____

RESOLUTION

The Government of India has had under consideration the need to enhance the quality and speed of delivery of premium postal services across the country. With a view to improving customer satisfaction and providing time-bound delivery of Speed Post articles, it has been decided to adopt the "Next-Day Delivery Policy under Speed Post".

2. Under this policy, Speed Post articles booked on the notified routes shall ordinarily be delivered within 24 hours, subject to the operational conditions and guidelines issued by the Department of Posts from time to time.

3. The service introduced under this policy shall be known as "Speed Post 24". Detailed operational guidelines for implementation of the policy shall be issued separately by the Department of Posts.

(Signature)

(Name of Officer)

Secretary to the Government of India

Telephone: _____

E-mail: _____

ORDER

ORDERED that a copy of this Resolution be communicated to all Chief Postmasters General, Postmasters General and other concerned offices for information and necessary action. ORDERED also that the Resolution be published in the Gazette of India for general information.

(Signature)

(Name of Officer)

Secretary to the Government of India

Telephone: _____

E-mail: _____

To

The Manager,
Government of India Press,
Minto Road,
New Delhi.

Not to be published or broadcast before a.m./p.m. on day, the 20..

Copy forwarded to:

- (i) All Chief Postmasters General.
- (ii) All Postmasters General.
- (iii) Directors, Postal Training Centres.
- (iv) Director, RAKNPA, Ghaziabad.
- (v) Guard File.

APPENDIX - 7.9 Specimen Format of a Press Communiqué / Press Note

PRESS COMMUNIQUÉ / PRESS NOTE

The Government of India has approved the introduction of the "Speed Post 24" service to provide next-day delivery of Speed Post articles on identified routes across the country.

2. The service aims to enhance customer satisfaction by providing faster, reliable and time-bound delivery of premium postal articles.

3. The Department of Posts will notify the cities covered under the service and the operational guidelines separately. The service will be introduced in phases based on operational requirements.

4. The Department of Posts is committed to continuously improving the quality, efficiency and reliability of postal services through customer-centric initiatives.

Department of Posts
Ministry of Communications

New Delhi, the _____

No. _____

Forwarded to the Principal Information Officer, Press Information Bureau, Government of India, New Delhi, for issuing the Press Communiqué / Press Note and giving it wide publicity.

(Signature)

(Name of Officer)

Designation

Telephone: _____

E-mail: _____

APPENDIX - 7.10 Specimen Format of an Endorsement

No. _____
GOVERNMENT OF INDIA
DEPARTMENT OF POSTS
OFFICE OF THE CHIEF POSTMASTER GENERAL
GUJARAT CIRCLE,

Ahmedabad, the20..

A copy each of the documents mentioned below is forwarded for information and necessary action.

(Signature)

(Name of Officer)

Designation

Telephone: _____

E-mail: _____

List of documents forwarded:

1. Copy of Office Order No. _____ dated _____ regarding transfer/posting of officials.
2. Copy of Circular No. _____ dated _____ regarding observance of Vigilance Awareness Week.

To

1. The Postmaster General, Vadodara Region/Ahmedabad/Rajkot.
2. Office Copy.

6.8. Timely Disposal of Cases

The **Department of Posts** has prescribed specific time limits for disposal of different categories of cases through various departmental instructions, including the **Citizen's Charter**, the **Compendium on Processing and Disposal of Public Complaints in the Department of Posts** and other executive instructions issued from time to time. As a general rule, no official shall keep a case pending for more than **seven working days**, unless a longer time limit has been prescribed for a specific category of cases. Where a case remains pending beyond the prescribed time limit, the official concerned shall record the reasons for the delay in the note portion of the file. In the **eFile** system, various **Management Information System (MIS) reports** are available for monitoring the pendency and progress of cases, thereby facilitating effective supervision and timely disposal.

Part II - Mail Operations

Chapter :7 Postal Act, Post Office Rules & Post Office Regulations

1.0 INTRODUCTION TO THE POSTAL LEGAL FRAMEWORK

1.1 Introduction

Postal services in India are governed by the Post Office Act, 2023, the Post Office Rules, 2024 and the Post Office Regulations, 2024. Together, these instruments provide the legal and operational framework for the functioning of the Department of Posts.

1.2 Evolution of Postal Legislation in India

The Indian Post Office Act, 1898 governed postal services in India for over a century. To meet the requirements of modern postal operations and emerging technologies, it was replaced by the Post Office Act, 2023.

1.3 The New Postal Legal Framework

The Post Office Act, 2023 was enacted to modernize postal legislation and provide an enabling framework for present and future postal services. The Act came into force on 18 June 2024 and repealed the Indian Post Office Act, 1898.

To operationalize the provisions of the Act, the Post Office Rules, 2024 and the Post Office Regulations, 2024 were notified on 16 December 2024. Together, they form the legal framework governing the Department of Posts.

1.4 Understanding the Act, Rules and Regulations

The postal legal framework consists of three levels:

Instrument	Purpose
Post Office Act, 2023	Provides the legal framework for postal services in India
Post Office Rules, 2024	Prescribes rules for implementation of the Act
Post Office Regulations, 2024	Prescribes detailed operational procedures, service conditions and standards

The Post Office Act, 2023 is the parent legislation. The Post Office Rules, 2024 are framed under the Act and the Post Office Regulations, 2024 prescribe the detailed procedures for day-to-day postal operations.

1.5 Salient Features of the New Framework

The new postal legal framework introduces several important features:

- Simplified and enabling legislation.
- Citizen-centric approach to service delivery.
- Flexibility to introduce new services and products.
- Recognition of digital modes of payment.
- Provision for addressing identifiers and postcodes.
- Enhanced international postal cooperation.
- Modernized operational procedures.
- Detailed standards relating to booking, transmission, delivery and compensation.

2.0 POST OFFICE ACT, 2023

2.1. Introduction

The Post Office Act, 2023 came into force on 18 June 2024 and replaced the Indian Post Office Act, 1898. The Act contains 16 sections and provides the legal framework for postal services in India. It is an enabling and citizen-centric legislation that empowers the Government and the Department of Posts to provide and regulate postal services.

2.2. Important Provisions of the Act

Section	Subject	Practical Significance
Section 2	Definitions	Defines key terms such as Director General, Post Office and Item.
Section 3	Services to be provided	Empowers the Government to prescribe postal services and DGPS to make regulations.
Section 4	Exclusive privilege	Post Office has exclusive privilege of issuing postage stamps and postal stationery.
Section 5	Addresses and Postcodes	Provides for addressing standards, address identifiers and postcodes.
Section 6	Arrangements with Foreign Countries	Enables international postal cooperation and agreements.
Section 7	Recovery of Charges	Postal charges can be recovered as arrears of land revenue.
Section 8	Official Marks	Postal marks serve as evidence of facts denoted on postal articles.
Section 9	Interception, Detention and Opening of Items	Provides powers relating to interception and delivery to Customs or other authorities.
Section 10	Exception from Liability	Limits liability of the Post Office and postal officials except in cases involving fraud or willful misconduct.
Section 11	Delegation of Powers	Enables delegation of powers to the Director General.
Section 12	Power to Make Rules	Empowers the Central Government to make Rules.
Section 13	Power to Make Regulations	Empowers DGPS to make Regulations with prior approval of the Central Government.
Section 14	Laying before Parliament	Rules and Regulations are laid before Parliament.
Section 15	Power to Remove Difficulties	Enables the Government to remove implementation difficulties.
Section 16	Repeal and Savings	Repeals the Indian Post Office Act, 1898 and saves existing actions.

2.3. Key Changes Introduced by the Act

- Replaced the Indian Post Office Act, 1898.
- Reduced the size of legislation from 77 sections to 16 sections.
- Introduced an enabling and citizen-centric framework.
- Recognized digital postage and modern service delivery mechanisms.
- Empowered the Director General to regulate services through Regulations.
- Introduced provisions relating to address identifiers and postcodes.

- The Post Office Act, 2023 is the principal legislation governing postal services.
- Sections 3, 5, 7, 9 and 10 are particularly important for field officers.
- The Act provides a flexible framework for introducing and regulating postal services.
- Detailed operational procedures are prescribed through the Post Office Rules, 2024 and Post Office Regulations, 2024.

3.0 POST OFFICE RULES, 2024

3.1. Introduction

The Post Office Rules, 2024 were notified on 16 December 2024 under the provisions of the Post Office Act, 2023. They replaced the Indian Post Office Rules, 1933 and provide the framework for implementation of postal services in India. The Rules consist of 19 Rules and adopt a simplified and enabling approach, leaving detailed operational procedures to the Post Office Regulations, 2024.

3.2. Important Definitions (Rule 2)

The following administrative authorities are frequently referred to in the Rules:

Designation	Meaning
Circle Head	Chief Postmaster General concerned
Regional Head	Postmaster General concerned
Regional Director	Director concerned or an officer exercising the powers of Director
Divisional Head	Director, Senior Superintendent, Superintendent, Chief Postmaster or equivalent officer
Mail Office	Post Office or premises associated with handling, processing or transmission of mail
Mail Service	Collection, handling, transmission, delivery, forwarding, return and holding of items

3.3. Services Provided by the Post Office (Rule 3)

The Rules recognize a wide range of services that may be provided by the Post Office, including:

- Mail services within and outside India.
- Value-added services.
- Universal Postal Services.
- Financial services.
- Money remittance services.
- Insurance services.
- Citizen-centric services.
- Addressing identifier and postcode-related services.
- Services offered by State Governments and Local Governments.
- Services provided through collaboration with public or private entities.

The Rules therefore provide a broad framework enabling the Department of Posts to offer diverse services beyond traditional mail operations.

3.4. Powers of the Director General (Rule 4)

The Director General is empowered to:

- Introduce new products and services.
- Modify existing products and services.
- Discontinue products and services.
- Enter into collaborations with public and private entities for providing services.

This provision enables the Department to respond quickly to changing customer requirements and technological developments.

3.5. Postal Services Board (Rules 5 and 6)

The Postal Services Board functions as the apex policy-making body for services provided by the Department of Posts. The Central Government may specify its composition, powers, functions and duties through notification in the Official Gazette.

3.6. Postage Stamps and Philately (Rules 7 and 8)

The Central Government and the Director General may issue:

- Definitive postage stamps.
- Commemorative postage stamps.
- Special issue postage stamps.
- Other philatelic material.

The Central Government may also constitute a Philatelic Advisory Committee to advise on matters relating to commemorative and special postage stamps.

3.7. Payment of Postage and Charges (Rules 9 and 10)

Postage and other charges may be paid through:

- Cash.
- Digital modes of payment.
- Postage stamps.
- Franking machine impressions.
- Any other mode specified in the Regulations.

The Rules formally recognize digital payment mechanisms for postal services.

3.8. Addresses and Postcodes (Rule 11)

The Director General is empowered to prescribe standards relating to:

- Addressing of postal articles.
- Address identifiers.
- Postcodes and PIN Codes.

The Director General is responsible for managing, allocating and publishing PIN Codes. The Rule provides the legal basis for addressing standards and postcode management in India.

3.9. International Postal Cooperation (Rule 12)

The Rules enable the Government to provide postal services in accordance with:

- Universal Postal Union (UPU) Convention and Regulations.
- International postal agreements.
- Bilateral and multilateral arrangements.
- Applicable international laws and regulations.

The Director General is authorized to issue Regulations for implementing such international arrangements.

3.10. Official Postal Marks (Rules 13 to 15)

Official postal marks may serve as evidence regarding:

- Refusal of articles.
- Rejection of articles.
- Unclaimed articles.
- Postage due.
- Other authorized postal endorsements.

The sender of an item is deemed to be the person or addressor from whom the item is purported to have originated. Official postal endorsements are recognized as proof of the facts denoted on the postal article.

3.11. Rule 16 - Interception, Detention and Opening of Postal Articles

Rule 16 prescribes the authorities, procedure and safeguards relating to interception, detention and opening of postal articles under Section 9 of the Post Office Act, 2023.

Competent Authorities:

Directions for interception, detention or opening of postal articles may ordinarily be issued by:

- Member of the Postal Services Board looking after operations; or
- Circle Head.

In unavoidable circumstances, such orders may also be issued by:

- Regional Head; or
- Regional Director.

Emergent Cases:

Where obtaining prior approval is not feasible, the Divisional Head may direct interception, detention or opening of an item.

However:

- The competent authority must be informed within three working days.
- Confirmation must be obtained within seven working days.
- If confirmation is not received within seven working days, the interception shall cease and shall not be recommenced without approval of the competent authority.

Recording of Reasons:

Every order for interception, detention or opening of an item must contain reasons recorded in writing.

Review Committee:

To oversee the exercise of these powers, a Review Committee consisting of:

- Director General Posts - Chairman
- Two Members of the Postal Services Board - Members

shall review all directions issued under Rule 16 at least once every three months.

Authorized Officers:

The following officers are authorized to intercept and detain items on the orders of the competent authority:

- Officer-in-Charge of a Post Office or any higher officer.
- Officer-in-Charge of a Mail Office or any higher officer.

No authorized officer shall open an item except in the presence of the concerned law-enforcement authority.

Record Maintenance:

The authorized officer shall maintain records containing:

- Category of item.
- Tracking number, wherever available.
- Particulars of sender and addressee.
- Weight of article.
- Postage paid.
- Reasons for interception.
- Date of interception.
- Duration of the order.

Duration of Interception:

- Initial validity - **30 days**
- Maximum validity including extensions - **90 days**

On expiry of the permitted period, the detained article shall be handed over to the concerned law-enforcement authority.

3.12. Delivery to Customs and Other Authorities (Rule 17)

Postal articles suspected to contain prohibited articles or dutiable goods may be delivered to Customs or other notified authorities for action under the applicable law.

3.13. Interception under Other Laws (Rule 18)

The powers of interception under Rule 16 are in addition to powers available under any other law for the time being in force and do not restrict the operation of such laws.

3.14. Compensation (Rule 19)

The Central Government may provide compensation for loss or damage to postal articles as specified in the Post Office Regulations, 2024.

Compensation shall not exceed the actual loss or damage and shall not be payable:

- For prohibited articles.
- Where loss or damage is attributable to the sender.
- In cases of force majeure.

3.15. Important Changes from the Indian Post Office Rules, 1933

Indian Post Office Rules, 1933	Post Office Rules, 2024
225 Rules	19 Rules
Operational and detailed	Enabling and simplified
Rigid framework	Flexible framework
No provision for digital payment	Digital payment recognized
No provision for address identifiers	Address identifiers and postcodes recognized
Limited flexibility for introducing services	DG empowered to introduce, modify or discontinue services

4.0 Post Office Regulations, 2024 & Important Administrative Instructions - Practical Overview

4.1. Introduction

The Post Office Regulations, 2024 provide the operational framework for the implementation of the Post Office Act, 2023 and the Post Office Rules, 2024. The Regulations prescribe procedures relating to acceptance, transmission, delivery, compensation, postal services and other operational matters. Detailed procedures in certain areas are further prescribed through administrative instructions issued by the Department from time to time.

4.2. Business Hours and Customer Service

The Department of Posts provides postal, financial and agency services through its extensive network of post offices. Business hours are prescribed by the competent authority keeping in view public convenience, mail schedules, local conditions and operational requirements.

Generally:

- **Reference and enquiry services** are available during the entire working hours of the post office.
- **Counter services**, including booking and posting of articles and collection of insurance premiums, are ordinarily provided for **six hours**.
- **Money remittance services**, such as Electronic Money Order and Indian Postal Order, are ordinarily available for **six hours**.
- **Savings Bank transactions** are ordinarily available for **six hours**.
- **Branch Post Offices** are ordinarily kept open for a maximum period of **five hours in a day**.

The **Circle Head, Regional Head and Divisional Head** are empowered to specify the business hours of post offices under their jurisdiction, the period during which transactions may be conducted with the public and the timings for delivery and dispatch of mail, keeping in view operational requirements and local convenience.

In special circumstances, the Circle Head or Regional Head may:

- Specify business hours on days other than normal working days, including Sundays and holidays.
- Determine the nature of transactions to be conducted during such extended business hours.

- Prescribe the maximum number of articles that may be accepted for booking during business hours to manage workload and ensure equitable availability of postal facilities to the public.

4.3. Postage and Postage Stamps

Postage is ordinarily required to be prepaid. Payment may be made through postage stamps, franking, point-of-sale receipts or other authorised modes.

The Regulations contain provisions relating to:

- Supply and sale of postage stamps.
- Fraudulent use of previously used stamps.
- Counterfeit or forged stamps.
- Philately and philatelic materials.
- Definitive, commemorative, special, joint issue and My Stamp issues.

Administrative instructions further prescribe the procedure for dealing with previously used postage stamps detected on postal articles. Articles bearing such stamps may be treated as unpaid or insufficiently paid and dealt with according to the prescribed procedure.

4.4. Addressing Standards and Posting of Articles

Correct addressing is essential for efficient transmission and delivery.

The Regulations prescribe standards for:

- Domestic addressing.
- International addressing.
- Defense Service Mail.
- Use of PIN Code.
- Placement of sender's and addressee's addresses.
- Acceptance of accountable articles.

Postal articles may be posted through:

- Letter Boxes.
- Post Office Counters.
- Franchise Outlets.
- Self-Booking Kiosks.
- Authorized Web or Mobile Applications.

Certain complaints addressed to the Central Vigilance Commission (CVC) or Chief Vigilance Officers (CVOs) under the PIDPI mechanism may be accepted without the name and complete address of the sender, subject to prescribed conditions.

4.5. Prohibited and Restricted Articles

The Regulations prohibit transmission of articles that may endanger public safety, postal officials or other postal articles.

Examples include:

- Explosives and dangerous goods.

- Narcotic drugs and psychotropic substances.
- Obscene or indecent material.
- Counterfeit and pirated goods.
- Certain lottery materials.
- Live animals except where specifically permitted.
- Currency, coins and valuables except through authorized services.
- Articles prohibited under customs or other laws.

Inspecting officers should pay particular attention to compliance with these provisions during inspections and investigations.

4.6. Delivery of Postal Articles

The Regulations prescribe various methods of delivery including:

- Delivery to the addressee.
- Delivery to authorized persons.
- Delivery through letter boxes.
- Window delivery.
- Smart Delivery Box.
- Delivery to Government offices.
- Delivery to firms, institutions and organizations.

The Regulations also provide for delivery of accountable items requiring proof of delivery and identity verification.

Registration service provides an optional Addressee Specific Delivery i.e. Registration facility on speed post document facility under which delivery is effected only to the named addressee on payment of the prescribed additional charge.

4.7. Post Box and Post Bag Facilities

The Regulations provide facilities for delivery through Post Boxes and Post Bags. Detailed operational conditions have been prescribed through administrative instructions.

Important features include:

- Post Boxes may be allotted at selected post offices.
- Application and renewal are subject to prescribed conditions.
- Prescribed fees and security deposits are payable.
- Customers must keep address particulars updated.
- Accountable articles may also be delivered through Post Box where specifically authorised.
- Additional Post Boxes may be provided in appropriate cases.
- Post Bags are available for customers receiving large volumes of mail.

4.8. Undelivered Articles and Official Postal Markings

The Regulations prescribe procedures for dealing with:

- Refused articles.
- Rejected articles.
- Unclaimed articles.
- Undeliverable articles.
- Articles requiring return to sender.
- Articles to be forwarded to the Returned Letter Office (RLO).

Administrative instructions prescribe the manner in which official markings are to be applied to indicate postage due, refusal, rejection, non-delivery or other relevant circumstances.

4.9. Compensation and Complaints

The Post Office Regulations, 2024 provide a framework for handling complaints and payment of compensation in respect of domestic and international postal articles. The provisions cover accountable services, loss, damage, delay, non-delivery and other service deficiencies.

Domestic Articles:

For domestic and insured articles, the sender as well as the addressee may lodge a complaint:

- For non-receipt of an article, **after 15 days and within 60 days from the date of booking.**
- In case of damage to the article or loss of contents, **within two days of receipt of the article.**

No claim for compensation shall be admitted if the complaint is made **more than 60 days after the article was posted.**

Items Treated as Lost:

Where the final delivery status of an article is not available, it may be treated as lost for the purpose of payment of compensation.

An article may be declared lost:

- **60 days from the date of booking,** or
- **30 days from the date of receipt of the complaint,**

whichever is later, provided that the complaint has been lodged within the prescribed period.

Compensation for Domestic Parcel Services:

Service	Compensation
Speed Post Parcel (Domestic) - Delay in delivery	Postage paid
Speed Post Parcel (Domestic) - Loss, damage or part damage	Double the postage paid or ₹1,000, whichever is less
India Post Parcel (Retail) - Loss or damage	₹100
India Post Parcel (Contractual) - Loss or damage	₹500 or actual value of the parcel or contents lost, whichever is less

International Articles:

Complaints relating to international postal articles are governed by the Post Office Regulations, applicable international postal agreements and Universal Postal Union (UPU) provisions.

The sender may lodge a complaint:

- Within **6 months** from the date of booking in respect of:
- Registered Articles

- Insured Articles
- International Tracked Packet Service (ITPS)
- International Parcels
- Within **4 months** from the date of booking in respect of:
- Express Mail Service (EMS)

Compensation, where admissible, shall be governed by the applicable international agreements and the conditions prescribed for the particular service.

Payment of Compensation:

- Compensation in respect of an article declared lost shall ordinarily be settled within the prescribed period after completion of the enquiry.
- Compensation shall be payable **within a period not exceeding 30 days from the date on which intimation of loss is given by the sender to the Post Office** and shall be paid thereafter **within 10 days**.
- The sender or addressee may claim compensation on submission of a valid proof of booking along with a written requisition.
- In the event of an exceptional delay in settlement of a claim or complaint relating to the loss of an insured article, compensation shall include **interest for the delayed period**. Such interest shall be calculated at the prevailing **Postal Savings Bank (POSB) interest rate** applicable during the period of delay.

Postal officers should ensure prompt investigation and timely disposal of complaints and compensation cases in accordance with the prescribed procedures.

4.10. Major Postal Services

The Regulations govern various postal services including:

- Ordinary Mail.
- Speed Post.
- India Post Parcel.
- Insured Post.
- Cash on Delivery (COD).
- International Postal Services.
- Money Remittance Services.
- Periodical Post.
- Registered Newspaper.

4.11. Administrative Instructions under the Regulations

Several provisions of the Regulations specifically authorize the issue of administrative instructions for operational implementation.

Important instructions presently cover:

- Fraudulent use of postage stamps.
- PIDPI complaints.
- Post Box facility.

- Post Bag facility.
- Official postal markings.
- Periodical Post.
- Registered Newspaper.
- Philately and commemorative stamps.
- Other operational matters.

Post Office Act 2023, Post-Office Rule, Post-Office Regulation and Administrative Instruction can be obtained from following links,

- [Post Office Act 2023,](#)
- [Post-Office Rule,](#)
- [Post-Office Regulation](#)
- [Administrative Instruction](#)

Chapter :8 Mail Arrangement & Mail Monitoring Unit (MMU)

8.1 Mail Arrangements, Present Mail and Parcel Network and Proposed Network Under MPOP:

Introduction:

Mail Operations constitute the core function of the Department of Posts and encompass the entire process of transmission of mail and parcels from collection to delivery. The network of mail arrangements has evolved over time to ensure efficient, reliable and time-bound transmission of articles while maintaining an optimum balance between speed and economy.

8.2 Basic Principles of Mail Operations

As per the rule no. 153 of the Postal Manual Volume 7 the system of mail arrangements in the Department is governed by the following fundamental principles:

1. Mail arrangements should achieve a healthy balance between speed and economy.
2. Speed without economy would result in prohibitively high transmission costs, while economy without speed would lead to customer dissatisfaction.
3. Every additional handling of an article increases:
 - Transmission cost;
 - Manpower requirement; and
 - Delay in delivery.
4. Rehandling of mail articles should therefore be reduced to the minimum possible extent.
5. Mail routes and sorting arrangements should be designed to ensure:
 - Minimum handling;
 - Direct transmission wherever feasible;
 - Optimum utilisation of transport resources; and
 - Timely delivery of articles.

Guiding Principle: "The greater the rehandling, the greater the cost and the greater the delay. Therefore, rehandling has to be curtailed or avoided as far as possible."

8.3 Evolution of the Parcel Network

The rapid growth of e-commerce and increasing customer expectations for time-bound delivery have necessitated the development of a dedicated parcel network within the Department of Posts.

The present network comprises:

- National Sorting Hubs (NSHs);
- Parcel Hubs;
- Bulk Mail Booking Centres (BMBCs);

The network is periodically reviewed and rationalised based on traffic volumes and operational requirements.

8.4 National Sorting Hubs (NSHs)

National Sorting Hubs (NSHs) are designated mail processing centres responsible for consolidation, sorting and transmission of speed post documents

The present list of NSHs after rationalization is given below:

Sl. No.	Circle	National Sorting Hub
1	Andhra Pradesh	Tirupati
2	Andhra Pradesh	Visakhapatnam
3	Andhra Pradesh	Vijayawada
4	Assam	Guwahati
5	Bihar	Patna
6	Chhattisgarh	Raipur
7	Delhi	New Delhi
8	Gujarat	Ahmedabad
9	Gujarat	Rajkot
10	Gujarat	Surat
11	Haryana	Ambala
12	Haryana	Rohtak
13	Haryana	Gurgaon
14	Himachal Pradesh	Shimla
15	Himachal Pradesh	Pathankot
16	Jammu & Kashmir	Jammu
17	Jammu & Kashmir	Srinagar
18	Jharkhand	Ranchi
19	Karnataka	Bengaluru
20	Karnataka	Hubballi-Dharwad
21	Karnataka	Mangaluru
22	Kerala	Trivandrum
23	Kerala	Kochi
24	Madhya Pradesh	Bhopal
25	Madhya Pradesh	Indore
26	Maharashtra	Thane
27	Maharashtra	Mumbai
28	Maharashtra	Nashik
29	Maharashtra	Nagpur
30	Maharashtra	Pune
31	Odisha	Bhubaneswar
32	Punjab	Chandigarh
33	Punjab	Ludhiana
34	Rajasthan	Jaipur
35	Rajasthan	Jodhpur
36	Tamil Nadu	Chennai
37	Tamil Nadu	Coimbatore
38	Tamil Nadu	Madurai
39	Telangana	Hyderabad
40	Uttar Pradesh	Prayagraj
41	Uttar Pradesh	Agra
42	Uttar Pradesh	Ghaziabad
43	Uttar Pradesh	Kanpur
44	Uttar Pradesh	Lucknow
45	Uttar Pradesh	Varanasi
46	Uttarakhand	Dehradun
47	West Bengal	Kolkata
48	West Bengal	Siliguri
49	APS	1 CBPO
50	APS	2 CBPO

8.5 Bulk Mail Booking Centers Having Direct Bagging Facility

Certain Bulk Mail Booking Centers have been authorized to close direct bags to designated destinations to facilitate faster transmission of bulk mail and parcel traffic.

The authorized centers are notified by the Parcel Directorate and are revised periodically.

Sl. No.	Office Name	Circle
1	Gollapudi PH Booking Counter	Andhra Pradesh
2	Jorhat RMS	Assam
3	Guwahati BNPL SP Hub	Assam
4	Patna RMS BPC	Bihar
5	New Delhi GPO BPC	Delhi
6	Krishna Nagar HO BPC	Delhi
7	Chanakyapuri PO BPC	Delhi
8	BPC Market Road	Delhi
9	BPC BNPL SP Hub PBC Kashmere Gate	Delhi
10	Market Road BNPL SP Hub	Delhi
11	Basant Lok BNPL SP Hub	Delhi
12	BPC Malviya Nagar	Delhi
13	BNPL AMPC	Delhi
14	Ahmedabad BPC	Gujarat
15	BPC Gandhinagar	Gujarat
16	Surat HO at BDO Surat BPC	Gujarat
17	BNPL Ahmedabad	Gujarat
18	Gurgaon BPC	Haryana
19	Sonepat BPC	Haryana
20	Domlur BPC	Karnataka
21	Mysuru BNPL	Karnataka
22	Hampinagar BPC	Karnataka
23	Bengaluru NSH BNPL Centre	Karnataka
24	Manipal BPC	Karnataka
25	Irinjalakuda BPC	Kerala
26	BNPL NSH Trivandrum Counter	Kerala
27	BPC Thevara	Kerala
28	Kochi SP BNPL	Kerala
29	MBC Vile Parle (W) BPC	Maharashtra
30	Mandapeshwar BPC	Maharashtra
31	Vishrambaugwada Pune BPC	Maharashtra
32	Mumbai GPO BPC	Maharashtra
33	Pune SP BNPL Hub	Maharashtra
34	UTI Konkan Bhavan Mumbai BNPL SP Hub	Maharashtra
35	Vasai BPC	Maharashtra
36	Dadar BPC	Maharashtra
37	Bhubaneswar BPC	Odisha
38	Chandigarh BNPL SP Hub	Punjab
39	Jodhpur HO BPC	Rajasthan
40	N.G. Mandi HO BPC	Rajasthan
41	Jaipur GPO BPC	Rajasthan
42	Hosur SPBO BPC	Tamil Nadu
43	Madurai HO BPC	Tamil Nadu
44	Coimbatore HO BPC	Tamil Nadu
45	Tambaram BPC	Tamil Nadu
46	Anna Road BPC	Tamil Nadu
47	BNPL Hub Anna Road	Tamil Nadu
48	BPC Jeedimetla	Telangana
49	BNPL Hyderabad	Telangana
50	BPC Bollaram	Telangana

51	BNPL Vaishali	Uttar Pradesh
52	Lucknow BNPL SP Hub	Uttar Pradesh
53	Chhatrapati Sambhajinagar NSH	Uttar Pradesh
54	Noida BNPL SP Hub	Uttar Pradesh
55	ECPH Kolkata	West Bengal
56	ISI BPC	West Bengal
57	BNCC Block BO BPC	West Bengal
58	Kolkata GPO BPC	West Bengal
59	MBC Kolkata RMS	West Bengal
60	Yogayog Bhavan BO BPC	West Bengal
61	BNPL SP Hub SBROAD Kolkata	West Bengal

8.6 Present Parcel Network under Parcel Network Optimization Project (PNOP)

The Department presently operates the Parcel Network under the Parcel Network Optimization Project (PNOP).

As per Parcel Directorate Letter No. [17-24/2019-PD dated 26.03.2025](#), the existing network consists of:

- **79 L1 Parcel Hubs**
- **110 L2 Parcel Hubs**

Thus, the PNOP network comprises a total of **189 Parcel Hubs**.

The existing network shall continue to remain operational until implementation of the revised network under the Mail and Parcel Optimization Project (MPOP).

The detailed lists of L1 and L2 Parcel Hubs under PNOP is as under

List of L1 Parcel Hubs under PNOP (as on 26.03.2025)

Sl. No.	L1 Parcel Hub	Circle
1	56 APO	1 CBPO
2	99 APO	2 CBPO
3	Tirupati	Andhra Pradesh
4	Vijayawada	Andhra Pradesh
5	Visakhapatnam	Andhra Pradesh
6	Guwahati	Assam
7	Silchar	Assam
8	Dibrugarh	Assam
9	Muzaffarpur	Bihar
10	Patna	Bihar
11	Raipur	Chhattisgarh
12	Delhi	Delhi
13	Ahmedabad	Gujarat
14	Rajkot	Gujarat
15	Surat	Gujarat
16	Vadodara	Gujarat
17	Ambala	Haryana
18	Rohtak	Haryana
19	Gurgaon	Haryana
20	Pathankot	Himachal Pradesh
21	Shimla	Himachal Pradesh
22	Jammu	Jammu & Kashmir
23	Leh	Jammu & Kashmir
24	Srinagar	Jammu & Kashmir
25	Jamshedpur	Jharkhand
26	Ranchi	Jharkhand

27	B. Deoghar	Jharkhand
28	Bangalore	Karnataka
29	Belagavi	Karnataka
30	Hubli	Karnataka
31	Mangalore	Karnataka
32	Mysore	Karnataka
33	Arsikere	Karnataka
34	Kochi	Kerala
35	Kozhikode	Kerala
36	Thiruvananthapuram	Kerala
37	Thrissur	Kerala
38	Bhopal	Madhya Pradesh
39	Gwalior	Madhya Pradesh
40	Indore	Madhya Pradesh
41	Jabalpur	Madhya Pradesh
42	Aurangabad	Maharashtra
43	Margaon	Maharashtra
44	Mumbai	Maharashtra
45	Nagpur	Maharashtra
46	Pune	Maharashtra
47	Aizawl	North East
48	Imphal	North East
49	Itanagar	North East
50	Shillong	North East
51	Agartala	North East
52	Dimapur	North East
53	Berhampur	Odisha
54	Bhubaneswar	Odisha
55	Sambalpur	Odisha
56	Chandigarh	Punjab
57	Jalandhar	Punjab
58	Ludhiana	Punjab
59	Ajmer	Rajasthan
60	Jaipur	Rajasthan
61	Jodhpur	Rajasthan
62	Chennai	Tamil Nadu
63	Coimbatore	Tamil Nadu
64	Madurai	Tamil Nadu
65	Salem	Tamil Nadu
66	Trichy	Tamil Nadu
67	Hyderabad	Telangana
68	Agra	Uttar Pradesh
69	Bareilly	Uttar Pradesh
70	Ghaziabad	Uttar Pradesh
71	Kanpur	Uttar Pradesh
72	Lucknow	Uttar Pradesh
73	Prayagraj	Uttar Pradesh
74	Gorakhpur	Uttar Pradesh
75	Dehradun	Uttarakhand
76	Rudrapur	Uttarakhand
77	Kolkata	West Bengal
78	Port Blair	West Bengal
79	Siliguri	West Bengal

List of L2 Parcel Hubs under PNOP (as on 26.03.2025)

Sl. No.	L2 Parcel Hub	Circle
1	Ananthapur	Andhra Pradesh
2	Cuddapah	Andhra Pradesh
3	Eluru	Andhra Pradesh
4	Guntur	Andhra Pradesh
5	Kurnool	Andhra Pradesh
6	Nellore	Andhra Pradesh
7	Ongole	Andhra Pradesh
8	Rajahmundry	Andhra Pradesh
9	Srikakulam	Andhra Pradesh
10	Jorhat	Assam
11	Tezpur	Assam
12	Barauni	Bihar
13	Bhagalpur	Bihar
14	Chapra	Bihar
15	Gaya	Bihar
16	Kiul	Bihar
17	Bilaspur	Chhattisgarh
18	Durg	Chhattisgarh
19	Anand	Gujarat
20	Bharuch	Gujarat
21	Bhavnagar	Gujarat
22	Bhuj	Gujarat
23	Jamnagar	Gujarat
24	Junagadh	Gujarat
25	Mehsana	Gujarat
26	Valsad	Gujarat
27	Hisar	Haryana
28	Karnal	Haryana
29	Sonepat	Haryana
30	Hamirpur	Himachal Pradesh
31	Mandi	Himachal Pradesh
32	Dhanbad	Jharkhand
33	Bagalkot	Karnataka
34	Davangere	Karnataka
35	Gulbarga	Karnataka
36	Hosapete	Karnataka
37	Raichur	Karnataka
38	Tumkur	Karnataka
39	Kannur	Kerala
40	Kollam	Kerala
41	Kottayam	Kerala
42	Palakkad	Kerala
43	Tiruvalla	Kerala
44	Itarsi	Madhya Pradesh
45	Katni	Madhya Pradesh
46	Ratlam	Madhya Pradesh
47	Satna	Madhya Pradesh
48	Ahmednagar	Maharashtra
49	Akola	Maharashtra
50	Amravati	Maharashtra
51	Chandrapur	Maharashtra
52	Jalgaon	Maharashtra
53	Miraj	Maharashtra
54	Nanded	Maharashtra
55	Nashik	Maharashtra

56	Ratnagiri	Maharashtra
57	Satara	Maharashtra
58	Solapur	Maharashtra
59	Balangir	Odisha
60	Balasore	Odisha
61	Cuttack	Odisha
62	Jajpur	Odisha
63	Jeypore	Odisha
64	Amritsar	Punjab
65	Bathinda	Punjab
66	Patiala	Punjab
67	Alwar	Rajasthan
68	Bharatpur	Rajasthan
69	Bikaner	Rajasthan
70	Falna	Rajasthan
71	Kota	Rajasthan
72	Sikar	Rajasthan
73	Sri Ganganagar	Rajasthan
74	Udaipur	Rajasthan
75	Dharmapuri	Tamil Nadu
76	Dindigul	Tamil Nadu
77	Erode	Tamil Nadu
78	Jolarpettai	Tamil Nadu
79	Karaikudi	Tamil Nadu
80	Mayiladuthurai	Tamil Nadu
81	Nagercoil	Tamil Nadu
82	Thanjavur	Tamil Nadu
83	Tirunelveli	Tamil Nadu
84	Tirupur	Tamil Nadu
85	Tuticorin	Tamil Nadu
86	Vellore	Tamil Nadu
87	Villupuram	Tamil Nadu
88	Vriddhachalam	Tamil Nadu
89	Karimnagar	Telangana
90	Nalgonda	Telangana
91	Nizamabad	Telangana
92	Warangal	Telangana
93	Aligarh	Uttar Pradesh
94	Faizabad	Uttar Pradesh
95	Gonda	Uttar Pradesh
96	Kheri	Uttar Pradesh
97	Mau	Uttar Pradesh
98	Meerut	Uttar Pradesh
99	Moradabad	Uttar Pradesh
100	Saharanpur	Uttar Pradesh
101	Varanasi	Uttar Pradesh
102	Jhansi	Uttar Pradesh
103	Haridwar	Uttarakhand
104	Bankura	West Bengal
105	Berhampore	West Bengal
106	Burdwan	West Bengal
107	Howrah	West Bengal
108	Kharagpur	West Bengal
109	Malda	West Bengal
110	Sealdah	West Bengal

8.7 Mail and Parcel Optimization Project (MPOP)

The Mail and Parcel Optimization Project (MPOP) is an initiative of the Department of Posts to establish a future-ready, technology-driven and industry-aligned logistics network capable of meeting the growing requirements of e-commerce and future parcel traffic.

The revised network is based on the following principles:

1. Direct mapping of all PIN Codes to designated L1 Parcel Hubs.
2. Establishment of a hub-and-spoke network with clearly defined L1 and L2 Hubs.
3. Reduction in sorting complexity and unnecessary handling of articles.
4. Dynamic routing and bag closure based on actual traffic volumes and operational requirements.
5. Rationalisation of mail arrangements through data-driven network design.
6. Integration with the Postal Logistics Infrastructure Project (PLIP), including construction and automation of Parcel Hubs and establishment of Delivery Centres.
7. Provision for direct bagging by bulk booking offices for time-bound and high-volume consignments.
8. Development of a scalable and efficient logistics network capable of handling future growth in mail and parcel traffic.

8.8 Salient Features of the Revised MPOP Network

1. All PIN Codes are directly mapped to designated L1 Hubs and each L1 Hub is responsible for sorting articles pertaining to its catchment area.
2. The revised network envisages the establishment of fully automated L1 Parcel Hubs with significantly larger operational areas and capacities.
3. L2-L2 sorting has largely been discontinued as analysis of traffic data revealed low average volumes, making such sorting operationally unjustifiable in most cases. However, exceptions have been provided for specific areas such as the North-East and other locations where justified by connectivity requirements and service standards.
4. Inter-hub bag closure will be determined dynamically based on actual traffic volumes and supported by technology-driven routing and optimisation tools, thereby avoiding unnecessary bag closures and reducing handling complexity.
5. Under the Postal Logistics Infrastructure Project (PLIP), around 2,000 Delivery Centres are proposed to be established over the next five years. This is expected to reduce the number of delivery offices from approximately 19,000 to about 12,000, thereby simplifying mail arrangements and reducing sorting complexity across Circles.
6. Provision has been made for direct bagging by Bulk Mail Booking Centres and other bulk booking offices for high-volume, time-bound and sensitive consignments, wherever justified by traffic requirements.
7. The role of Business Post Centres (BPCs) and Book Now Pay Later (BNPL) Centres has been redesigned under MPOP. Their future operations will depend upon whether they are located in an L1 city, L2 city or a non-L1/L2 city, with suitable arrangements for consolidation, bagging and dispatch of parcel traffic.
8. The implementation of the revised network is linked with the execution of the Postal Logistics Infrastructure Project (PLIP) and shall be carried out in a phased manner, with complete switchover expected after establishment and automation of the proposed Parcel Hubs.

8.9 Proposed Parcel Network under MPOP

As per Parcel Directorate Letter No. 39-04/2025-PD dated 17.10.2025, the proposed network consists of:

- 40 L1 Parcel Hubs
- 127 L2 Parcel Hubs

The detailed lists of hubs and mapping arrangements are as under:

List of Proposed L1 Hubs under MPOP

Sl. No.	Circle	Hub Name
1	Andhra Pradesh	Visakhapatnam
2	Andhra Pradesh	Vijayawada
3	Assam	Guwahati
4	Assam	Silchar
5	Bihar	Patna
6	Chhattisgarh	Raipur
7	Delhi	Delhi NCR
8	Gujarat	Rajkot
9	Gujarat	Ahmedabad
10	Gujarat	Bharuch
11	Jammu & Kashmir	Jammu
12	Jammu & Kashmir	Srinagar
13	Jharkhand	Ranchi
14	Karnataka	Hubballi
15	Karnataka	Bengaluru
16	Karnataka	Mangaluru
17	Kerala	Kochi
18	Madhya Pradesh	Indore
19	Madhya Pradesh	Bhopal
20	Maharashtra	Nashik
21	Maharashtra	Mumbai
22	Maharashtra	Pune
23	Maharashtra	Nagpur
24	Odisha	Bhubaneswar
25	Punjab	Chandigarh
26	Punjab	Ludhiana
27	Rajasthan	Jaipur
28	Rajasthan	Jodhpur
29	Tamil Nadu	Chennai
30	Tamil Nadu	Madurai
31	Tamil Nadu	Coimbatore
32	Telangana	Hyderabad
33	Uttar Pradesh	Agra
34	Uttar Pradesh	Kanpur
35	Uttar Pradesh	Varanasi
36	Uttar Pradesh	Lucknow
37	Uttarakhand	Dehradun
38	West Bengal	Kolkata
39	West Bengal	Durgapur
40	West Bengal	Siliguri

List of Proposed L2 Hubs and their mapping with L1 Hubs under MPOP

Sl. No.	Circle	L2 Hub	Mapped L1 Hub
1	Andhra Pradesh	Ananthapur	Bengaluru
2	Andhra Pradesh	Cuddapah	Chennai

3	Andhra Pradesh	Eluru	Vijayawada
4	Andhra Pradesh	Guntur	Vijayawada
5	Andhra Pradesh	Kurnool	Hyderabad
6	Andhra Pradesh	Nellore	Chennai
7	Andhra Pradesh	Ongole	Vijayawada
8	Andhra Pradesh	Rajahmundry	Visakhapatnam
9	Andhra Pradesh	Tirupati	Chennai
10	Assam	Dibrugarh	Guwahati
11	Assam	Jorhat	Guwahati
12	Assam	Tezpur	Guwahati
13	Bihar	Barauni	Patna
14	Bihar	Bhagalpur	Patna
15	Bihar	Chapra	Patna
16	Bihar	Gaya	Patna
17	Bihar	Kiul	Patna
18	Bihar	Muzaffarpur	Patna
19	Chhattisgarh	Bilaspur	Raipur
20	Chhattisgarh	Durg	Raipur
21	Gujarat	Anand	Bharuch
22	Gujarat	Bhavnagar	Ahmedabad
23	Gujarat	Bhuj	Rajkot
24	Gujarat	Jamnagar	Rajkot
25	Gujarat	Junagadh	Rajkot
26	Gujarat	Mehsana	Ahmedabad
27	Gujarat	Surat	Bharuch
28	Gujarat	Vadodara	Bharuch
29	Gujarat	Valsad	Bharuch
30	Haryana	Ambala	Chandigarh
31	Haryana	Gurgaon	Delhi NCR
32	Haryana	Hisar	Delhi NCR
33	Haryana	Karnal	Delhi NCR
34	Haryana	Rohtak	Delhi NCR
35	Himachal Pradesh	Hamirpur	Chandigarh
36	Himachal Pradesh	Shimla	Chandigarh
37	Jammu & Kashmir	Leh	Delhi
38	Jharkhand	Dhanbad	Durgapur
39	Jharkhand	Jamshedpur	Ranchi
40	Karnataka	Bagalkot	Hubli
41	Karnataka	Belagavi	Hubli
42	Karnataka	Devangere	Mangalore
43	Karnataka	Gulbarga	Hyderabad
44	Karnataka	Hosapete	Hubli
45	Karnataka	Mysore	Bengaluru
46	Karnataka	Tumkur	Bengaluru
47	Karnataka	Arsikere	Bengaluru
48	Kerala	Kollam	Kochi
49	Kerala	Kottayam	Kochi
50	Kerala	Kozhikode	Coimbatore
51	Kerala	Palakkad	Coimbatore
52	Kerala	Thiruvananthapuram	Kochi
53	Kerala	Thrissur	Kochi
54	Madhya Pradesh	Gwalior	Agra
55	Madhya Pradesh	Itarsi	Bhopal
56	Madhya Pradesh	Jabalpur	Bhopal
57	Madhya Pradesh	Katni	Bhopal
58	Madhya Pradesh	Ratlam	Indore
59	Madhya Pradesh	Satna	Varanasi
60	Maharashtra	Madgaon	Mumbai

61	Maharashtra	Ahmednagar	Pune
62	Maharashtra	Chandrapur	Nagpur
63	Maharashtra	CS Nagar	Nashik
64	Maharashtra	Jalgaon	Nashik
65	Maharashtra	Miraj	Pune
66	Maharashtra	Nanded	Nagpur
67	Maharashtra	Ratnagiri	Pune
68	Maharashtra	Satara	Pune
69	Maharashtra	Solapur	Pune
70	North East	Itanagar	Guwahati
71	North East	Imphal	Silchar
72	North East	Shillong	Guwahati
73	North East	Aizawl	Silchar
74	North East	Dimapur	Guwahati
75	North East	Agartala	Silchar
76	Odisha	Balangir	Raipur
77	Odisha	Berhampur	Bhubaneswar
78	Odisha	Cuttack	Bhubaneswar
79	Odisha	Jeypore	Visakhapatnam
80	Punjab	Amritsar	Ludhiana
81	Punjab	Bathinda	Ludhiana
82	Punjab	Jalandhar	Ludhiana
83	Punjab	Patiala	Ludhiana
84	Rajasthan	Alwar	Jaipur
85	Rajasthan	Bikaner	Jodhpur
86	Rajasthan	Falna	Jodhpur
87	Rajasthan	Kota	Jaipur
88	Rajasthan	Sikar	Jaipur
89	Rajasthan	Sri Ganganagar	Jodhpur
90	Rajasthan	Udaipur	Jodhpur
91	Tamil Nadu	Dharmapuri	Bengaluru
92	Tamil Nadu	Erode	Coimbatore
93	Tamil Nadu	Jolarpettai	Bengaluru
94	Tamil Nadu	Karaikudi	Madurai
95	Tamil Nadu	Salem	Coimbatore
96	Tamil Nadu	Thanjavur	Madurai
97	Tamil Nadu	Tirunelveli	Madurai
98	Tamil Nadu	Tirupur	Coimbatore
99	Tamil Nadu	Trichy	Madurai
100	Tamil Nadu	Vellore	Chennai
101	Tamil Nadu	Villupuram	Chennai
102	Telangana	Karimnagar	Hyderabad
103	Telangana	Nalgonda	Hyderabad
104	Telangana	Warangal	Hyderabad
105	Uttar Pradesh	Aligarh	Delhi NCR
106	Uttar Pradesh	Bareilly	Lucknow
107	Uttar Pradesh	Faizabad	Lucknow
108	Uttar Pradesh	Ghaziabad / Noida	Delhi NCR
109	Uttar Pradesh	Gonda	Lucknow
110	Uttar Pradesh	Gorakhpur	Varanasi
111	Uttar Pradesh	Jhansi	Agra
112	Uttar Pradesh	Kheri	Lucknow
113	Uttar Pradesh	Mau	Varanasi
114	Uttar Pradesh	Meerut	Delhi NCR
115	Uttar Pradesh	Moradabad	Delhi NCR
116	Uttar Pradesh	Prayagraj	Varanasi
117	Uttar Pradesh	Saharanpur	Dehradun
118	Uttarakhand	Haridwar	Dehradun

119	Uttarakhand	Rudrapur	Delhi NCR
120	West Bengal	Port Blair	Chennai / Kolkata
121	West Bengal	Bankura	Durgapur
122	West Bengal	Berhampore	Durgapur
123	West Bengal	Burdwan	Durgapur
124	West Bengal	Howrah	Kolkata
125	West Bengal	Kharagpur	Kolkata
126	West Bengal	Malda	Siliguri
127	West Bengal	Sealdah	Kolkata

8.10 Transition Arrangement

The implementation of the revised network under MPOP is linked with the execution of the Postal Logistics Infrastructure Project (PLIP), particularly the construction and automation of future L1 hubs.

Until the revised infrastructure is fully operational, the existing PNOP network comprising 79 L1 Hubs and 110 L2 Hubs shall continue to remain operational to ensure continuity and stability of mail and parcel operations.

8.11 MAIL MONITORING UNIT (MMU):

Introduction:

Mail Monitoring Units (MMUs) have been established at various levels in the Department of Posts to monitor and improve Mail and Parcel operations. MMUs analyse operational data, monitor key performance indicators and facilitate timely corrective action to ensure efficient booking, processing, transmission and delivery of mail and parcels.

8.12 Objectives of Mail Monitoring Units

The primary objectives of Mail Monitoring Units (MMUs) are to:

- Monitor the performance of Mail and Parcel operations across the network.
- Identify operational issues and bottlenecks on a real-time basis.
- Ensure timely corrective action by the concerned units.
- Improve scan compliance, transmission and delivery performance.
- Enhance service quality and customer satisfaction through continuous monitoring and review.

8.13 Categorisation of Circles for MMU

For the purpose of monitoring Mail and Parcel operations, Postal Circles have been categorised into Category-I and Category-II based on operational requirements and mail traffic. The categorisation also determines the manpower and resources to be provided for the functioning of Mail Monitoring Units (MMUs).

Category	Circles
Category-I	Andhra Pradesh, Assam, Delhi, Maharashtra, Gujarat, Uttar Pradesh, Karnataka, Madhya Pradesh, Tamil Nadu, Telangana, Kerala, West Bengal, Rajasthan, Odisha, Bihar and Punjab (16 Circles)

Category-II	Chhattisgarh, Haryana, Himachal Pradesh, Jharkhand, Jammu & Kashmir, North East and Uttarakhand (7 Circles)
-------------	---

8.14 Organisational Structure of Mail Monitoring Units (MMUs)

Mail Monitoring Units (MMUs) have been established at Directorate, Circle, Regional and Divisional levels to ensure effective monitoring of Mail and Parcel operations across the country. The structure of MMUs and the minimum manpower prescribed at each level are as follows:

Sl. No.	Level	Headed by	Assisted by
1	Directorate	ADG (Mail Operations)	1 ASP/IP and 1–2 Office Assistants
	Parcel Directorate	DGM, Parcel Directorate	1 ASP/IP and 1–2 Office Assistants
2	Circle Office (Category-I)	In-charge MMU (PS Group 'B' level officer)	1 ASPOs/Inspector and 4–5 Office Assistants
3	Circle Office (Category-II)	ASP/Inspector	3–4 Office Assistants
4	Regional Office	ASP/Inspector	3–4 Office Assistants
5	Postal Division (Class A)	Deputy Superintendent of Post Offices	ASP/IP, PRI(P) and 2–3 Office Assistants
6	Postal Division (Class B)	ASP/Inspector	PRI(P) and 2–3 Office Assistants
7	RMS Division	ASP/Inspector	PRI(P) and 2–3 Office Assistants*

The number of support staff indicated above is the minimum requirement and may be increased by the concerned Circle, Region or Division depending upon operational requirements.

8.15 Infrastructure and Resources Required

To ensure effective functioning of Mail Monitoring Units (MMUs), adequate infrastructure and resources should be provided at all levels. The following minimum facilities should be made available to MMUs:

- Separate office accommodation with adequate seating arrangements;
- Desktop computers with internet connectivity;
- Printer and scanner facilities;
- Access to APT and other operational applications and dashboards;
- Broadband connectivity for real-time monitoring and reporting;
- Official e-mail and communication facilities;
- CUG mobile connection and landline telephone, wherever required; and
- Necessary office furniture and stationery.

The concerned Circle or Region should ensure that MMUs are provided with the required infrastructure and resources for effective monitoring and timely resolution of operational issues.

Dedicated Staffing of MMUs

As clarified vide [Parcel Directorate Letter No. 18-01/2023-PD dated 31.10.2023](#), MMUs should function as dedicated and exclusive teams and should not be assigned any work unrelated to booking, processing, transmission and delivery of Mail and Parcel.

8.16 Areas of Monitoring by Mail Monitoring Units

Mail Monitoring Units (MMUs) monitor the entire mail and parcel life cycle, from booking to final delivery. The activities monitored by MMUs may broadly be divided into the following three stages:

8.16.1 First Mile (Booking)

The First Mile covers activities from acceptance of mail and parcels till their dispatch from the booking office. The key areas monitored include:

- Booking performance and trends;
- Pick-up and Door Step Service App performance;
- Timely bag closing and dispatch;
- Quality of data capture and scanning;
- Identification of booking and dispatch irregularities.

8.16.2 Middle Mile (Processing and Transmission)

The Middle Mile covers the movement of mail and parcels between processing centres and transit hubs. The key areas monitored include:

- Receipt and dispatch of bags and articles;
- Processing and transmission performance;
- Closure of bags in APT;
- Scanning compliance and visibility of articles;
- Identification of delays and operational bottlenecks.

8.16.3 Last Mile (Delivery)

The Last Mile covers the delivery process from receipt of articles at the delivery office till final delivery or return. The key areas monitored include:

- Delivery performance and D+0 delivery;
- Pending articles and non-delivery cases;
- Validation of delivery exceptions and remarks;
- Return-to-Sender (RTS) performance;
- Customer complaints relating to delivery.

Continuous monitoring of these three stages enables MMUs to identify operational issues promptly and ensure timely corrective action for improving Mail and Parcel services.

8.17 Monitoring Tools and Reports

Mail Monitoring Units (MMUs) utilise various reports available in the APT 2.0 platform for monitoring the end-to-end movement of mail and parcels, identifying operational bottlenecks and ensuring timely corrective action.

8.17.1 MIS Reports in APT 2.0

The MIS Reports module provides various reports relating to booking, delivery, transmission and tracking of articles and facilitates real-time monitoring of postal operations.

The important reports used by MMUs are as follows:

Sl. No.	Report/Card	Utility
1	Booking Card	Monitors booking statistics and volume trends.
2	Delivery Card	Monitors delivery performance and delivery percentages.
3	Delivery Pendency Card	Identifies articles pending for delivery and delivery bottlenecks.
4	Transit Time Card	Monitors end-to-end transmission time of articles.
5	Bag Dispatch Card	Monitors bag dispatch activities and delays.
6	Bag Transit Card	Monitors bags in transit and identifies pendency.
7	Article Sorting Card	Monitors article sorting performance.
8	Article Dispatch Card	Monitors dispatch of articles from processing centres.
9	Booking Reports	Provides product-wise, channel-wise and weight-wise booking analysis.
10	Delivery Reports	Provides delivery statistics, beat-wise analysis and undelivered article analysis.
11	Transmission Reports	Provides Bag Handled and Article Handled reports.
12	CRM Reports	Provides Booking, Delivery, Last Event, Non-Delivered, Redirected and Returned Article Reports.

8.17.2 Pickup and Induction Management Reports

The Pickup and Induction Management module assists MMUs in monitoring customer pickups, induction activities and operational performance.

The important reports available are:

Sl. No.	Report	Utility
1	Total Requests	Displays total pickup requests received.
2	Unassigned Requests	Identifies pickup requests pending assignment.
3	Assigned Requests	Monitors requests assigned to pickup agents.
4	Picked-up Requests	Monitors completed pickup requests.
5	Pickup History	Provides historical data relating to pickups.
6	Pickup Reports	Provides detailed analysis of pickup operations.
7	Induction Reports	Provides information relating to induction of articles and operational performance.

The above reports enable MMUs to monitor operational performance, identify exceptions and take timely corrective measures for improving service quality.

Reference Operational Guides

Sl. No.	Name of Operational Guide	Link
1	Operational Guide – MIS Reports	LINK
2	Operational Guide – Pickup and Induction Management	LINK
3	Operational Guide – Customer Relationship Management (For Administrative Offices)	LINK

8.18 Role and Responsibilities of MMUs at Different Levels

Mail Monitoring Units (MMUs) function at Directorate, Circle, Regional and Divisional levels with clearly defined responsibilities to ensure effective monitoring of Mail and Parcel operations across the network.

8.18.1 Directorate MMU

The Directorate MMU is responsible for:

- Monitoring national-level Mail and Parcel performance indicators.

- Reviewing the performance of Circle MMUs.
- Identifying systemic issues and operational bottlenecks.
- Issuing policy guidelines and operational instructions.
- Coordinating with Circles and other stakeholders for implementation of corrective measures.
- Conducting periodic review meetings with Circle MMUs.

8.18.2 Circle MMU

The Circle MMU is responsible for:

- Monitoring operational performance of Regions and Divisions within the Circle.
- Reviewing key performance indicators relating to booking, transmission and delivery.
- Identifying defaulting units and initiating corrective action.
- Coordinating with Regional and Divisional MMUs for resolution of operational issues.
- Submitting periodic reports to the Directorate MMU.
- Conducting periodic review meetings with Regional MMUs.

8.18.3 Regional MMU

The Regional MMU is responsible for:

- Monitoring the performance of Postal and RMS Divisions under the Region.
- Reviewing delivery performance, scan compliance and pendency of articles.
- Ensuring timely corrective action by Divisional units.
- Conducting regular reviews with Divisional MMUs and monitoring implementation of instructions issued by the Circle.
- Contacting Divisional MMUs regarding:
 - Network issues;
 - Delay in induction of articles;
 - Scanning deficiencies; and
 - Other operational issues requiring immediate action.
- Contacting GPOs, Head Offices, Bulk Booking Offices, Processing Hubs and TMOs for ensuring compliance.
- Obtaining feedback from major customers regarding pick-up and delivery performance.

8.18.4 Postal Division MMU

The Postal Division MMU is responsible for:

- Monitoring booking, transmission and delivery operations within the Division.
- Analysing reports available in APT 2.0 and Pickup and Induction Management modules.
- Identifying delays, pending articles and operational exceptions.
- Coordinating with Sub-Divisions and Delivery Offices for prompt resolution of issues.
- Preparing daily and periodic operational reports.

- Contacting each Delivery Post Office every day to ascertain the availability of delivery staff and arrangements made in case of absentee staff.
- Contacting Delivery Post Offices regarding delays in receipt of mail.
- Contacting at least 25 addressees every day whose articles have been reported as undelivered and recording the outcome of such enquiries.
- Contacting defaulting Post Offices regarding:
 - Non-use of DSS Application;
 - Non-execution of EOD;
 - Errors pending in the system;
 - Delay in induction of articles; and
 - Delay in pick-up of articles;

8.18.5 RMS Division MMU

The RMS Division MMU is responsible for:

- Monitoring processing, transmission and bag management operations.
- Ensuring timely closure and receipt of bags and compliance with prescribed operational procedures.
- Monitoring article and bag scan performance.
- Coordinating with Processing Centres and Postal Divisions for resolution of transmission-related issues.
- Analysing operational data and initiating corrective measures for improving service performance.
- Maintaining regular contact with Hubs, TMOs, Transshipment Centres, HROs/SROs and other processing units for ensuring timely receipt and dispatch of bags and resolution of operational issues.

8.18.6 8.6 Verification of Non-Delivery Remarks

Postmaster/APM (Mails) shall:

- Conduct random verification of at least five accountable articles every day by contacting the addressees and verifying the genuineness of non-delivery remarks.
- Forward details of wrong delivery remarks, if any, to the Divisional Head for necessary action.

8.18.7 Review and Reporting Mechanism

MMUs at different levels shall submit daily reports and conduct periodic reviews to ensure effective monitoring and timely corrective action.

Reviewing Authority	Frequency
Directorate MMU reviews Circle MMUs	Monthly
Circle MMU reviews Regional MMUs	Fortnightly
Regional MMU reviews Divisional MMUs	Weekly

Level	Daily Report	Annexure
Circle MMU	Daily Report of Circle MMU	Annexure VI
Regional MMU	Daily Report of Regional MMU	Annexure VII
Postal Division MMU	Daily Report of Postal Division MMU	Annexure VIII
RMS Division MMU	Daily Report of RMS Division MMU	Annexure IX

Note: The prescribed formats of Annexures VI to IX are contained in the *SOP for Setting up Mail Monitoring Units (MMU) for Effective Monitoring of Mail/Parcel Operations*, circulated vide Parcel Directorate [OM.No.18-01/2023-PD dated 21.06.2023](#) and may be referred to for detailed reporting requirements and is available at link

Chapter :9 Supplementary Reading

Case study Andhra Pradesh Postal Circle: Transforming Mail Delivery through Mail Monitoring Units (MMUs)

This case study highlights how the Andhra Pradesh Postal Circle transformed its mail and parcel operations through the effective implementation of Mail Monitoring Units (MMUs). By adopting real-time monitoring, data-driven performance management, digital tools, staff training and strong leadership, the Circle significantly improved delivery performance and emerged as the top-performing Postal Circle in the country. The case demonstrates how innovation, accountability and teamwork can improve operational efficiency and customer service in the Department of Posts.

Learning Outcomes:

After studying this case, trainees will be able to:

- Understand the role of Mail Monitoring Units (MMUs).
- Appreciate the importance of technology and performance monitoring in mail operations.
- Recognize the role of leadership and change management in improving service delivery.
- Identify best practices that can be adopted in other Postal Circles.

For detailed study report, refer to:

Andhra Pradesh Postal Circle: Transforming an Age-Old Government Mail Delivery Organization, Indian School of Business (ISB), Hyderabad, 2026. **Available at:** <https://drive.google.com/drive/u/0/folders/1zyF7vYsBz-Q78Xb7K8U-vcDrvklsm95J>

Chapter :10 GRIEVANCE HANDLING

10.1 Introduction: -

The Department has a well laid out system for handling public grievances for its services. A monitoring mechanism to ensure the prompt and quality redressal of public grievances has also been carefully put in place by the Department. Customer Relationship Management (CRM) platform is an in-house portal of the Department and important pillar of Department's Grievance Redressal Mechanism (GRM).

SAP-CSI based Customer Relationship Management (CRM) portal was rolled out on 30.12.2019 and moved on from legacy Computerized Customer Care Centers (CCCC) to advanced SAP-CSI based platform, from 07.03.2025 SAP-CSI based CRM module was roll out as Complaint Management in APT 2.0. This platform is also integrated with India Post Call Centre (IPCC). The data, in respect of mails category complaints is auto populated during lodging of grievances. At present all the facilities (offices) excluding Branch Post Offices are auto mapped with CRM portal. Based on experience of working on this CRM platform over the years, the Department has now prepared this SOP document for guidance and implementation at all levels.

10.2 Definitions: -

- (i) Apex Office: - Postal Directorate
- (ii) Admin Offices: - Circle offices, Regional Offices and Divisional Offices (Postal & RMS)
- (iii) Operative Offices: - Head Post offices, Sub Post Offices, Head Record Offices, Sub Record Offices, All Other offices of RMS like Mail Offices, Transit Mail Offices, NSHs, PHs etc., Postal Account offices.
- (iv) Origin or Registered office: - Office where complaint is registered. In case of Mails category complaints, office of booking is Origin or Registered Office. In other cases Origin Office or Registered office is specified by the complainant. Origin or Registered office is consistent and cannot be changed. Origin office or Registered office is deemed as owner of the complaints and responsible for resolution of the complaints
- (v) "Pending with" Office: - Office where complaint is pending at present. This office is inconsistent and changing when a complaint is transferred to another office for further updation of remarks/ reply.
- (vi) Outward complaints: - Complaints registered in the offices are termed as Outward Complaints for that registered (origin) office.
- (vii) Inward Complaints: - Complaints which are presently pending with the offices are termed as "Inward complaints" for the "Pending with" offices.

10.3 Overall expected outcomes in end-to-end handling of grievances received on CRM with the adoption of this SOP*.

- (i) At least 90% of the complaints received on CRM are to be settled within 15 days of receipt.
- (ii) At least 99 % of the complaints received on CRM are to be settled within 30 days of receipt.
- (iii) No more than 1% of the complaints received on CRM are to be pending beyond 30 days of receipt.
- (iv) All cases pending beyond this time limit should be supported by rationale failing which responsibility be fixed on officials at fault All complaints received by the Department, that are not settled on the same day of receipt should invariably be entered in the CRM portal by the office that receives the complaints

* These are overall norms for all categories of complaints on CRM. Category wise norms would be drawn out based on detailed study of end to end processes for each category subsequently to bring about greater efficiency.

10.4 Roles and responsibilities of the Offices

(i) Apex Office: -

- (a) Daily Monitoring of Circle-wise Outward as well Inward pending complaints (Age-wise pendency) and other relevant reports.
- (b) Sharing the status of pendency with the Circles for prompt resolution / updation of reply in pending complaints.
- (c) Special monitoring of grievances pending beyond 30 Days and ensuring necessary corrective and preventive action, thereon
- (d) Issuance of guidelines/ Tutorials/ SoP for Admin Offices and Operative offices for prompt processing and resolution of grievances.
- (e) Any other support to Admin and operative office for smooth functioning of CRM.
- (f) Monthly Scoring of Circles on parameters fixed and shared with Circles.

(ii) Admin Office (Circle- Region- Division)

A. Circle/Region-

- (a) special monitoring of inward complaints pending beyond 5 days in the circle
- (b) Special monitoring of outward complaints pending beyond 15 days in the circle
- (c) To ensure that operative offices are adhering the timeline and guidelines in processing of complaints.
- (d) Daily Monitoring of Region-wise/Division-wise/Office-wise Outward as well Inward pending complaints (Age wise pendency) and other relevant reports as detailed below:
 -
 - i. Outward complaints pending as on date
 - ii. Inward Complaints (references) pending as on date.
 - iii. Detail of all Inward references (complaint-wise) to monitor the duration of pendency with a particular office and ensure reply where cases are pending timeline of 0 or 1 day (on same day or latest by next day)
 - iv. Last login report to monitor the login status of previous working day of offices under jurisdiction. (login status of same day may also be checked after 5PM)
- (e) Sharing the status of pendency with all concerned admin offices and operative offices for prompt resolution / updation of reply in pending complaints.
- (f) Issuance of guidelines/ Tutorials/ SoP for Admin Offices and Operative offices for prompt processing and resolution of grievances.
- (g) Review of Category-wise (Service-wise and Complaint type-wise) complaints and take steps to avoid receipt of complaints on such avoidable or zero tolerance issues viz Misbehaviour, Wrong updation of delivery status, Abstraction, delay in deceased claims or other claims etc.
- (h) Review of quality of final replies given to the complainant by the operative offices and ensuring quality resolution of the grievances.
- (i) Review of feedback received from the complainant and take corrective steps for prompt and quality resolution of grievances.

- (j) Providing support to the operative offices by framing example replies for final resolution as well for internal replies by intermediate operative office (in case of mails category complaints)
- (k) Monitoring and action on Dumping transfer (transfer of complaints with incomplete reply or transfer to irrelevant office) of complaints by the operative offices.
- (l) Monthly Scoring of Divisions on parameters shared by the Directorate.

B. Division-

- (a) To ensure that overall norms for redressal of complaints are met by the Division and all the operative offices in its jurisdiction
- (b) To ensure that operative offices are adhering the timeline and guidelines in processing of complaints.
- (c) Daily Monitoring of Region-wise/Division-wise/Office-wise Outward as well Inward pending complaints (Age wise pendency) and other relevant reports as detailed below:
 -
 - i Outward complaints pending as on date
 - ii Inward Complaints (references) pending as on date.
 - iii Detail of all Inward references (complaint-wise) to monitor the duration of pendency with a particular office and ensure reply where cases are pending timeline of 0 or 1 day (on same day or latest by next day)
 - iv Last login report to monitor the login status of previous working day of offices under jurisdiction. (login status of same day may also be checked after 5PM)
- b. Ensure that at the end of day, no any complaint remained pending beyond the timelines in the Division.

Timelines for disposal of the complaints	
Portal	Timeline for disposal
IPCC/Call Centre-Inward	On the day of receipt
IPCC/Call Centre-Outward	3-5 days
Ingram-Customer Portal	3 days
Twitter	2-3 days
CPGRAM Complaint	10-15 days
CPGRAM Complaint-Urgent Category	7 days
CPGRAM Appeal-reply to RO	2 days
CRM-Inward	On the day of receipt
CRM-Outward	15-30 days
Complaint received through email	On the day of receipt
Complaint received through Dak	2-3 days

- (d) Sharing the status of pendency with all concerned admin offices and operative offices for prompt resolution / updation of reply in pending complaints.
- (e) Issuance of guidelines/ Tutorials/ SoP for Admin Offices and Operative offices for prompt processing and resolution of grievances.
- (f) Review of Category-wise (Service-wise and Complaint type-wise) complaints and take steps to avoid receipt of complaints on such avoidable or zero tolerance issues viz Misbehavior, Wrong updation of delivery status, Abstraction , delay in deceased claims or other claims etc.
- (g) Review of quality of final replies given to the complainant by the operative offices and ensuring quality resolution of the grievances.

- (h) Review of feedback received from the complainant and take corrective steps for prompt and quality resolution of grievances.
- (i) Providing support to the operative offices by framing example replies for final resolution as well for internal replies by intermediate operative office (in case of mails category complaints)
- (j) Monitoring and action on irresponsible transfer (transfer of complaints with incomplete reply or transfer to irrelevant office) of complaints by the operative offices.

(iii) Operative Offices: -

- (a) Daily log-in CRM portal.
- (b) Examination of pending Inward complaints as well as outward complaints on daily basis.
- (c) Updating the complete and appropriate remarks/ reply after consulting the official record, in Inward complaints and transfer the complaint to next office on the same or latest by next day of receipt of complaint.
- (d) Examine the pending outward complaints in light of guidelines issued by Apex office or Admin Offices and take action for final resolution of complaints within the timelines fixed.
- (e) Registration of complaints received in physical mode (by post or by hand) or by email and provide/dispatch acknowledgement generated by CRM Portal on same day.
- (f) Avoid the Dumping transfer (transfer of complaints with incomplete reply or transfer to irrelevant office)

10.5 Sources of complaints received in Complaint Management portal

The Portal is receiving the complaints from the following four sources: -

- (i) India Post website: - Public may register on line complaints through India Post website. In Portal it is termed as “Public Online”
- (ii) India Post Call Center (IPCC) tollfree number 18002666868: - Public may register the complaint through India Post Call Center. In Portal it is termed as “IPCC”
- (iii) Complaints received in Physical form or by email: - Public may visit the offices or send the complaints by post or by email for registration and resolution of their complaints. The user of the concerned operative office will register the complaint in Complaint Management portal. In Portal it is termed as “Walk-in”
- (iv) Bulk Complaints by registered bulk mailers: - Special facility is provided to registered bulk mailers of the Department to register the bulk complaints through their personal log-in. In portal it is termed as “Bulk” Various reports can be generated for all these four sources collectively or separately.

10.6 Salient Features of CRM Portal

- (i) Integrated with CSI for auto mapping of all facilities: -
 - (a) All the facilitates (Offices) other than Branch Post Offices available in CSI are mapped with CRM.
 - (b) If any facilities are created fresh in CSI, it is auto mapped with CRM on its creation.
 - (c) All the facilities other than Branch Post Offices are deemed as Customer Care Centres in CRM.
- (ii) Integrated with OER (Auto population of data and Auto transfer to last scanned office):-

- (a) In respect of mails category complaints, the data related to Booking office, delivery office and date of booking is auto populated during complaint registration through India Post website.
- (b) In complaint registration through IPCC and CRM portal itself, address data is also auto populated.
- (c) After registration, complaint is auto transferred to last scanned office for further stage by stage search of the consignment.
- (iii) Auto closure of complaints: - In complaints related to “Non-Delivery of articles”, if article subsequently delivered through system and delivery scan updated, complaint will be auto closed by providing system generated reply.
- (iv) Instant complaint acknowledgment message on mobile and email also (if given by the complainant).

10.7 Complaint Management in APT 2.0

Complaint Management system adopted by DOP in the new software IT 2.0. The system enables the departmental users to raise and address the public grievance effectively. This operation guide also helps the internal users to carry-out the operations easily without any obstacles.

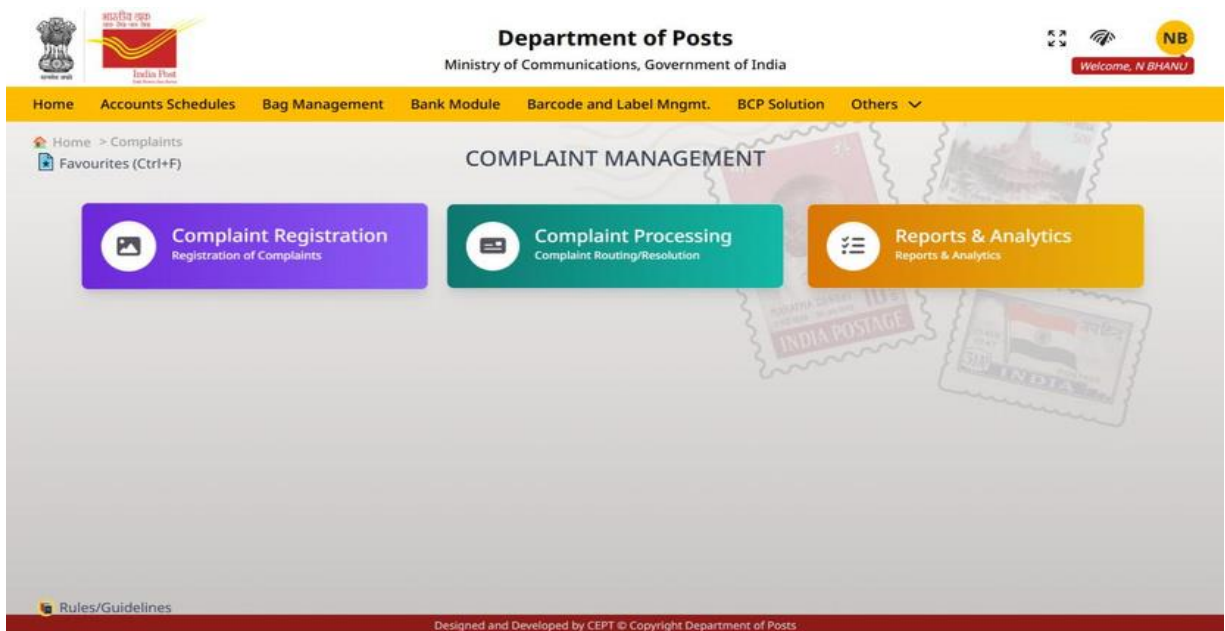
After login to the web application, the various cards will be displayed based on the roles assigned to the user. One of the Card known as ‘**Complaint Management**’ will be available to the **Operator** to raise and address the Public Complaints.

User can navigate between pages by clicking on the page number or << or >> to locate “Complaint Management” card. Alternatively, user can type “Complaint” in the search module field available on the top right corner to easily locate the card.



10.7.1 Complaint Registration

The Complaint Registration is a sub-card where Operator can register a complaint on behalf of a customer i.e., when a walk-in customer gives manual complaint, the same may updated in the system using this sub card.



Click on 'Complaint Registration' sub-card.

Upon clicking on 'Complaint Registration' sub-card, the above shown screen will be displayed and the user needs to select the Options from the respective drop-down and fill the mandatory fields which are marked with an asterisk in red colour.

The 'Select Category' drop-down is enabled with selections such as 'Domestic Mails and Parcel Services', 'International Mails', 'Financial Services', 'Insurance Services', 'Allegation of corruption / Malpractices/Misbehaviour', 'Network and Basic Amenities in offices', 'Philately', 'Citizen Centric Services'. For demonstration purpose, the 'Domestic Mails and Parcel Services' category will be selected and the Complaint creation flow will be shown in the following pages.

Select the appropriate category from the 'Category' drop-down.

Department of Posts
Ministry of Communications, Government of India

Home Bag Management Bank Module Barcode and Label Mngmt. BCP Solution Booking Solution Others

Water, Sandal, Gold and the spirit of Shri Ram Janmbhoomi. +++ Dive into the Nation's progress and know our achievements through "Pulse-A citizen connect fortnightly news

Favourites (Ctrl+F) Complaint Register

COMPLAINT REGISTRATION

Complaint Registration*

Select Category*
Domestic Mails and Parcel Services

Select Service*
Choose an option

Select Type*
Choose an option

Customer ID

Complaint Description*
Description should not exceed 500 Characters

Choose an option

- Speed Post Letters (Insured/COD)
- Letter (Registered/Insured/ COD)
- India Post Parcel-retail (Registered/Insured/COD)
- India Post Parcel- Contractual (Registered/Insured/COD)
- Speed Post Parcel (Registered/Insured/COD)
- Post Card/Book Post/Periodical Post/Registered Newspapers /Inland Letter Card/ Ordinary letter
- Magazine Post
- Tariff /GST Related

Upon selecting the 'Category' drop-down, 'Service' drop-down will be enabled for the selection of service as per the 'Category' selected. Select the appropriate service from the 'Service' drop-down.

Home Bag Management Bank Module Barcode and Label Mngmt. BCP Solution Booking Solution Others

Water, Sandal, Gold and the spirit of Shri Ram Janmbhoomi. +++ Dive into the Nation's progress and know our achievements through "Pulse-A citizen connect fortnightly news

Favourites (Ctrl+F) Complaint Register

COMPLAINT REGISTRATION

Complaint Registration*

Select Category*
Domestic Mails and Parcel Services

Select Service*
India Post Parcel-retail (Registered/Insured/COD)

Select Type*
Choose an option

Customer ID

Article ID*
Enter Article Id and press tab to fetch details

Complaint Description*
Description should not exceed 500 Characters

Choose an option

- Delay in delivery
- Non delivery of article
- Abstraction of contents
- Loss of article
- Non payment of COD Amount
- Damage of Article
- Fake/Non-updation of delivery remarks/Scan

Selection of grievances as per the category and the service selected.

Select the appropriate type from the 'Select Type' drop-down list.

Customer ID

Article ID*
CY000014852IN
Enter Article Id and press tab to fetch details

Transaction Amount
879

Complaint Description*
Description should not exceed 500 Characters

Once, the 'Category', 'Service' & 'Type' are selected from the drop-down lists, , the fields which are marked as 'asterisk' needs to be entered.

For Ex: if the complaint is based on the Articles/Parcels, then 'Article ID' is mandatory and if the complaint is based on the e-MO, then 'PNR' number is mandatory field. Based on the service and complaint types selected, the necessary fields will be displayed.

If the Customer is a registered customer, then the Customer ID may be entered in the 'Customer ID' field. Enter the 'Article ID'.

Sender/ Applicant details

Name

Mahesha K

Addressline1

WCTC

State

KARNATAKA

Phone No.

8861626967

Addressline2

BG GPO

Country

India

email

City

BENGALURU URBAN

Pincode

560010

Receiver Details

Name

kumar gowda

Addressline1

aone

State

KARNATAKA

Phone No.

9964920777

Addressline2

ttwo

Country

India

email

City

MYSURU

Pincode

571103

Select a file (Optional)

Choose File

No file chosen

Please upload booking receipt or any other document in PDF or JPEG(Size less than 200 KB)

Register Complaint

If the Customer is a registered customer, then the Customer ID may be entered in the 'Customer ID' field.

Enter the 'Article ID'.

Sender/ Applicant details

Name

Mahesha K

Addressline1

WCTC

State

KARNATAKA

Phone No.

8861626967

Addressline2

BG GPO

Country

India

email

City

BENGALURU URBAN

Pincode

560010

Receiver Details

Name

kumar gowda

Addressline1

aone

State

KARNATAKA

Phone No.

9964920777

Addressline2

ttwo

Country

India

email

City

MYSURU

Pincode

571103

Select a file (Optional)

Choose File

No file chosen

Please upload booking receipt or any other document in PDF or JPEG(Size less than 200 KB)

Register Complaint

Customer ID

Article ID*
CY000014852IN
Enter Article Id and press tab to fetch details

Transaction Amount
879

Complaint Description*

The Article has been booked on 01.01.2025 but delivered on 31.01.2025. Due to this issue, the Material which needs to be sent for testing got delayed and Contract lost.
Please check the cause for delay and requesting for award of compensation.

Description should not exceed 500 Characters

etails,

Enter the 'Complaint Description' and the Description should not exceed 500 characters.

Enter the 'Applicant Name', 'Applicant Phone No.' If the Applicant e-Mail is available then, the e-Mail can be entered in the 'Applicant Email' field.

The screenshot shows a web form for registering a complaint. At the top, there is a text input field for the 'Complaint Description'. Below it, a section titled 'Select a file (Optional)' contains a 'Choose File' button and the text 'No file chosen'. A note below this section states: 'Please upload booking receipt or any other document in PDF or JPEG(Size less than 200 KB)'. To the right of the form is a red 'Register Complaint' button. At the bottom left, there is a link labeled 'Rules/Guidelines'.

If the Booking Receipt or any related document needs to be uploaded along with complaint, then Operator may use the 'Choose file' Option to upload any document. The Document uploaded should be in JPEG / JPG or PDF format and the size should be less than 200KB.

This screenshot illustrates the file selection process. An 'Open' file dialog box is open, showing the 'Downloads' folder. It lists several files, including 'Receipt (4)', which is selected. In the background, the complaint registration form is visible, showing the 'Choose File' button and the 'Register Complaint' button. The form also includes fields for 'email', 'City' (BENGALURU URBAN), and 'Pincode' (560010).

Click on 'Choose File', system prompts the user to select the document from the local system. Upon selecting the desired file, click on 'Open'

The screenshot shows the complaint registration form after a file has been selected. The 'Choose File' button now displays 'Receipt (4).pdf'. Below the button, it says 'File selected'. The note about document format and size remains. The 'Register Complaint' button is still present on the right. The 'Rules/Guidelines' link is at the bottom left.

hed.

Upon clicking on 'Open', the 'No file chosen' will be replaced with the 'Document Name' selected in the 'Select a file (Optional)' field. The images uploaded will also be displayed in thumbnail size. In case already uploaded file required to be removed, either click on 'X' mark of the thumbnail image or browse and select desired file to replace the previously uploaded file. Click on 'Register Complaint' button.

Upon clicking on 'Register Complaint' button, a unique 10 digit complaint ID gets generated and the system displays the message as 'Complaint Registered Successfully with Complaint ID'.

Sl. No.	Category	Service	Complaint type
1	Domestic Mails and Parcel Services	Speed Post Letters (Insured/COD)	Delay in delivery
			Non delivery of article
			Abstraction of contents
			Loss of article
			Non-payment of COD Amount
			Fake/non-updation of delivery remarks/Scan
		Letter (Registered/Insured/COD)	Delay in delivery
			Non delivery of article
			Abstraction of contents
			Loss of article
			Non-payment of COD Amount
			Fake/non-updation of delivery remarks/Scan
		India Post Parcel-retail (Registered/Insured/COD)	Delay in delivery
			Non delivery of article
			Abstraction of contents
			Loss of article
			Non-payment of COD Amount
			Damage of Article
			Fake/non-updation of delivery remarks/Scan
		India Post Parcel-Contractual (Registered/Insured/COD)	Delay in delivery
			Non delivery of article
			Abstraction of contents
			Loss of article
			Non-payment of COD Amount
			Damage of Article
			GST Non filing issue
			Fake/non-updation of delivery remarks/Scan
		Speed Post Parcel (Registered/Insured/COD)	Delay in delivery
			Non delivery of article
			Abstraction of contents
			Loss of article
			Non-payment of COD Amount
			Damage of Article
			Fake/non-updation of delivery remarks/Scan
			GST Non filing issue (only for contractual customers)
		Post Card/Book Post/Periodical Post/Registered Newspapers/Inland Letter Card/Ordinary letter	Post Card/Book Post/Periodical Post/Registered Newspapers/Inland Letter Card/Ordinary Letter-Delay/Non-Delivery/Loss of Contents /False delivery remarks
		Magazine Post	Delay in delivery
			Non delivery of article
			Abstraction of contents
			Loss of article

		Tariff /GST Related	Tariff /GST Related`
2	International Mails	Letters (Registered/Insured)	Delay in delivery
			Non delivery of article
			Abstraction of contents
			Loss of article
			Wrong/Non booking of International Article
			Fake/non-updation of delivery remarks/Scan
		Express Mail Service (EMS)	Delay in delivery
			Non delivery of article
			Abstraction of contents
			Loss of article
			Wrong/Non booking of International Article
			Fake/non-updation of delivery remarks/Scan
		Air Parcels	Delay in delivery
			Non delivery of article
			Abstraction of contents
			Loss of article
			Wrong/Non booking of International Article
			Fake/non-updation of delivery remarks/Scan
		International Tracked Packet Services	Delay in delivery
			Non delivery of article
			Abstraction of contents
			Loss of article
			Wrong/Non booking of International Article
			Fake/non-updation of delivery remarks/Scan
		Tariff/GST Related	Tariff /GST Related
3	Financial Services	Saving Bank (Public Provident Fund Account/ Recurring Deposit/ Monthly Income Scheme/ Sukanya Samriddhi/ Senior Citizen Savings Scheme/ Time Deposit/ Kisan Vikas Patra/National Saving Certificates/Mahila Samman Savings Certificate/PM CARES Scheme/other Small Saving Schemes)	Account Opening
			Minor Accounts issues
			KYC related issue
			Non-issuance of Passbook
			Issuance of duplicate Passbook/ Certificates
			Transfer of Account/ Certificates
			Nomination related issues
			Pledging/Release of Certificates /Accounts
			Premature closure/Closure of Account/Certificates
			Settlement of deceased claim case with or without nomination
		ATM Card Related	ATM Card issuance/re-issuance
			ATM PIN/Duplicate PIN issue
			ATM Card Activation / Blocking
			ATM Card transactions
		e-banking and m-banking	Login/Password Issue
			Server Issue
			Transactions Related
			Account Closure
		Indian Postal Order (IPO) Related	Non-encashment
			Non-Availability
		Money Order	Non-payment of Money Order
			Delay in payment of Money Order
			Wrong payment of Money Order
4	Insurance Services	Postal Life Insurance/ Rural Postal Life Insurance	Change of Address
			Change of Nomination
			Non-conversion/ Delay in conversion of Policy

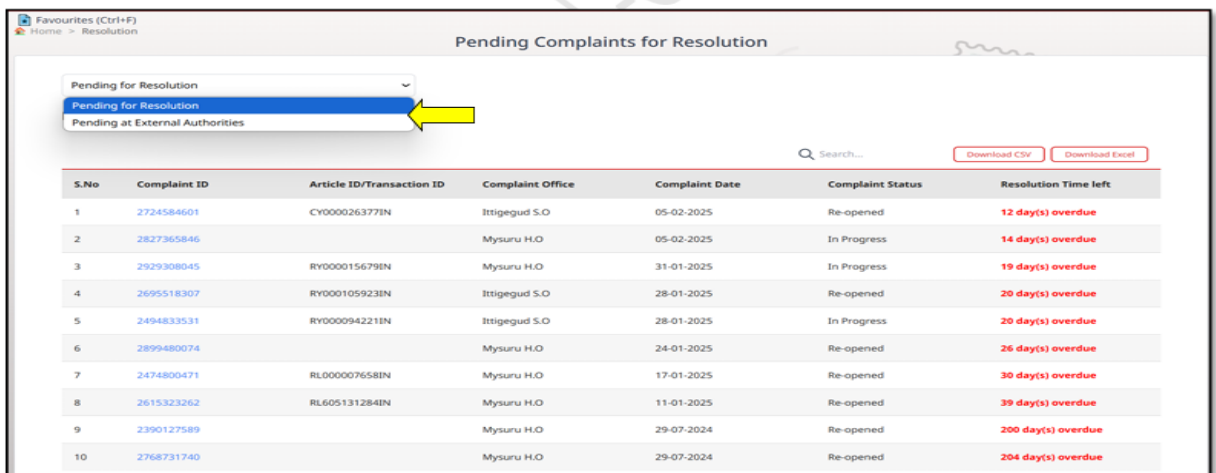
			Issue of acceptance Letter/Passbook/ Policy Bond
			Delay in disbursement of Loan on Policy
			Issue in payment of death claim with / without nomination
			Non-payment/Delay in payment of maturity value/ Survival Benefit/Paid up value of policy
			Delay in payment of surrender value
			Delay in revival of policy
			Delay in transfer of original case file
			PLI/RPLI Technical issues including Online Transaction Failure
			PLI/RPLI Miscellaneous
5	Allegation of corruption/ Malpractices/ Misbehaviour	Allegation of corruption	Allegation of corruption
		Misbehaviour / Harassment by staff	Misbehaviour / Harassment by staff
6	Network and Basic amenities in offices	Post Office website related	Post Office website related
		Internet related issue in PO	Post Office website related
		Basic Amenities in Post Office	Basic Amenities in Post Office
7	Philately	Non availability of Philately Stamps/Stationery	Non availability of Philately Stamps/Stationery
		Philatelic Deposit Account	Philatelic Deposit Account
		Other Issues related to Philately	Other Issues related to Philately
8	Citizen Centric Services	ePost Portal Services related	ePost Portal not working
			Ganga Jal Related
			Philately Product Related
			e-IPO Related
			Sale of National Flag
		Aadhaar Seva Kendra Related	Aadhaar Service not available
			Excess charges
			Door step service related
			Denial of Service
		Passport Office Seva Kendra (POPSK) related	Delay in processing or not processing
			Lack of basic amenities
		Digital Life Certificate (Jeevan Pramaan)	Denial of Service by Post Office
		India Post Passenger Reservation System (PRS)	Door step service related
			PRS facility not available
			Excess charges

10.7.2 Complaint Processing-Operator

The Complaint Processing is a sub-card where the Operator can process the Registered Complaints of the concerned office.



Click on 'Complaint Processing' sub-card.



Upon clicking on 'Complaint Processing' sub-card, system displays details of number of complaints which are pending for resolution and pending at External Authorities. The details also include 'Complaint ID', 'Article ID/Transaction ID', 'Complaint Office', 'Complaint Date', 'Complaint Status' and 'Resolution Time Left'.

1. Pending for Resolution

The 'Pending for Resolution' is an Option, where the user is able to fetch the Details of the Complaints which are pending for resolution.



Select the 'Pending for Resolution' from drop-down

Favourites (Ctrl+F)
Home > Resolution

Pending Complaints for Resolution

Pending for Resolution

Pending Complaints for Resolution

Search... Download CSV Download Excel

S.No	Complaint ID	Article ID/Transaction ID	Complaint Office	Complaint Date	Complaint Status	Resolution Time left
1	2724584601	CY000026377IN	Ittigegud S.O	05-02-2025	Re-opened	12 day(s) overdue
2	2827365846		Mysuru H.O	05-02-2025	In Progress	14 day(s) overdue
3	2929308045	RY000015679IN	Mysuru H.O	31-01-2025	In Progress	19 day(s) overdue
4	2695518307	RY000105923IN	Ittigegud S.O	28-01-2025	Re-opened	20 day(s) overdue
5	2494833531	RY000094221IN	Ittigegud S.O	28-01-2025	In Progress	20 day(s) overdue
6	2899480074		Mysuru H.O	24-01-2025	Re-opened	26 day(s) overdue
7	2474800471	RL000007658IN	Mysuru H.O	17-01-2025	Re-opened	30 day(s) overdue
8	2615323262	RL605131284IN	Mysuru H.O	11-01-2025	Re-opened	39 day(s) overdue

Click on desired 'Complaint ID'.

Favourites (Ctrl+F)
Home > Resolution > Complaint Management

RESOLUTION / ROUTING

Basic Details

Complaint ID: 2615323262
Complaint Booking Date: 11-01-2025
Article ID / Transaction ID: RL605131284IN
Category: Domestic Mails and Parcel Services
Service: Letter (Registered/Insured/ COD)
Type: Non delivery of article
Booking/Transaction date: 30-12-2024
Booking/ Transaction Office: Mysuru H.O

Documents Uploaded by Customer
No documents available

Complaint Description: delay

Routing Details

From Office	To Office	Event description	Resolution Remarks	Created Date
Mysuru H.O	Mysuru H.O	Registered	Complaint Registration	11-01-2025

Upon clicking on 'Complaint ID', 'Resolution/Routing' screen will be displayed with basic details such as 'Complaint ID', 'Complaint Booking Date', 'Article ID/Transaction ID', 'Category', 'Service', 'Type', 'Booking/Transaction Date', 'Booking/Transaction Office' and 'Complaint Description'.

The application also displays the Routing Details which contains the information such as 'From Office', 'To Office', 'Event Description', 'Resolution Remarks' and 'Created date' (in dd-mm-yyyy format).

Choose an option

- Transfer to other office
- Get Closure Confirmation from Customer
- Additional Information Required
- Transfer to external authorities
- Choose an option

The status of the resolution or routing can be updated by selecting the appropriate option under 'Resolving /Routing' drop-down.

At present, the below mentioned are the different status which can be updated against the Complaint.

- Transfer to other Office
- Get Closure Confirmation from Customer
- Additional Information Required
- Transfer to external authorities

Routing Details

From Office	To Office	Event description	Resolution Remarks	Created Date
Mysuru H.O	Mysuru H.O	Registered	Complaint Registration	03-02-2025

Documents Uploaded for Resolution
No uploaded documents

Resolving/Routing

Select Status*
Transfer to other office

Destination Office*
Bengaluru

Enter Office name and select from dropdown

- Bengaluru Foreign Post Exchange - 560018
- Bengaluru G.P.O. - 560001**
- BENGALURU GPO DIVISION - 560001
- Bengaluru HQ Region - 560001
- Bengaluru - MMS - 560001

Remarks*

Save

The transfer to other office option will be used for transferring the complaint to the office where the issue to be escalated and resolved. If 'Transfer to other office' status is selected, then application allows the user to transfer the complaint to the other Office. Enter more than 4 characters of a Post Office/Mail Office name and application displays the results based on the characters entered. Select the Office Name and Enter the suitable remarks in 'Remarks'.

Routing Details

From Office	To Office	Event description	Resolution Remarks	Created Date
Mysuru H.O	Mysuru H.O	Registered	Complaint Registration	03-02-2025

Documents Uploaded for Resolution
No uploaded documents

Resolving/Routing

Select Status*
Transfer to other office

Destination Office*
Bengaluru G.P.O.

Remarks*

Please check the article status, as per tracking the article is available at Bengaluru GPO

Save

After entering suitable remarks in 'Remarks' field, click on 'Save' button. given by the customer to close the complaint.

If 'Get Closure Confirmation from Customer' status is selected, then user needs to enter the resolution in 'Final Remarks' tab.

If any document needs to be uploaded, then the PDF or JPG/JPEG with file size less than 200 KB can be selected.

Click on 'Save' button.

Please Note: - Until the complainant gives closure confirmation, the complaint remains pending at the office where resolution is issued. Complainant will have 48 hours' time to respond or to confirm the resolution or as per the present DOP policy. If the customer does not respond within 48 hours, the ticket will automatically get closed and will be marked as closed complaint.

Routing Details

From Office	To Office	Event description	Resolution Remarks	Created Date
Ittigegud S.O	Mysuru H.O	Registered	Complaint Registration	04-02-2025

Documents Uploaded for Resolution
No uploaded documents

Resolving/Routing

Select Status*
Get Closure Confirmation from Customer

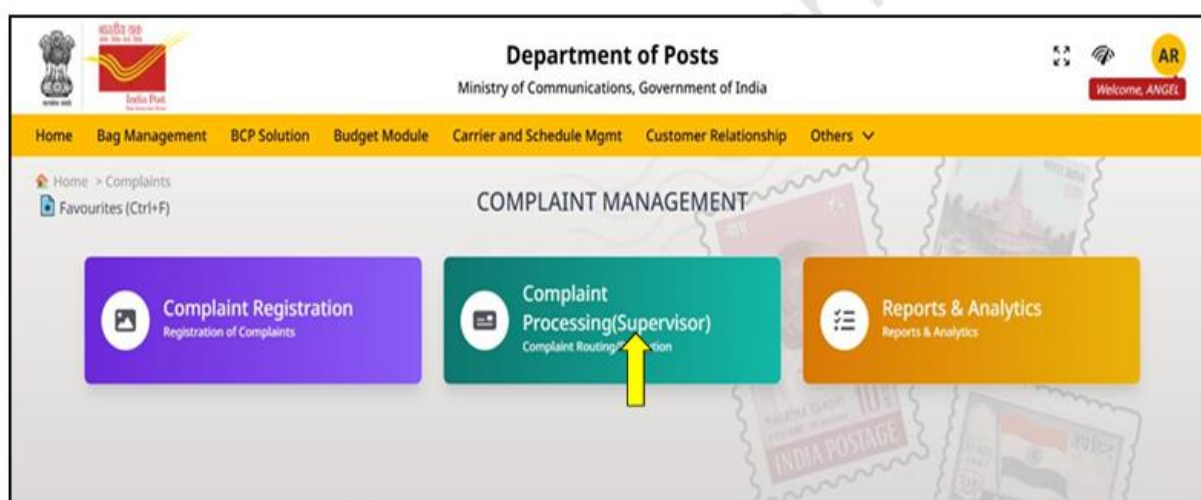
Final Remarks*
Sir/Madam,
As per the Delivery Norms of India Post the consignment got delivered within assured time only.
Hence, the complaint raised shall be closed with your confirmation.

Select a file
Choose File No file chosen
Upload document in PDF or JPEG(Size less than 200 KB)

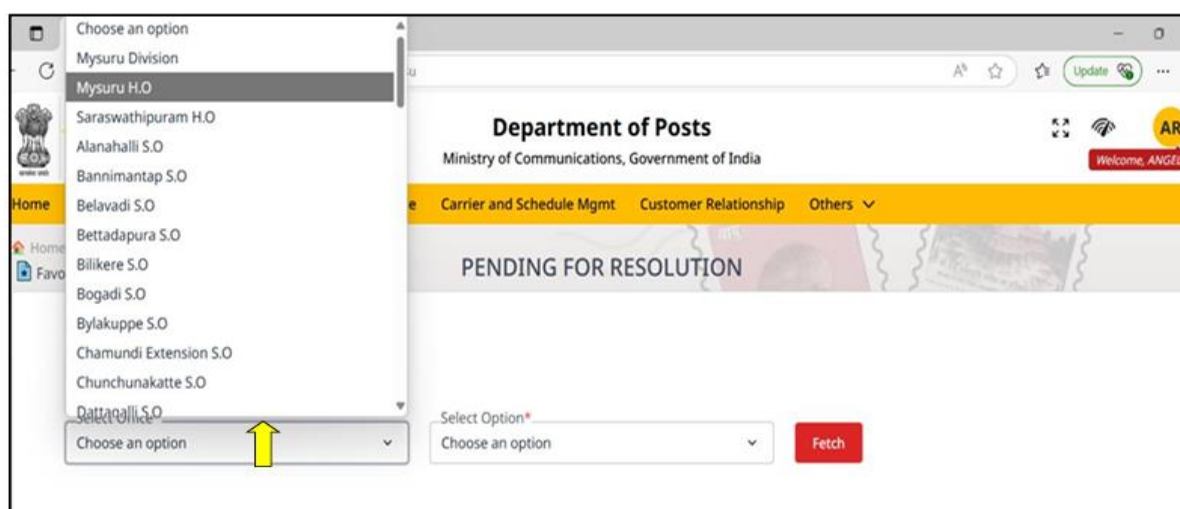
Save

This option will be selected for the cases where the resolution will be given and confirmation to be

10.7.3 Complaint Processing-Supervisor



User with 'Supervisor' role can also perform 'Complaint Registration', 'Complaint Processing'. For processing of complaints, "Complaint Processing (Supervisor)" sub card is provided to the user. Click on "Complaint Processing (Supervisor)" sub-card.



Upon clicking on "Complaint Processing (Supervisor)" sub-card, 'Pending for Resolution' screen will appear. Here the user needs click on 'Select Office', a list of offices under administrative jurisdiction of the user will be listed. For demonstration purpose 'Mysuru HO' is selected.

Upon selecting the Office, the Option needs to be selected. At present, the 4 Options are available i.e., 'Pending for Resolution', 'Compensation', 'Escalated Complaints' and 'Pending at External Authorities'. Select the appropriate option then click on "Fetch" button.

10.7.4 Reports & Analytics

The Reports and Analytics is a sub-card where the Operator can generate the various Reports of the Office assigned to the user and Tracking of the Complaint ID.



Upon clicking the 'Reports & Analytics' sub-card, application displays two Options i.e., 'Complaint Tracking' and 'Detailed Report'.

The step-by-step procedure of Complaint Tracking is defined under 'Index 6.1 Complaint tracking'. The same can be referred.

The 'Detailed Report' procedure is also described under 'Index 6.2 Detailed Report'. The only difference is that, in Operator Login, the user can generate the Report of his/her office only.

Supervisors of operative and can use "Reports and Analytics" sub card to generate different types of reports with respect to public complaints. Click on "Reports and Analytics" sub card, the following types of reports will be displayed

- ❖ Complaint Tracking
- ❖ Detailed Report
- ❖ Complaint Closure Report
- ❖ External Authority Report
- ❖ Feedback Report

User can generate Detailed Complaint Report of an office by selecting a particular post office under his jurisdiction. Here selecting an office and date range are mandatory, rest of the options are optional. Click on “Detailed Report” option, “Complaint Detailed Report” screen will be displayed.

To generate “Detailed Report”, user is required to select an Office under his jurisdiction for which report is to be generated. Based on administrative jurisdiction of the user, Details such as Name of the Circle, Region and Division will be automatically selected.

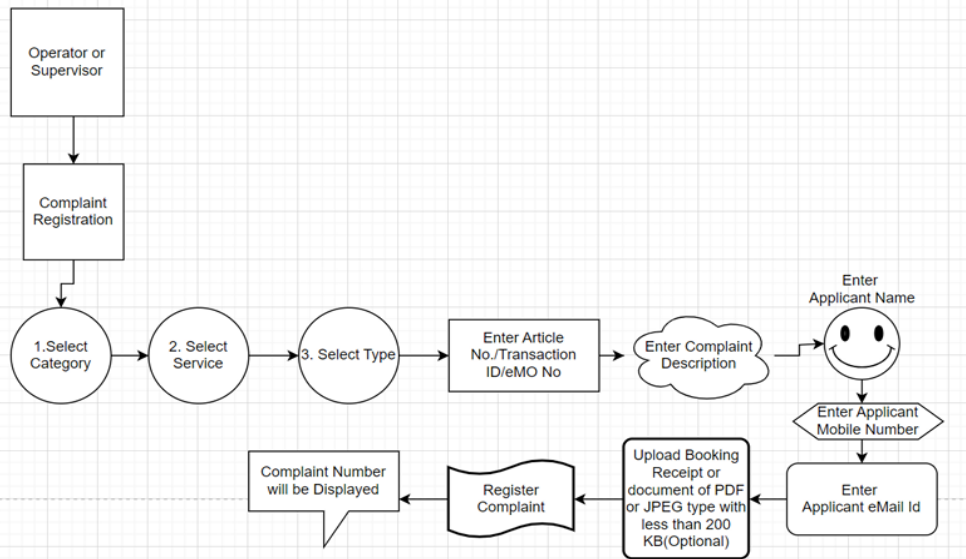
The user needs to select the ‘Origin Type’ of the Complaint and it’s Category. Based on the selection of Origin and Category, the ‘Service’ drop-down will be enabled and upon selecting the ‘Service’ from the drop-down, the ‘Complaint Type’ will be enabled.

Feedback ratings given by customers for closed complaints can be generated by the concerned Supervisors of Operative and Administrative offices. Click on “Feedback Report” option to generate ‘Feedback Report’.

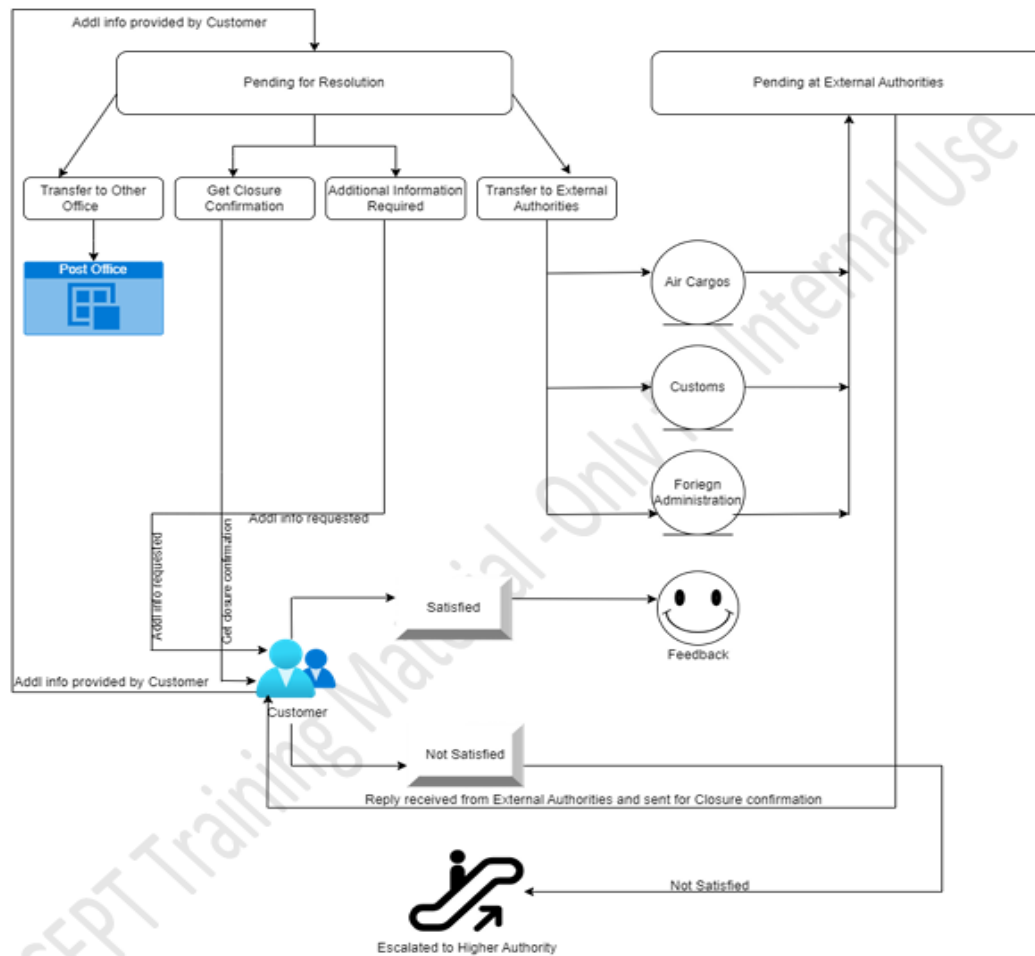
Feedback Report

Office Name	Total Complaints...	Total Complaints...	Feedback Excell...	Feedback Very G...	Feedback Good	Feedback Average	Feedback Po...
Karnataka Circle	35	19	12	4	1	0	2

7 Flowchart of the Complaint Registration



8 Flowchart of the Complaint Processing



10.8 Treating items as “Lost”

Date: 13th April, 2021

Office Memorandum

- **Subject:** *Time limit for treating a **Speed Post article** as 'lost' in absence of final delivery status for the purpose of payment of compensation regarding.*
1. Reference is invited to BD Directorate OM number 57-07/2016-BD&MD (pt.1) dated 20.12.2018 vide which the maximum period within which a Speed Post article could be treated as **'lost' was fixed as 150 days** provided that the complaint was lodged within the period prescribed for lodging the complaint i.e. within 60 days of booking the article. The period of 150 days for treating a Speed Post article as lost was fixed taking into account the time taken for completion of e-search bill inquiry.
 2. The matter has been re-examined. As the process of handling and transmission of Speed Post articles have been streamlined in the recent past and more visibility has come in the transmission and delivery of Speed Post articles due to technological upgradation and regular monitoring under MNOP, it has therefore been decided that the maximum period after which a Speed Post article can be treated as 'lost' in the absence of final delivery status for the purpose of payment of compensation, will be 60 days from the date of booking or 30 days from the date of receipt of complaint, whichever is later, provided that the complaint is lodged within the period prescribed in this regard. The compensation to the sender of the Speed Post article so declared as 'lost' will be paid thereafter within a period of 10 days.
 3. The action to declare the Speed Post article as 'lost' shall be initiated on receipt of complaint with the proof of booking. The sender only can seek compensation prescribed under the rules (Rule 66-B of the Indian Post Office Rules, 1933 as amended on 18-11-2013) on submission of a valid proof of booking. Compensation for loss of the Speed Post article will continue to be paid in accordance with the instructions issued by the Department from time to time.
 4. The process of investigation to establish the loss must be carried out by the booking office as per the extant provisions containing in Postal Manual Volume V and instructions issued by the Department from time to time. However, the process of investigation and inquiry to ascertain the cause of loss of the Speed Post article, fixing responsibility and recovery thereof is an internal exercise of the Department and need not be linked to the payment of compensation.
 5. In case of insured Speed Post article, the time limit as prescribed in para-2 above will also be applicable and the process of investigation as per the rules and instructions issued by the Department from time to time are to be followed.
 6. Due diligence has to be taken within the time line mentioned at para- 2 above to find out the delivery status of the Speed Post article. Due diligence, inter alia includes issue of e- search bill, cross checking with the delivery office, returned to sender office and payment office as the case may be. Delivery office shall ensure cross checking of delivery in the online system as well as manual records and update the status accordingly.
 7. The provisions prescribed for registered articles in clause 81 (2) of the Post Office Manual Volume-VIII regarding recovery of whole or part of the contents will also be applicable in case of Speed Post articles.
 8. An undertaking shall be obtained from the complainant/sender by the respective payment office that the complainant/sender has not received any payment / compensation for the Speed Post

article against which claim has been made and that in case of multiple payment comes to notice later, the excess amount shall be refunded by complainant/sender to the payment office or the same will be adjusted against any payments due in favour of the complainant/sender.

9. These instructions will be applicable to the Speed Post articles booked on and after 01.04.2021.

This issues with the approval of the Director General (Postal Services).

- **Sub: Time limits to treat a parcel as 'lost', in absence of final disposal of parcel, for the purpose of payment of compensation - *Speed Post Parcel, Express Parcel and Business Parcel* -reg.**

1. The matter of fixing of time limit to treat a parcel as 'lost' in absence of final disposal of the parcel for the purpose of payment of compensation has been engaging the attention of department for some time.
2. The process of handling of parcels has been streamlined and simplified under Parcel Network Optimization Project (PNOP). The new layout designs and operational equipments in Parcel Hubs and Nodal Delivery Centres (NDCs) have ensured that the parcels are handled securely and efficiently at each stage of its processing. With CSI being rolled out, visibility of parcels in its entire journey has improved. The benefits of improvement in operations and technology need to be passed on to the customers.
3. It is, therefore, decided that the maximum period after which a **Speed Post Parcel, Express Parcel, Business Parcel will be treated as 'lost' for the purpose of payment of compensation will be 60 days from the date of booking or 30 days from the date of receipt of complaint whichever is later.** However, in case of an insured parcel, the existing provisions of investigation, fixing responsibility before sanction of compensation, will continue to apply. **The compensation to the sender of the parcel so declared 'lost' has to be paid thereafter within a period of 10 days.**
4. The process of investigation to ascertain the cause of loss/abstraction/pilferage in case of parcel, fixing of responsibility and recovery thereon is an integral part of the whole process but is completely internal exercise of the Department and hence need not be linked to the payment of compensation to the customers. This process must be completed as per the defined timelines and need to be carried out as per the provisions mentioned in the Postal Manual Volume V.
5. **These instructions will be applicable to the parcels booked since 01.04.2019 onwards.** The due diligence has to be carried out within the timelines mentioned above to find out the disposal of the parcel. Due diligence will, inter alia, include cross checking with Delivery Office, Page 1 of 2

RTS Office and Payment Office as applicable and will be carried out by the Booking Office. Delivery Office shall ensure cross-checking of delivery in online as well as manual records and update the status thereafter.

6. An undertaking shall be obtained from the customer that he/she has neither received the parcel back nor received any payment/compensation for the parcel against which the claim has been made; and that in case any multiple payment against a parcel, or both payment and return of parcel to sender, comes to notice at a later stage, the excess amount shall be refunded by the customer to the Department or the same will be adjusted against any payment due in favour of the customer.

7. Further, the provisions prescribed for registered articles in Clause 81(2) of Post Office Manual Vol. VIII regarding recovery of whole or part of the contents will also be applicable in case of Speed Post Parcel, Express Parcel and Business Parcel.
8. The action to declare an article 'lost' whose final disposal is not known shall be initiated **only on receipt of complaints with proof of booking**. In other words, only the sender of a parcel has the right to seek compensation prescribed under rules on submission of proper proof of booking.

This issues with approval of the competent authority.

10.9 Compensation for Domestic/International Items (PO Regulations 2024)

COMPENSATION FOR DOMESTIC ITEMS	
(i) Compensation payable in event of delay in delivery of item	
Speed Post (Domestic)	Speed Post postage paid
(ii) Compensation payable in event of loss or damage or part damage of item	
Speed Post (Domestic)	Double the amount of Speed Post postage paid or 1000 whichever is less depending upon the actual value.

COMPENSATION FOR INTERNATIONAL ITEMS	
(i) Compensation payable in event of loss of the items: -	
Name of the Product	Compensation
Registered item	The declared value of contents or 30 SDR, whichever is less, plus the postage paid.
International Parcel	Limited to 40 SDR per item plus 4.5 SDR per kg or the declared value of the contents, whichever is less subject to an upper ceiling of 130 SDR, plus the postage paid.
International Express Mail Service (EMS Merchandise)	Limited to the declared value of contents or 130 SDR, whichever is less, plus the postage paid.
International Express Mail Service (EMS Document)	Limited only to the postage paid.
International Tracked Packet Service (ITPS)	Restricted to ₹1000/- or the actual declared value of the contents damaged or lost whichever is less.
(ii) Compensation payable in event of damage or part damage of the items: -	
Name of the Product	Compensation
Registered item	Limited to the declared value of lost or damaged content. Note 1: In any case, it shall not exceed the corresponding amounts mentioned for International registered item in case of loss, total theft or total damage. Note 2: Postage paid by the sender shall not be refunded in this case.
International Parcel	Limited to the declared value of lost or damaged content. Note1: In any case, it shall not exceed the corresponding amounts mentioned for International Parcel in case of loss, total theft or total damage. Note 2: Postage paid by the sender will not be refunded in this case.
International Express Mail Service (EMS Merchandise)	Limited to the declared value of lost or damaged content.

	Note 1: In any case, it shall not exceed the corresponding amounts mentioned for Express Mail Service (International Speed Post) Merchandise in case of loss, total theft or total damage. Note 2: Postage paid by the sender will not be refunded in this case.
International Express Mail Service (EMS Document)	Limited only to the postage paid.
International Tracked Packet Service (ITPS)	Restricted to ₹ 1000/- or the actual declared value of the contents damaged or lost whichever is less

10.10 Process of investigation to ascertain the cause of loss /abstraction/pilferage in case of parcel (Chapter 3 of Vol V)

CASES OF THEFT OR LOSS

When reporting cases of loss of, or tampering with registered and parcel mail articles (including insured articles) information should be furnished under the following heads:-

- Number of the article
- Office of posting
- Date of posting
- Name of sender
- Name of addressee
- Office of destination
- Contents
- Office or offices of transit, including transit sections of the Railway Mail Service, with numbers of sets.

Negligence resulting in loss to be punished—The investigation of cases of theft or loss, or of tampering with Registered/Speed Post articles of the letter mail and parcel mail articles, etc. in transit through the post, will be facilitated or hindered according as the work assigned to each official is carefully and accurately performed or not. For instance, unless due care is invariably taken when dispatching mails, to fasten the bags securely and to obtain distinct impressions of the seals and when receiving mails, to examine seal, cord, label and the condition of each bag so as to detect from the appearance of the seal and fastenings any signs of its having been tampered with, it may be difficult, should any loss be subsequently discovered, to trace the missing article, even though there be no suspicion against them of actual theft or complicity in the offence.

Transfer of damaged bags and articles to the Postmaster or Head Sorting Assistant—The seals, cords labels and condition of the bags and articles should be scrutinized by the receiving official to see whether there are any signs of damage or tampering. The following cases should be treated as such:

Bags, insured envelopes, insured bundles and registered bundles:

- Where seals are super-imposed or illegible.
- If seals and the date stamp on the label are not those of the office of despatch or closing or the seals are of different kinds of wax.
- If the weight is not noted where required to be noted; or if the weight is found different on actual weighment from that noted.
- Marks of removal and resticking of any flap or seal

- e. Any tear especially at the edges or beneath the fastenings.
- f. If any due document, either contained in a bag or Registered Bundle, Speed Post bundle or Insured bundle received with a bag, is found, bearing corrections in total or if such document is not received.

In all cases, the bags or articles should be made over to the Postmaster or Head Sorting Assistant, as the case may be, an entry being made in the Error Book or Daily Report. The Postmaster or Head Sorting Assistant should investigate into the matter and take action as indicated in the following rules.

Search Bills-

- (1). The object of a search bill is to trace a bag or a value payable or insured article of mail during its course from the office of dispatch to the office of final destination. It may be issued by the Postmaster of the office of posting or delivery or by an intermediate Post Office or record or by a supervising officer; and may go forward to the office of delivery or backwards to the office of posting. The timely issue of a search bill will, in most instances, prevent delay and reduce correspondence by tracing an article through several offices more quickly than direct enquiries addressed to each office one after the other. It is very important, therefore, that the issue of a search bill or its disposal at any stage should not be delayed. It should be sent forward by first mail to the Post Office or Record Office in advance and the last office dealing with it should return it as soon as it is completed to the officer by whom it was issued. Search bills should be forwarded registered on service. Search bills exchanged between a Head Office and its sub-offices or branch offices in direct account with it should, however, be entered in sub-office slip, sub office daily account, branch office slip or branch office daily account, as the case may be. The detention, loss or suppression of a search bill will be treated as a grave offence.
- (2). The officer who issues the search bill should invariably indicate in its last column the special points which information is desired and this information must be furnished, as far as possible, by the officers through whose hands the search bill passes with the least possible delay and without entering into irrelevant details. Each office should furnish the date of dispatch of the article, the serial number at which it was invoiced for despatch in the list, to facilitate tracing it in the next office. A copy of the remarks written on the search bill should be prepared in duplicate and one copy should be sent to the issuing officer, except by the officer of final destination which should be watched by the issuing officer and any delay in receipt of information from any office should be brought by him to the notice of the proper authority.
- (3). When the search bill is returned completed to the issuing officer, it should be filed with the copies of the remarks made by the officers through whose hands it passed.

Part III - Savings Bank & Insurance Services

Chapter :11 Small Savings Schemes, DOP Finacle, AML/CFT & Financial Compliance

Types Of National Savings Scheme Accounts

The various scheme accounts are:

1. The Post Office Savings Account Scheme, 2019
2. The National Savings Recurring Deposit Scheme, 2019
3. The National Savings Time Deposit Scheme, 2019

4. The National Savings (Monthly Income Account) Scheme, 2019
5. The Public Provident Fund Scheme, 2019
6. The Senior Citizens' Savings Scheme, 2019
7. The Sukanya Samriddhi Account Scheme, 2019
8. The National Savings Certificates (VIII Issue) Scheme, 2019
9. PM CARES for Children Scheme, 2021
10. The Kisan Vikas Patra Scheme, 2019
11. Mahila Samman Savings Certificate (MSSC), 2023 (Continued till 31.03.2025 only)

Now we will study the scheme details in depth individually.

1.0 Post Office Savings Account Scheme, 2019

This type of account facilitates account holders to deposit money frequently and withdraw whenever needed. An account may be opened by the following.

- (a) a single adult;
- (b) three adults jointly;
- (c) a guardian on behalf of a minor;
- (d) a guardian on behalf of a "Persons with mental illness or intellectual disability";
- (e) a minor who has attained the age of ten years, in his own name:

Provided that minor account through guardian cannot be opened if that minor has already opened an account in his/her name in any post office.

A brief detail of each type of account is given below:

➤ Single and Joint Account with or without cheque

- Single account can be opened by an adult or a minor of the age of 10 years or more.
- An individual can open only one Single Account in any post office in India.
- Joint Account can be opened by maximum up-to three adults
 - i. Joint-A type, operated Jointly by all the survivors
 - ii. Joint-B type, operated by either of the survivors
- The share of an individual in the balance in a joint account shall be in equal proportion. On the death of one of the account holders the surviving account holder will be the sole owner of the account.
- Minimum balance Rs.500/- with or without cheque book facility.
- Maximum balance – No Limit.
- Rate of interest w.e.f. 01.12.2011 @ 4% P.A.

➤ Minor's Accounts

Only guardian can open account on behalf of a minor. Guardian in relation to a minor means:

- Father or Mother and
- Where neither parent is alive, or where the only living parent is incapable of acting, a person entitled under the law for the time being in force to have the care of the property of the minor.
- From 18.12.2019, age proof of minor is mandatory for the account opened by the minor or by the guardian on behalf of the minor

➤ **Lunatic Accounts opened on behalf of persons of unsound mind through Guardian: (Now "Persons with mental illness or intellectual disability")**

An account opened on behalf of a Persons with mental illness or intellectual disability mind by a Manager or Guardian appointed by a Court of Law or the Superintendent of a Mental Hospital may in the event of the court or the Superintendent of Mental Hospital subsequently declaring such Persons with mental illness or intellectual disability to be sane, be operated by the Ex-Lunatic on his/her furnishing the following additional declaration in addition to a fresh account opening form (AOF) , "I further declare that I have/I shall have, after the expiry of one month from the date of my becoming sane, not more than one account standing in my name at any Post Office Savings Bank. In the event of this declaration proving in-correct, I shall be liable to forfeit interest from the date of my being declared sane to the date of closure of all such accounts found opened in any post office".

Note: As per SB order 11/2025 it has been decided to use common terminology as "Persons with mental illness or intellectual disability" in place of 'Person with unsound mind' in POSB schemes.

➤ **Pension Accounts:**

From 18.12.2019 onwards there will be no separate pension account. The pension disbursement authority has to ensure that the pension is credited in a single account in the name of the pensioner or the joint account opened with spouse only. **"Existing pension accounts can be continued"**.

➤ **Basic Savings Account**

1. Ministry of Finance (DEA) vides its O.M. No. 14/10/2021-NS dated 13.04.2021 duly appended notification No. G.S.R. 257(E) dated 09.04.2021 has incorporated another category of PO Savings Account called **"Basic Savings Account"** under newly inserted paragraph 3 of Post Office Savings Account Scheme 2019 and reduction in Account Maintenance Fee on PO Savings Account.
2. Account Maintenance Fee prescribed in rule 4(6) of Post Office Savings Account Scheme 2019 has been revised from Rs. 100 (One hundred rupees) to Rs. 50 (Fifty) inclusive of GST. Account Maintenance Fee will not be applicable on Basic Savings Account.
3. Basic Savings Account has been restored through aforesaid gazette notification. The procedure to be followed for opening and operating these accounts is given below:

-

- a. A registered adult member of any Government Welfare Scheme can open Basic Savings Account at any Post Office including GDS Branch Post Offices:
 - b. A guardian of a minor whose name is registered for any Government Welfare Scheme can also open Basic Savings Account on behalf of minor.
 - c. Only one Basic Savings Account can be opened by the beneficiary and guardian of beneficiary.
 - d. Any Government benefit and any other deposit can be made in these accounts.
 - e. Basic Savings Account will be governed by Post Office Savings Account Scheme 2019 & Government Savings Promotion General Rules, 2018.
 - f. Only a single account can be opened under Basic Savings Account.
 - g. The depositor who desires to open Basic Savings Account under this category has to provide copy of letter/card issued by a competent authority of any State or Central Government Department mentioning name of beneficiary under any welfare scheme, copy of letter/Aadhaar card issued by UIDAI, Account Opening Form & KYC form.
 - h. The postmaster concerned will compare copy of this document with the original under his/her dated signatures.
 - i. While opening Basic Savings Accounts, scheme code and registration/enrolment/reference number of the beneficiary contained in letter/card issued by competent authority of any State or Central Government or letter/card number and date should be entered in the field provided for entering Job Card No. in Finacle/Sanchay Post and Aadhaar No. of the beneficiary.
 - j. All other formalities applicable to PO Savings Account i.e. Specimen Signature, issue of PR in GDS Branch Post Offices, issue of passbook etc. should be followed.
 - k. Interest will be calculated and credited in Basic Savings Accounts by following the normal procedure laid down for PO Savings Account.
 - l. All existing Basic Savings Account will also be incorporated and treated as Basic Savings Account.
 - m. Other facilities like Cheque Book, ATM Card, eBanking, mBanking may be availed by Basic Savings Account holders, subject to fulfillment of eligibility conditions for these services. For the purpose, minimum balance of Rs. 500 is to be maintained by account holder and Basic Savings Accounts may be converted in to PO Savings Account.
 - n. All existing Zero Balance Accounts opened either under NREGS module of Sanchaya Post or opened manually for NREGA Workers or Indira Gandhi National Old Age/Widow/Disability Pensioners are treated as "Basic Savings Accounts".
4. Where circle received proposal from State Government for bulk account opening under any Governments Welfare Scheme, Circle may proceed for bulk account opening after taking list of beneficiaries, AOF, KYC form, Aadhaar from respective State Government/Beneficiaries.
 5. An individual may open a PO Savings Single Account in addition to a Basic Savings Account and vice versa.

1.1 Procedure to be followed for Opening of Savings Account:

Basic documents:

A person or persons desirous of opening of Savings Accounts has to fulfill/provide following information/document.

1. Account opening form duly filled in and signed.
2. Duly filled KYC form affixed with photograph
3. Recent Photograph.
4. Self-attested KYC document like ID proof and Address Proof.
5. Depending on the quantum or amount of investment the documents as prescribed by KYC/AML norms.
6. Pay-in-Slip duly filled in along with cash (SB account will be opened only by cash).

Know Your Customer (KYC)/AML documents:

With the amendment of Prevention of Money Laundering Act-2002 in 2009, The Ministry of Finance, Department of Economic affairs extended its regulations to Small Savings Schemes also from 01.06.2009 onwards.

All customers according to the amount involved at the time of opening of account or purchase of Savings Certificates or credit of maturity value into an existing account (where KYC are not submitted) have been categorized with the perspective of risk involved. The categorization is as under:

(i) *Low Risk:*

Where the customer opens account or applies for opening of Certificate Accounts or applies for credit of maturity/prematurity value of any existing Savings Instrument with an amount up to Rs.50,000/- and balance in all accounts and Savings Certificates does not exceed Rs.50,000/-.

(ii) *Medium Risk:*

Where the customer opens account or applies for opening of Certificate Accounts or applies for credit of maturity/prematurity value of any existing Savings Instrument with an amount Rs.50,000/- but up to Rs.10 lakh and balance in all accounts and savings certificates does not exceed Rs.10 lakh.

(iii) *High Risk:*

Where the customer opens account or applies for opening of Certificate Accounts or applies for credit of maturity/prematurity value of any existing Savings Instrument with an amount exceeding Rs.10 lakh and balance in all accounts and certificates exceeding Rs.10 lakh.

Note: - Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions by a foreign country, including the Heads of State Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials. The accounts related to Politically Exposed Persons (PEPs) residing outside India shall fall under High Risk Category.

Customer Identification Procedure/CDD/KYC norms

Following will be the Customer Due Diligence (CDD)/Know Your Customer (KYC) norms to be followed in case of opening of New Accounts/Certificate Account falling under different types of accounts or Savings Certificates Account:

a). For all risk categories:

A. Photograph

- Two (three in case of BO) recent Passport size Photographs are to be given.
- In case of Joint Account, photograph of all joint holders should be given.
- Provided that, in case of account opened on behalf of a minor, recent passport size photograph of the guardian only shall be submitted. (SB order – 16/2023)

B. IDENTIFICATION PROOF

- **Aadhar Number issued by the Unique Identification Authority of India (UIDAI) subject to authentication or offline verification.**

Where the Aadhaar Number has not been assigned to an individual, he shall furnish proof of application of enrolment for Aadhaar at the time of opening an account and the account holder shall furnish the Aadhaar number to the Accounts Office within a period of six months from the date of opening of account for linking the account with Aadhaar Number.

- **Permanent Account Number (PAN)** or Form 60 as defined in Income Tax Rules, 1962. If the depositor who has not submitted the Permanent Account Number at the time of opening an account shall submit the same to the Post Office where the account exists, within a period of two months from the date of happening of any of the following events, whichever is the earliest, namely: -
 - (i) the balance at any point of time in the account exceeds fifty thousand rupees; or
 - (ii) the aggregate of all credits in the account in any financial year exceeds one lakh rupees; or
 - (iii) the aggregate of all withdrawals and transfers in a month from the account exceeds ten thousand rupees.

Note:

In the event of the failure of the depositor to submit the Permanent Account Number within the specified period of two months, the account shall cease to be operational till the time depositor submits the Permanent Account Number at the post office where the account exists.

C. ADDRESS PROOF:

As per Department of Posts F. No. 113-03/2024 dated 21.10.2025, Aadhaar is only an identity document and cannot be treated as proof of citizenship, domicile, or confirmed date of birth.

1.1 Any of the officially valid document:

- Passport
- Driving License
- Voter's Identity Card issue by Election Commission of India
- Job Card issued by Mahatma Gandhi National Rural Employment Guarantee Act duly signed by an officers of the State Government

- Letter issued by National Population Register containing details of name and address

1.2 If officially valid document does not contain updated address, any one of the following documents can be accepted:

- Utility bill which is not more than two months old of any service provider (electricity, telephone post-paid mobile phone, piped gas, water bill);

1.3 Property or Municipal Tax Receipt.

- Pension or family pension payment orders issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address;
- Letter of allotment of accommodation from employer issued by the State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with such employers allotting official accommodation.

1.4 Attestation Of Photocopy of Documents:

- Documents should be self-attested or in case of illiterate depositors, documents should be attested by Gazetted Officer/Sarpanch/ Branch/ Sub/ Deputy/ Assistant/ Head/ Chief Postmaster(s) or Postman/ Gramin Dak Sewak Delivery Agent.
- In case of investment through agent, the agent shall also affix his signatures and mention the particulars of his agency on these documents alongside those of the depositor.

Other Instructions:

1. In case of Joint Account, ID and Address proof of all joint depositors are required.
2. In case of Basic Savings Account, the document proving that the depositor is beneficiary of any Govt. Scheme is mandatory.
3. Proof of age of minor in case of account opened by a minor or on behalf of a minor and Birth Certificate of the Girl Child in case of opening of Sukanya Samriddhi Account is mandatory.
4. A certificate from Superintendent of mental hospital where a "Persons with mental illness or intellectual disability" is confined or treated, as the case may be, in case the account is opened on behalf of the person of Persons with mental illness or intellectual disability.
5. In case of an account opened on behalf of a minor or a "Persons with mental illness or intellectual disability" the KYC documents of the guardian shall be furnished.

b). For High-Risk Categories:

In addition to the documents prescribed in para (a) above, Proof of Source of Fund is mandatory in case of High-Risk Category.

A. Proof Of Source of Fund

The customer has to submit copy of document showing source of receipt of funds tendered for investment. Any of the following documents may be obtained as Proof of Source of Fund:

- (i) Bank/Post Office Account Statement (which reflects the source/receipt of fund)
- (ii) Any one of the Income Tax Returns filed during the last three financial years (which co-relates the investment with the gross income)
- (iii) Sale deed / Gift deed / Will / Letter of Administration / Succession Certificate
- (iv) Any other document which reflects the income / source of fund

Note 1: In case where the account/certificate holder is minor, the norms shall be applicable to the guardian. In case of joint account, the norms will be applied for all the joint account/certificate holders.

Note 2: The customers who are already having updated KYC details in CBS Post Offices are not required to submit photographs and KYC documents along with KYC form for opening of accounts subsequently.

Note 3: Depositor may open account in any post office by submitting the prescribed KYC documents irrespective of his/her area of residence.

Note 4: CIF of the customer who are willing to provide the consent for Aadhaar e-KYC shall be created on Aadhaar Biometric Authentication basis, as per procedure prescribed in SB Order 01/2025.

B. Maintenance of Records of Transactions

All post offices shall maintain the record of all transactions including the record of: -

- (i) Any transaction where cash is accepted and forged or counterfeit currency notes are used or where forgery of valuable Security or documents has taken place.
- (ii) Any attempted transaction involving forged or counterfeit currency notes, forged security or document.
- (iii) All suspicious transactions, involving deposit withdrawal, transfer of account, solvency certificate/ Indemnity certificate etc. irrespective of the amount of transaction.

2.1 Monitoring of Transaction:

Definition of suspicious transaction:

Suspicious Transaction means a transaction defined in clause (i) to (iv) below, including an attempted transaction, whether or not made in cash which, to a person acting in good faith-

- (i) gives rise to a reasonable ground of suspicion that it may involve proceeds of an offence specified in the schedule to the Act, regardless of the value involved: or
- (ii) appears to be made in circumstances of unusual or unjustified complexity: or
- (iii) appears to have no economic rationale or bonafide purpose; or
- (iv) gives rise to a reasonable ground of suspicion that involves financing of the activities relating to terrorism;

2.2 Definition of 'Transaction'

'Transaction' includes deposit, withdrawal, exchange or transfer of funds in whatever currency, whether in cash or by cheque/DD/Banker's cheque, payment order or other instruments or by electronic or other non-physical means.

All Long Books, Ledgers, Specimen Signature Books, BO SB/RD/TD Journals, List of Transactions, BO Daily Accounts, Vouchers etc. need to be kept properly arranged at all levels i.e. BO/SO/HO including SBCO so that any transaction can be re-constructed to know:

- (a) The nature of transaction
- (b) The amount of transaction
- (c) The date on which transaction was conducted
- (d) Parties to the transaction.

C. Reporting of Transactions.

Following types of transactions are to be reported:

3.1 Types of transactions

- (a) All cash transactions of value more than Rs.10 Lakh.
- (b) All series of cash transactions which are less than Rs.10 lakh but are integrally connected and are carried out within one calendar month period and totally exceed Rs.10 Lakh.
- (c) Any account where cash is accepted and forged or counterfeit currency notes are used or where forgery of valuable Security or documents has taken place.
- (d) Any attempted transaction involving forged or counterfeit currency notes, forged security or document.

All suspicious transactions, involving deposit, withdrawal, transfer of account, solvency certificate/ Indemnity certificate etc. irrespective of the amount of transaction.

3.2 Reporting schedules

(a) Cash Transactions Report (CTR)

Type of Transactions:

- (1). All Cash transactions more than Rs.10 Lakh
- (2). All series of cash transactions which are less than Rs.10 Lakh but are integrally connected and carried out within one-month period and totally exceed Rs.10 Lakh.

Method of Reporting of CTR

CEPT CBS-Reports Team will be responsible for generation/preparation of list/report of transactions (deposit/issue/withdrawal/discharge) mentioning nature of transaction, amount, name and address of depositor/holder, date of transaction, place of transaction, PAN No. (if given) of depositor/holder and other details in the format as required for filing of report in FINNet 2.0 of Financial Intelligence Unit - India (FIU-IND), centrally for pan India. Reports Team will be responsible for sending this list/report to DDG (PCO/PMLA) in Directorate on monthly basis by **6th working day** of the subsequent month.

(b) Suspected Transaction Report (STR)

Type of Transactions

- (1). Any account where cash is accepted and forged or counterfeit currency notes are used or where forgery of valuable Security or documents has taken place
- (2). Any attempted transaction involving forged or counterfeit currency notes, forged security or document.

All Suspicious transactions, involving deposit withdrawal, transfer of account, solvency certificate/Indemnity certificate etc. irrespective of the amount of transaction.

Method of Reporting of STR

- (a) In-charge of every departmental post office will be personally responsible for preparation of list of transactions (deposit/issue/withdrawal/discharge) mentioning nature of transaction, amount, name and address of depositor/holder, date of transaction, place of transaction, PAN No. (if given) of depositor/holder and nature/reason of suspicion in detail and will be responsible for sending this list to the **Head of the Division (by name) on the very same day.**
- (b) The Head of the Division will be personally responsible for sending post office wise list of such transactions of his division to head of circle (by name) **on the very same day of the receipt of STR from PO.**
- (c) The Head of the Circle will be responsible for sending the consolidated post office wise list of such STRs to DDG(PCO), PMLA (by name) at Directorate by **on the very same day of receipt of STR from D.O. who will in turn make report to FIU-IND.**

Note 1: - It is likely that in some cases transactions are abandoned/ aborted by customers on being asked to give some details or to provide documents. All such attempted transactions should also be reported like STRs irrespective of the amount of the transaction and even if the transaction is not completed by the customer.

Note 2: - Circle Nodal Officers should close all the CTR/STR alerts in SAS-AML 7.1 daily on real time basis.

Note 3: - *Circles shall keep the fact of furnishing STR strictly confidential, It shall be ensured that there is no tipping off to the customer at any level.*

D. Record Keeping

- 4.1** All long books and List of Transactions either available in hard copy or in soft copy should be preserved for 5 years.
- 4.2** All ledger cards or account details either available in hard or soft copy, Account Opening Forms with CDD/KYC documents and SS Books should be preserved for 5 years after closure of the account.
- 4.3** All account closure vouchers are to be preserved for 5 years from the date of closure of accounts.
- 4.4** All purchase application forms along with KYC/CDD documents should be preserved for 5 years after discharge of certificates.

E. Review of Customer Due Diligence (CDD) / Re-KYC

- 1. The documents and information collected during the Customer Due Diligence (CDD) process must be kept up to date. This should be done by reviewing existing records periodically. The review period depends on the customer's risk category :
 - Low Risk: Review every 7 years
 - Medium Risk: Review every 5 years
 - High Risk: Review every 2 years
- 2. CDD must also be carried out whenever:
 - There is suspicion of money laundering or terrorist financing, or
 - There is doubt about the correctness or adequacy of previously obtained customer identification details.

1.2 Opening of Account in CBS Platform (FINACLE) in HO/SO:

Scrutiny of Account Opening Form (AOF), Application of depositor:

1. If a individual wishing to open an account attends the Post Office, the Post Office staff may guide the Customer/Messenger in filling in AOF if the Customer is an illiterate individual. The depositor should be asked to fill KYC Form (Annexure-I) and also to submit Know Your Customer (KYC) documents as per risk categorization (to be submitted only once at the time of CIF creation and change in details).
2. The AOF and KYC Form (if submitted) should be scrutinized by the Counter Assistant to see that all the mandatory fields marked as * are correctly and legibly filled in. He will also check the entries on the foil and the counterfoil of the pay-in-slip to ensure that the entries in both parts agree in all respects.

The following points should be particularly looked in to:

- i. The depositor has given his/her full name and address to enable the department to distinguish him/her from another person of the same name.
- ii. The post office has to ensure that the name and address written in the account opening form is one and the same that is in the ID and address proof.
- iii. The depositor has filled the field of last name as it is mandatory in Finacle CBS for opening an account. If depositor is not having last name, he/she should be asked to fill first name as last name.
- iv. The depositor has filled his/her date of birth as it is mandatory to fill the same in Finacle CBS.
- v. The entries in the application form regarding nomination have been filled in legibly and two witnesses has signed at the relevant place in case of illiterate individual.
- vi. In the case of an illiterate, blind and physically handicapped applicant wishing to avail the facility of operating his/her account through a literate agent, letter in prescribed form (Form-12) duly attested by a respectable person known to post office authorizing the agent to transact on his/her account should be obtained. The words "through agent" should be got noted on the application form and the specimen signature of the agent should be obtained on the application form in the presence of the Supervisor who should attest it.
- vii. If depositor has applied for ATM card or e-Banking or Mobile banking or SMS Banking, relevant fields in the account opening form has been properly filled and e-mail ID and Mobile number has been furnished mandatorily.
- viii. Pasting of photo in AOF and KYC Form in the relevant field is mandatory. Counter PA has to ensure that photo is horizontally pasted and the same should not go beyond the space provided in the form.
- ix. In case of Joint Accounts, separate photo of each depositor should be pasted at the relevant space.
Note 1: The signature in the application form, if it is in English, must be in running hand and not in block letters.
Note 2: A depositor whether literate or illiterate who has lost both of his/her hands can operate the account through the toe impression of his/her foot.
- x. If a individual wishing to open an account is a minor and he/she desires to open account

in his/her own name and operate it, he/she must submit the application form signed by him/her. No minor, however, has the right to open an account in his/her own name, unless and until he/she has attained the age of ten (10) years on the date of opening of account. Age proof of minor is mandatory.

- xi. When a person other than the Superintendent of a Mental Hospital or the Guardian applies for opening an account on behalf of a "Persons with mental illness or intellectual disability", he should be requested to produce the order of a court appointing him as the person of Persons with mental illness or intellectual disability's manager or guardian.
- xii. The normal AOF should be used and after the entry of the name of the individual opening the account, the name of the "Persons with mental illness or intellectual disability" should also be noted in the AOF.
- xiii. The counter PA will hand over all the documents to Supervisor for scrutiny who will verify the genuineness of KYC documents from the original documents produced, tally photograph either with the individual or with photo ID proof submitted, name and address written in the application with the KYC documents and allow for opening of account by placing his/her dated signatures on the application form and return the same to the Counter PA.

1.3 Nomination

- i. Nomination is mandatory for all accounts including the minor accounts opened on or after 01.04.2018.
- ii. Individual(s) opening a single or joint account may nominate any person or persons who in the event of the death of depositor shall become entitled to receive the payment of the amount due on the account by filling in the required details in the account opening application form (AOF).
- iii. The percentage for each nominee and the relationship of the nominee/s with the depositor should be filled in the prescribed columns.
- iv. Account holder will specify whether the nominee shall receive the amount as beneficiary with absolute and exclusive right of ownership or as a trustee for the benefit of the legal heirs of the depositor.
- v. If the nominee is a minor, the depositor has to appoint an individual or himself to receive the amount in the account on death of the account holder during the minority of the nominee and name and address of the appointee should be filled in the AOF.
- vi. A Depositor in a Single Account, or the depositors in a joint account, as the case may be, shall nominate one or more individuals as nominee but not exceeding four. Two witnesses are mandatory for illiterate accounts and no witness is required for literate account for registering the nomination.
- vii. A nomination made by a depositor at the time of opening of an account may be cancelled or changed by the depositor.
- viii. Whenever depositor desires to change the nomination he should submit the prescribed application in form SB-55 (Form-10) and present the same along with the pass book.
- ix. In the account modification menu, the counter PA has to enter the nomination details with reference to the application and supervisor has to approve the same.
- x. In case of an account opened by a minor or on behalf of a minor or a "Persons with mental illness or intellectual disability", as the case may be, the nomination shall be

made by the guardian, who may nominate any individual, including himself as a nominee.

- xi. The application for cancellation or change should be filed along with original application form (SB-3)/(AOF).
- xii. The thumb impression of an illiterate depositor at the time of making nomination or altering the nomination in terms shall be attested by two witnesses. No witness shall be required in case of a literate depositor for the purpose. Charges for cancellation or change of nomination is NIL as per SB Order 05/2025.
- xiii. Creation of Customer Information File (CIF):

The Counter PA should first check whether the customer is an existing customer or a new customer. For doing this, following procedure should be followed: -

- i. The Counter PA has to use CDEDUP menu in FINACLE CBS Software to do a De-duplication check by using the relevant function in the menu
- ii. Enter the data into the CBS system through the CCRC menu option. CBS system will not allow CIF creation unless all the mandatory fields are filled.
- iii. Then the counter PA should click on submit button and CIF number in 9 digits will be generated by the CBS system.
- iv. The Counter PA should write CIF ID number generated by the CBS System on AOF and KYC Form and submit the same along with other related documents to the Supervisor for verification.
- v. CIF of the customers who are willing to provide the consent of Aadhaar e-KYC (SB-eKYC-1) shall be created on Aadhaar e-KYC shall be created on Aadhaar Biometric Authentication basis. In such case Name of the Customer, C/o Name (Father/Husband's Name), Date of Birth, Gender and Address with Pin code. These fetched data cannot be edited. However, if C/o Name (Father/Husband's Name) is not received, option is available to edit the same. If any other data is not fetched or fetched partially in case of any of the customer, such CIF will not be created as e-KYC CIF and the customer should be requested to update the Aadhaar with correct information for performing Aadhaar authenticated transactions in the POSB Accounts. Otherwise, such customers CIF may be created following the existing process. Any modification in the e-KYC CIF shall be only on Aadhaar Authentication basis and as such without the presence of the customer, no modification in e-KYC CIF is allowed. Aadhaar authenticated CIF related modifications require no verification by the checker in Finacle.
- vi. Aadhaar based e-KYC facility was introduced in all Departmental Post Offices w.e.f. 06.01.2025 for creation of Customer Information File (CIF) and opening of Single/Individual Post Office Savings Accounts (POSA). This facility was further extended to MIS, TD, KVP and NSC schemes w.e.f. 23.04.2025 and subsequently to RD and PPF schemes w.e.f. 27.06.2025. Thus, e-KYC facility is now available for POSA, MIS, TD, KVP, NSC, RD and PPF schemes.
- vii. In all the official records / forms / documents, the Aadhaar number should be in masked form only. If Aadhaar number is written without masking, the post office should mask the first eight digits of the Aadhaar number by any available means.
- viii. SB order No 01/2025 may be referred for detailed information on e-KYC

- ix. Minor Account: If the account opened is on behalf of a minor, two CIF IDs are to be created – one for the minor and another for the guardian.
- x. Vide SB Order 17/2017 linking of mobile number of account holder is mandatory for opening of any new account.
- xi. W.E.F. 01.04.2023 deposit/withdrawal/closure transactions are restricted/blocked for CIF without mobile number.
- xii. One mobile number can be linked with a maximum of 5 CIFs through the CCRC/CMRC menu. on exceeding the limit, system will throw an error message "Mobile No is linked with more than 5 CIF IDs.

1.4 Opening of Account

A. Role of counter PA:

- i. The Counter PA should open Account Opening screen in CBS system using the menu CASBAO and enter CIF ID in the relevant field. Most of the fields will be auto-populated based on the data entered in the CIF.
- ii. Scheme code should be selected from the drop-down menu and make relevant entries in the CBS application.
- iii. On completion of relevant entries, Counter PA should click on submit button. Account Number in 12 digits (Starting with "01" for SB, SSA, PPF schemes and starting with "02" for RD, TD, MIS, SCSS, NSC, KVP, MSSC schemes) will be generated by the CBS Application.
- iv. Account Number should be noted on all relevant documents and the documents should be handed over to the Supervisor for verification.
- v. Whenever a new customer who does not have any POSB account in the post office or whose CIF is not available in CBS-Finacle visits the post office for opening of any type of POSB account, the customer may be requested for performing the KYC compliance through Aadhaar based Authentication.
- vi. The designated Postal Assistant (PA) should explain the customer about the e-KYC consent in local language.
- vii. Subsequently, the designated PA shall obtain the consent form (SB-eKYC-1). Copy and Account Opening Form (SB-eKYC-AOF) (Annexure II) from the customer. Till the new AOF forms are printed and supplied, the existing AOF may be utilized by filling the information as desired in SB-eKYC-AOF and scoring out the other information.
- viii. Detailed procedure is given in SB order No 01/2025.

B. Role of Supervisor:

- i. The supervisor after scrutinizing all the documents, should go to verify option CASBAV in FINACLE CBS System and after satisfying all the data entered by Counter PA, verify the account.
- ii. If supervisor finds any deficiency in the data, he should ask the Counter PA to modify the data through Finacle CBS system, then it should be verified by the Supervisor.
- iii. Once the account is verified by Supervisor in the Finacle CBS, the account will become active for further transaction.

Minor Account: If the account opened is on behalf of a minor, once the minor attains majority, the status of account will automatically be shown as “freeze” in FINACLE CBS Application. By invoking the menu “CMRC” the “CIF” should be modified by changing the mode of operation to 012-self to enable the ex-minor to operate the account independently.

1.5 Acceptance of Deposit/Funding in Savings account:

- i. Initial deposit for opening of SB should be made through cash only.
- ii. Minimum deposit for opening SB account is Rs 500/- and minimum subsequent deposit should be in multiple of Rs.10 and above.
- iii. Savings Account cannot be funded simultaneously while opening the account. The account can be funded only after the completion of Supervisory verification of the New Account opened.
- iv. Counter PA should fund the account invoking the menu CTM.
- v. Transaction ID generated by FINACLE CBS shall be written on the upper right-hand corner of the Pay-in-Slip (SB-103) in red ink prefixed by scheme name and should be submitted to the supervisor for verification.
- vi. Supervisor has to verify the transaction in FINACLE CBS using same menu with his own Login ID.
- vii. At the end of the day, all Account Opening Forms (AOFs) along with KYC documents should be placed in the relevant Ring Guard Files of A4 size and KYC Form (if taken) should be dispatched to concerned CPC in a service registered packet duly sealed.

1.6 Printing of Pass book:

- i. Counter PA should print the Passbook through Pass book Printer and hand over to the customer.
- ii. No manual entries should be made in the Pass book in the office where Pass book Printer is supplied.
- iii. Any CBS PO can issue fresh passbook for the account standing in any other CBS PO in lieu of used up / old spoiled passbook, following the procedure prescribed in Rule 44 of POSB CBS Manual.

1.7 Opening of Account-Procedure in Branch Post Offices (Non RICT):

- i. On presentation of the AOF and KYC Form (if submitted) of account and KYC documents, BPM should see that AOF and KYC Form has been filled correctly and required KYC documents have been given as per risk categorization.
- ii. A preliminary receipt in form SB-26 for the amount of the first deposit should be prepared in triplicate by carbonic process by the Branch Post Master.
- iii. The pencil copy of the Preliminary Receipt should be given to the depositor, the duplicate copy of the Preliminary Receipt (SB-26) should be sent to Account Office with Account Opening Form and third copy should be retained as office copy.
- iv. Account Opening Form, KYC Form, KYC documents and duplicate copy of SB-26 should be sent to Account Office duly entered in the BO Journal and BO Daily Account.
- v. An index to the SB-26 receipts to be maintained by the account office and if any discontinuity should immediately be reported to head of the division

1.8 Procedure in the Account Office for accounts opened at Branch Post Offices (Non RICT):

- i. The Counter Assistant will first create new CIF if not already exists and open the account in FINACLE CBS Software by following the same procedure as laid down for the account opening at the counter.
- ii. The Counter Assistant will select relevant scheme code and BO Code from the relevant drop down in FINACLE CBS account opening screen and enter the value date as the date of acceptance of deposit at BO.
- iii. After verification by the supervisor, Counter PA should fund the deposit amount from BO settlement Office A/c through "CXFER" menu by selecting the type-transfer and note down the TRAN ID at the upper right-hand corner of SB-103 in red ink prefixed by scheme name and submit SB-103 to Supervisor for verification.
- iv. After verification by the supervisor, Pass book will be printed and handed over to Sub Account PA for sending the same to BO duly entered in the BO Slip.

1.9 Opening of Account-Procedure in Branch Post Offices by BPM (DREAM Application):

- i. BPM will examine New Account Opening Form (AOF) and ensure that all the mandatory fields are filled by depositor
- ii. If depositor is already having an account in BO, BPM will write CIF number on the AOF from the list of migrated accounts provided by Account Office
- iii. BPM will ensure that depositor has pasted photo on AOF.
- iv. For SB/RD/TD/SSA: - to open a new account, select the account type and enter the name of the primary account holder. If the account is for a minor, select "Yes" under the minor option; otherwise, select "No." Choose the appropriate mode of operation from the available options: Self (for an individual account), Joint A, or Joint B, as applicable. If CIF is available enter CIF number, after selecting the required options, click on "Initiate" to proceed with opening a new account and then click on the "Submit" button.
- v. Next, enter the amount collected and click on "Submit." Once the transaction is successfully completed, the Account Opening Transaction Successful screen will appear. Click on the "Print" option to take a printout of the receipt and then click on the "Back" button to complete the process.
- vi. On completion of the account opening process in DREAM application, BPM will note Transaction ID generated by the device on AOF and SB-103. Transaction ID should also be noted on SB-26 and BOSB/BORD/BOTD/BOSSA Journal.
- vii. On completion of Account Opening process by device, BPM will generate three (3) copies of acknowledgement slip. One copy will be given to depositor, one copy should be attached with AOF and third copy will be kept for office record.
- viii. AOF along with acknowledgement slip, PR (SB-26) and Pay-In-Slip (SB-103) will be sent to Account Office by the BPM

Note: Branch Post Offices are authorized to open all types of accounts of National Savings Schemes. Till the required provisions are made available in DREAM/Finacle, opening of MIS, SCSS, NSC, KVP and PPF accounts and subsequent deposits in PPF accounts at GDS Branch Post Offices can be accepted through cheque only (POSB Cheque/Bank

Cheque), subject to the minimum and maximum limits prescribed under each scheme. The procedure for acceptance of cheque and account opening through cheque should be followed as prescribed, along with all applicable postal and savings scheme rules and conditions. The cheque will be deposited by the depositor at the GDS Branch Post Office and the GDS BPM will send the cheque to the Account Office after making entries in the BO Journal and including it in the account bag

1.10 Procedure in the Account Office for accounts opened at Branch Post Offices (RICT - DARPAN {Account open in DREAM Application}):

Head Office/Sub Office: -

- i. In the case of branch offices in direct account with the Head/Sub Post office, the Counter Assistant should compare the amount of the deposit as entered in the pay-in-slip and preliminary receipt with that in the branch office daily account. The number of preliminary receipts will be entered by him in the Index to the preliminary receipts (MS-15). He/She should see that the preliminary receipts of the branch office in account with the Head/Sub Post office run in a consecutive unbroken series and should initial the relevant entries in the daily account and the index to preliminary receipts in token of having carried out the check. PRs should be placed in guard file to be maintained BO-wise and preserved by Postmaster as per prescribed preservation period.
- ii. The Counter Assistant will first create new CIF if not already exists and open the account in the FINACLE CBS Software in the computer by following the same procedure as laid down for the account opening at the counter. He/She will select relevant scheme code and BO Code from the relevant drop down in FINACLE CBS account opening screen and enter the value date as the date of acceptance of deposit at BO.
- iii. If the Branch Post Office is a Non-RICT BO, Account will be funded by debiting BO Settlement Office Account (SOLID+0339). If the account is opened in RICT(DARPAN), the unique reference number mentioned on AOF by BPM should be entered in RICT Unique number field in the account opening screen. [The detailed steps are mentioned in the CBS Manual (Pages 125–127).]
- iv. The new Account number and CIF number (if new CIF created) should be noted on AOF, SB-103 and SB-26 by the Counter PA.
- v. After verification by the supervisor, passbook will be printed and handed over to Sub Account PA for sending the same to BO duly entered in the BO Slip. For handling SB-AOF, KYC Documents and KYC Form, procedure as laid down in relevant Rule prescribed for opening of account at HO or SO should be followed.
- vi. When the Branch office reports loss of the preliminary receipt by the depositor, an application to the effect from the depositor duly verified will be received in the head/sub office. Necessary action will be taken in the head/sub office as per rule 7 (9) of CBS Manual.
- vii. If the Preliminary Receipt (SB-26) is lost, the depositor should submit a written application at the Branch Office (BO) giving details of the first deposit and the circumstances of the loss. If the depositor is illiterate, his/her mark or seal must be attested by a person known to the applicant and the Post Office. The GDS BPM verifies the depositor's signature and deposit particulars, records a certificate on the application and forwards it to the Account Office (Head/Sub Office) for verification and

orders of the Postmaster. After approval, the application is returned to the BO and pasted with the office copy of the Preliminary Receipt (PR). The passbook is then delivered to the depositor after proper identification and an endorsement regarding the delivery is recorded and signed by the GDS BPM.

1.11 Subsequent Deposits/Credits - Mode of Deposits/Credits:

In the CBS platform, deposit may be made at any Post Office within the limits. The deposit can be made in any of the following modes.

- i. Cash
- ii. Crossed Cheque or demand draft or Pay order drawn in favour of Postmaster of the Office.
- iii. By automatic transfer from depositor's savings account
- iv. By withdrawal from a savings account
- v. Intra-operable Internet Banking and Mobile Banking
- vi. Transfer from IPPB Account
- vii. Transfer from any bank account to PPF/SSA and PO Saving Account through NEFT/RTGS (SB Order 09/2023) and
- viii. any other electronic mode approved by DOP & RBI

Note: *Compulsory credit of TD, MIS, SCSS interest to SB accounts only.*

A. Procedure for Cash Deposit at Head/Sub Post Offices:

- i. The account holder should come either personally or through a messenger and present *Passbook and Cash along with Pay-in-slip at the counter.
- ii. No subsequent deposit shall be accepted for an amount less than TEN rupees and further, it will be accepted in whole rupees only.
- iii. Counter PA should then count the cash and tally it with the entry made in the Pay-in Slip.
- iv. Once he is satisfied that cash is tallied, place initial on the counter foil and return it to the depositor duly date stamped.
- v. Counter PA should go to CTM menu in the FINACLE CBS software and enter the amount deposited and submit.
- vi. Transaction ID generated by CBS should be noted on the right-hand corner of the Pay-in-Slip in red ink prefixed by scheme name.
- vii. After the transaction, Pass book should be updated through Pass book printer and hand it over to the customer.

****Presentation of passbook is not mandatory for making deposit in any account standing in CBS Post Office. It will be the responsibility of the Depositor to update his/her / her passbook at-least once in six months from any CBS Post Office.***

- If an illiterate depositor attends any post office for deposit/withdrawal, presentation of Passbook is mandatory.
- If depositor whose account stands at any GDS Branch Post Office attends any CBS Post Office for deposit/withdrawal, presentation of Pass book is mandatory.

- Regarding acceptance of withdrawal form (SB-7) with passbook for subsequent deposit to National (Small) savings Schemes in GDS Branch post offices:

B. For subsequent deposits in SB/RD/SSA/PPF Accounts for BO

- Subsequent deposit up to Rs.20,000/- in SB/RD/SSA/PPF account through withdrawal form (SB-7) procedure prescribed in for withdrawal in BO and opening a new account in BO should be followed at GDS Branch Post Office.
- For subsequent deposit above Rs.20,000, the depositor should submit withdrawal form (SB-7) along with POSB passbook and pay-in-slip along with passbook of SB/RD/SSA/PPF account (for all subsequent deposits).
- On the acquittance portion (receipt side) of the withdrawal form, the depositor has to write "For credit in the Account No. _____ in the name of.....(Signature of depositor)"
- GDS BPM will check withdrawal form and pay-in-slip and with passbooks that they are complete in all respect.
- GDS BPM will examine the withdrawal form and follow the procedure laid down for handling high value withdrawal from savings account in Rule No.69 of POSB CBS Manual and send both passbooks, withdrawal form and pay-in-slip to account office duly entered in BO Journal and BO Daily Account on the date of receipt through BO Account Bag.
- Receipts from SB-28 are to be issued for both the passbooks collected by the GDS Branch Postmaster. On receipt of passbooks from Account office, GDS Branch Post office will hand over the passbooks to the depositor after updating details in BOSB Journal and BO Journal of relevant scheme. Depositor's copies of SB-28 should be taken back and pasted with the office copy.

C. Procedure to be followed by Account Office:

- On receipt of withdrawal form (SB-7), pay-in-slip and passbooks, the account office will follow the procedure prescribed for credit through transfer from Savings Account laid down in Rule No. 57 of POSB (CBS) Manual.
- Account office should ensure that on acquittance portion (receipt side) of the withdrawal form depositor has written "For credit in the Account No..... in the name of(Signature of depositor)" and signature of depositor tallied with the signatures on application side of the withdrawal form and signatures available in office record/Finacle and both account under same CIF or minor under same guardian CIF.
- Account office should ensure name of depositor in POSB account tallies with the name of depositor of the account in which subsequent deposit is applied. After the transaction is complete, Account office will print both passbooks and send back to concerned GDS Branch Post Office duly entered in BO slip on the same day.

1.12 Procedure to be followed at AO for Deposits at Branch Offices (Non- RICT):

- The Sub Account Assistant in the Account Office should satisfy himself that the amount of deposit has been credited against item "SB deposits" in the branch office daily account. He Will transfer the pay- in- slip to the SB Counter Assistant.
- The Counter Assistant should follow the same procedure as laid down for the

acceptance of deposit.

- iii. In CBS Application make the deposit entry at the counter and select 'type' transfer and debit to BO Settlement Office A/c, credit to Customer SB A/c.
- iv. BPM should accept cash deposit within the limit prescribed (Maximum of Rs.50,000 per account per day) by the Department from time to time.
- v. In respect of subsequent deposit / deposit for opening of any type of account, through Withdrawal form and Cheque, no such limit of Rs. 50,000/- in a day in an account is fixed.

1.13 Deposit by cheques, drafts and Pay Order etc.:

When a depositor presents a cheque or draft for deposit in a Saving Account, Counter PA will go through the following checks to satisfy that cheque/draft is in order:

- i. The cheque is written and signed in ink or with ball point pen.
- ii. The cheque is neither postdated nor is more than 3 months old.
- iii. It is not mutilated or torn and there are no over writings, erasures or corrections.
- iv. The amount of the cheque is for an amount not less than the Rs. 10/-.
- v. The cheque, if drawn in favour of the Post Master, it is endorsed by the depositor on the back of the cheque "for crediting in Savings Account No._____".
- vi. If the cheque is drawn in favour of the depositor, account number has been written on the back of the cheque.
- vii. Particulars of cheque should be written in the pay-in-slip and presented along with the cheque.
- viii. Date of realization will be taken as the date of deposit.
- ix. Collection Charges for Outstation Cheques
- x. Outstation cheque collection charges as notified by Reserve Bank of India from time to time should be charged from, the account holder. However, no collection charges should be charged if any cheque is issued by postmaster on account of maturity of any account or certificate is treated as outstation during the clearing.
- xi. No collection charge for POSB cheque.
- xii. The following criteria will apply for treating a cheque as "Local" or "Outstation" for the purpose of realization charges.
 - A cheque drawn on any bank at the same station as that of the office at which it is accepted will be regarded as local cheque.
 - A cheque drawn on any bank located at the same station as that of the HPO and accepted at any of its Sub Offices will also be regarded as local cheque. A Cheque drawn on any bank with remarks "Payable par at all branches" is also treated as local cheque.
 - In case of CTS clearing, cheque issued by the Bank within the jurisdiction of CTS Grid shall not be treated as Outstation cheque.
 - Cheque on which "AT PAR" is printed, shall not be treated as outstation cheques.
 - All other cheques will be treated as outstation cheques.

Procedure for acceptance of cheque for deposit in Savings Bank:

- i. The cheque presented should be carefully scrutinized to see that all the conditions are fulfilled.
- ii. Check whether the particulars of the cheque are noted in the pay-in-slip.
- iii. A receipt in the counterfoil of the pay-in-slip will be given to the depositor.
- iv. No entry of deposit in the Pass Book will be made at this stage.
- v. CBS Sub Post offices shall send only Banking Cheques collected in Savings Bank counter to their concerned Head Post Office invoicing in List of Documents on same day of collection.
- vi. After realization of the cheque, the deposit will be taken into account.
- vii. Cheque related to new account or subsequent deposit in respect of RD/PPF/SSA account shall be lodged in concerned PO's SOL ID+0382.
- viii. Each CBS PO (HO/SO) shall check their SOL ID+0382 account on daily basis. If any credit is available, open respective account or funding in concerned account of RD/PPF/SSA on same day before EOD.
- ix. Cheque related to POSA shall be lodged in respective PO Savings Account. Deposit will be entered in PB when the depositor presents the pass book.
- x. Deposit by cheque is permitted in BO also– cheque after examination to be sent to AO noted in BO daily account. Entry in passbook is made only after realization of cheque.
- xi. Cheque deposits can be accounted for only on realization. SOs can send cheques to HOs for realization. The HOs can realize the cheques and deposit in concerned account as per prescribed procedure mentioned in CBS Manual Appendix III – Cheque Clearing Process.
- xii. When cheque is accepted for deposit, Counter PA should verify the cheque to confirm that the instrument is in order. If outstation cheque is accepted, depositor should be informed that commission will be deducted from the account after crediting the amount upon realization. The counterfoil should be signed and handed over to the customer, the foil portion to be retained for records.
- xiii. Deposit, from the POSA linked with e-KYC CIF shall be allowed either on Aadhaar Authentication basis or paper-basis (Voucher Basis). When any deposit is made by person other than depositor, it will be processed on paper-basis (pay in slip shall be collected).

Realization of cheques:

Outward clearing operations in Finacle will be handled at Nodal Office Chennai GPO for all three Grids viz Northern, Western and Southern. Outward clearing files for uploading in Finacle will be generated in CTS application. Nodal Office Chennai GPO will upload the same in Finacle for all 3 grids in their respective Grid SOL. Post receipt of clearance on next working day, outward clearing zones will be regularized centrally after processing outward rejections and credits will be made either in POSB account or in office account (0382) of concerned HO or SO.

Action on dishonor of cheque:

When the cheque is returned by bank with remarks insufficient balance, signature difference or other reasons the cheque will be treated as dishonored. In such eventualities, a charge of **Rs.100/- plus GST @ 18%** will be charged automatically for Inward/Outward Reject and will be collected manually for Outward Reject for cheques lodged in office account SOLID+0382 through menu HGCHRG. One SB-7 form needs to be prepared for total cheque dishonored charges and signed by the Postmaster. Intimation regarding the dishonored cheque to be sent to the depositor through ordinary service post. When customer approaches the Post Office, the cheque has to be returned to depositor along with the report of the bank by taking acquittance.

1.14 SB-44 Register and SB 12 (c) Register:

- SB-44 Register is a register to be maintained in SOs for passbooks remaining in deposit.
- If a depositor fails to take delivery of his pass book within 30 days from the date of its receipt, the S.O. will forward the pass book to the HO duly entered in the List of Documents with remarks “Undelivered”.
- In HO, particulars of such PBs will be entered in SB-12(c) Register.
- If a pass book is not claimed within a period of three months from the date of its original receipt at the HO, it should be transferred to the SBCO for safe custody for a period of 1 year.

1.15 Deposit by Transfer of funds:

- i. If a depositor wants to deposit amount in his Savings Account by transfer of funds from any other Savings Account standing in his name at any Post Office working on FINACLE CBS Software, he has to submit a withdrawal Form or POSB Cheque along with Pay-in-Slip.
- ii. Counter PA has to follow the procedure laid down for allowing withdrawal from a Savings Account as laid down in relevant rule and then enter the Savings Account number mentioned in the Pay-in-slip in the relevant field after selecting the mode as TRANSFER using “CXFER” menu of CBS.
- iii. Transaction ID generated is to be verified by the Supervisor.
- iv. This can be allowed if the amount sought to be transferred is within the limit prescribed from time to time in case of Inter SOL transaction.

1.16 Deposit by electronic mode:

The accounts standing in Post Offices working on FINACLE CBS Application, deposits can be made through different electronic modes like Internet Banking, Mobile Banking, SMS Banking, ATMs, IPPB-POSB transaction. Cheque clearing transactions, standing instructions. All such deposits will be accounted at CPRC, Chennai. (SB Order 12/2025)

1.17 Withdrawals/Debits from Savings Account:

In CBS environment, a depositor can use following modes of withdrawals:

- i. Withdrawal across PO Counter (through SB-7/Form-2 or by POSB Cheque).
- ii. Withdrawal using debit card through PO/Bank ATMs.
- iii. The minimum amount of withdrawal allowed from Savings account is Rs.50.

- iv. Withdrawals shall be made in whole rupees only.
- v. Withdrawals (Debits) from the POSA linked with e-KYC CIF shall be allowed either on Aadhaar Authentication basis or paper-basis (voucher basis). The existing process shall be followed for all the paper-based (voucher based) transaction.

A. Action to be taken by the counter PA on withdrawal application:

- vi. Counter PA has to see that the depositor has filled all required columns of the withdrawal form (SB -7) and account belongs to the same depositor.
- vii. Counter PA should also ensure that sufficient balance is available in the account through "HACLI" Menu.
- viii. Counter PA should then tally signature of the depositor(s) with the specimen available in the FINACLE CBS Software by using the Menu "IES".
- ix. In case of difference in signature, the depositor may be identified through a proper document or person known to the Post Office.
- x. When a withdrawal is sought through a messenger (Based on Form-12) and the signature of the account holder on SB-7/cheque differs with the specimen signature available in the record, withdrawal should not be allowed. Depositor(s) should be asked to attend the post office for identification through proper document. (DG Post's Instructions 110-13/2004-SB (POL –II 22-06-20017 and SB order 9/2007).
- xi. After satisfactory identification of Depositor through Signature / Documents / Witness, the withdrawal shall be entered by using "CTM" menu in Finacle software.
- xii. If the amount of withdrawal is up to Rs.5000/-, Counter PA will sign on the warrant of Payment.
- xiii. The depositor or messenger as the case may be to sign in the receipt portion by writing amount withdrawn in words and figures. Cash should be paid and Pass book (if presented) should be updated through Pass book printer.
- xiv. If amount exceeds Rs.5000/-, Counter PA should write Transaction ID on the upper right-hand corner of SB-7 in red ink prefixed by scheme name and transfer to Supervisor.
- xv. After verification of transaction by the Supervisor, withdrawal will be allowed.
- xvi. No withdrawal, excluding Basic Savings Account, shall be permitted which has the effect of reducing the balance to less than five hundred rupees.
- xvii. In case of withdrawal to an illiterate account holder, he should be identified through a respectable person known to the post office and his thumb impression should be affixed in the withdrawal application in his presence and he has to attest it. The amount should be paid to the illiterate account holder in the presence of the identifier and he has to certify it in the acquittance portion of the withdrawal application.
- xviii. If the amount is withdrawn by the guardian from a minor account, he has to furnish a certificate in the application for withdrawal in the following format.
- xix. "Certified that the amount sought to be withdrawn is required for the use of... who is a minor and alive this day."

- xx. Authorized person shall not be an SAS/MPKBY agent or employee working in PO Savings Bank Branch in the post office concerned.

B. Identification by attestation:

A depositor can be identified by getting his signature in SB-7 attested by any respectable person whose signature or seal is familiar to the Post Office i.e., Attestation by College Principal, School Headmaster, Gazetted Officer etc.

C. Identification through documents:

Identification of the depositor can also be established by one of the following documents.

Postal Identity card, or any of the officially valid document containing the photograph of the depositor.

In such cases, the Postmaster should make a remark on the application for withdrawal "Depositor identified by passport No..... etc." under his/her initials.

Format of certificates to be given on withdrawal form. Attestation of thumb impression/mark of illiterate or signature/mark of blind depositor:

"Certified that the depositor is known to me and his thumb impression/mark affixed in my presence".

At the time of payment to illiterate or blind depositor in addition to the above certificate, the following also to be added in the warrant side:

"The depositor is known to me, his thumb impression/mark affixed in my presence and the amount of Rs actually paid to the depositor in my presence"

When the signature of the depositor does not tally with the specimen signature on record:

"Certified that the depositor is known to me and has signed in my presence"

Signature of identifier with Address

Withdrawal at Branch Offices (Non RICT):

A. General Conditions:

1. A Branch Office is authorized to allow withdrawal of amount not exceeding Rs.20000/- without obtaining prior sanction of its account office subject to the condition that not more than one withdrawal is allowed on any day from any account.
2. Application for withdrawal in excess of Rs.20000/- will be passed by the Account Office on receipt of Pass book received from BO along with SB- 7 (filled in and signed by the depositor), through Sub Account PA.
3. The counter PA after verification of the Signature and Balance will invoke the transaction in the Finacle CBS software and pass the warrant of payment.
4. The amount sought to be withdrawn and the date of receipt of application for withdrawal for sanction should be entered in the register in form (SB-45) and then transferred to the Postmaster together with the Pass Book and the (SB- 45) register.

5. The warrant of payment together with the Pass Book should thereafter be made over to the Sub Account Assistant under receipt in the register (SB-45) who will forward the same to the Branch Office by first post entered in the Branch Office Slip.

B. Procedure to be followed when the warrant of payment received from BO (NON-RICT):

1. On receipt of the paid voucher from the BO, the signature on the warrant of payment with that on the application for withdrawal and the specimen signatures of the depositor available in the system is to be compared.
2. An entry of transaction in the relevant account in FINACLE CBS Software is to be made.
3. The date of withdrawal is to be entered in the register (SB-45) in case of warrants above Rs.20000/-.
4. If any discrepancy is noticed or in case the signature of the depositor in the warrant of payment is found not tallied with that on the application for withdrawal, the matter should be reported to immediate Supervisor.
5. Initial in the register (SB 45) against the entry is to be made by the Supervisor.

C. Withdrawal through POSB Cheque:

1. In a Cheque account, withdrawals have to be made through cheque and not through the SB withdrawal (SB-7).
2. If depositor of a cheque account wants to withdraw by SB-7, the Postmaster should carefully examine the same and after due satisfaction that the withdrawal is genuine may allow the withdrawal subject to presentation of Passbook by the depositor.
3. On presentation of the POSB Cheque, following checks are required to be carried out:
 - Cheque issued from that office (in case of CBS Offices, cheques issued from other offices will also be accepted).
 - Written & signed in ink or ball point pen.
 - Not mutilated or torn.
 - No 'stop payment' instruction received from depositor.
 - No corrections of any kind are permitted on the cheques.
 - No withdrawal after the death of the depositor.
 - Amount noted in words & figures agree.
 - Currency within three months from the date of issue.
 - Not a postdated cheque.
 - Minimum amount of cheque is Rs.50/-.
 - 10 cheque leaves are free in a calendar year and Rs 2 +GST will be charged for every subsequent leaf.
4. The facility of withdrawal by cheque will be permissible in all types of accounts except in an account (i) opened by a minor (ii) on behalf of Persons with mental illness or intellectual disability and illiterate.
5. A crossed cheque is not payable otherwise than to a banker. It can only be paid to

or through a bank including Post Office Savings Bank.

6. Once satisfied that cheque is genuine, the Counter PA will make necessary entries of withdrawal in the account by using "CTM" menu in the FINACLE CBS Software.
7. Transaction ID generated by CBS Application should be noted on the right- hand upper corner of cheque as prescribed for SB-7.
8. Same procedure should be followed as prescribed for withdrawal through SB-7 up to the amount Rs.5000/- and Pass book should be updated with withdrawal entry with Pass book printer.
9. If amount exceeds Rs.5000/-, then POSB Cheque should be handed over to Supervisor for verification and approval.
10. The Supervisor should verify the balance and signature of the depositor and put initial on the cheque.
11. The Supervisor should cancel the depositor's signature on the cheque by running a thin wavy line in red ink through it in such a manner as to ensure that signature is not obscured.
12. The Supervisor impresses the "Pay Cash" stamp across the face of the cheque or write the word "Pay Cash" and sign in full in red ink in token of having authorized payment.
13. Supervisor, should open CTM menu in CBS and will pass the withdrawals and return the cheque to counter PA for making payment.
14. Counter PA will pay cash to the depositor or bearer of the cheque and either write or impress with the rubber stamp as "Paid Cash".
15. If it is a bearer cheque, signatures of bearer should be obtained on the back side of the cheque.
16. Cheque is issued in the name of "Self" will be paid to any person presenting it at the counter even if he is not the payee of the cheque subject to the condition that depositor has also signed on the back of the cheque.

D. Withdrawal through ATM Card:

1. The Depositor who has been issued ATM cum Debit Card, can make withdrawal either at any ATM installed by the Department of Posts or of any other Bank ATMs.
2. Charges if any notified from time to time for transactions done through either Departmental ATMs or other bank ATMs shall be deducted from the account of the customer.

Limits and Charges in respect of different types of ATM transactions are given below. (Source: India post website)

ATM transaction / Charge details	
Daily ATM cash withdrawal limit	INR. 25000/-
Cash withdrawal limit per transaction	INR. 10000/-
Permissible free transactions at DOP ATMs	Free (Both Financial & Non- Financial) with a limit of 5 Financial transactions per day
Charges for transactions done at DOP ATMs (Beyond 5 free transactions)	Financial Transactions: Rs.10/- + GST / Transaction

	Non-Financial Transactions: Rs.5/- + GST / Transaction
Permissible free transactions done at other Bank ATMs (Per Month)	Financial Transactions: Beyond 3 free transactions in Metro Cities and 5 free transactions in Non-Metro Cities – Rs.23/- + GST. Non-Financial transactions: Beyond 3 free transactions in Metro Cities and 5 free transactions in Non-Metro Cities – Rs.11/- + GST.
Debit Card Replacement Charges for lost, blocked, not listed before the expiry of the cards.	Rs.300/- + GST Nil charges for replacement of debit card after expiry of debit card validity
Duplicate PIN/Regeneration of PIN through Branch	Rs.50/- + GST
ATM/POs transaction technical declines attributable to customer (i.e. lack of balance in account)	Rs.20/- + GST
At POS – Cash withdrawals for DoP Debit cards (On us transactions)	1% of the transaction value subject to a maximum of Rs.5/- per transaction
ATM/Debit Card Annual Maintenance Charges	Rs.125/- + GST
SMS Alert charges per annum from Debit Cards holders	Rs.12/- (Incl. GST)

E. Withdrawal through an electronic mode:

The depositor whose account stands at any CBS Post Office may make withdrawal through any electronic mode like Internet banking, Mobile Banking, SMS Banking, ECS, NACH etc. once all these channels are operationalized fully.

F. Deduction of TDS in respect of aggregate cash withdrawal above Rs. 20 lakh by an account holder of National (Small) Savings Schemes for non ITR filer under section 194N of I.T. Act 1961.

The new provisions in section 194N are applicable from 01.07.2020

To know rate of TDS applicable to individual, information can be obtained from this link by entering PAN Card and OTP. Detail procedure is available in [SB Order 18/2022](https://eportal.incometax.gov.in/iec/foservices/#/pre-login/tds).
<https://eportal.incometax.gov.in/iec/foservices/#/pre-login/tds>

X Amount withdrawal in cash during a FY to a customer in all accounts	Rate of Income Tax (TDS)
A. For non ITR Filers	
(a) If aggregate Cash withdrawal exceeds Rs.20 Lakh but does not exceed Rs.1 Crore during a FY.	2% of amount exceeds Rs. 20 lakhs.
(b) If Cash withdrawal exceeds 1 Crore during a FY	5% of amount above Rs.1 crore.
B. For ITR filers	
If Cash withdrawal exceeds Rs.1 crore during a FY.	2% of amount above Rs.1 crore.

([SB Order 05/2021](#))

Note: -

Post Offices shall not perform any credit or debit transaction using CTM menu for any incorrect deposit / withdrawal transaction adjustment. In case of any wrong deposit/withdrawal, the transaction must be reversed using HCRT menu. Adjustment of wrong credit/debit using CTM menu will lead to wrong deduction of TDS under Section 194N, wrong reporting of cash transactions to IT Department in SFT-005 and thereby customer grievances. ([SB Order 18/2022](#))

1.18 Receipt of Payments

A. SB-43 Memo of Admission of Payment (MAP):

To be obtained in the following cases,

1. If a warrant of payment is lost before its submission to the Savings Bank Control Organization (SBCO), omission/difference in signature of depositor in SB7/SB7(a)/ SB7 (b)/SB7 (c) etc.,
2. Discrepancy in the amount received found during scrutiny/audit. The depositor or agent, as the case may be, should be asked to sign the memo in the place provided for the purpose admitting the receipt of withdrawal amount.

The memo should then be impressed with the date stamp, attested by the Postmaster at the office of payment and forwarded to SBCO through HO.

B. Certificate of Payment/Credit:

In case any omission in withdrawal / Closure forms on the part of the Post Office like non-availability of Signature of Postmaster in the warrant of payment, non-affixing the date stamp etc., Certificate of Payment duly impressed with date stamp and signed by the Postmaster at the office of payment shall be forwarded to the Control Organization duly entered in the voucher list.

Note: - In case of any omission in deposit voucher, Certificate of Credit shall be forwarded to the Control Organization duly entered in the voucher list.

1.19 Calculation and Posting of Annual S.B. Interest and Posting of Interest in Pass Books in Head/Sub Post Offices:

1. In FINACLE CBS Application, interest calculation and positing for SB accounts will be automatically carried out on 1st April of every year for all Post Offices (SOLs) working on CBS platform. The 1st April will be observed as non-transaction day for calculation of interest.
2. The interest is calculated on the basis of Interest-Bearing Balance (IBB).
3. IBB is the lowest balance at credit for the depositor in each calendar month between the close of the tenth day and the end of the month.
4. Amount less than 500/- should not be taken for IBB and fraction of rupee is ignored.
5. Method of calculation of Interest.....

$$\text{Interest} = \frac{\text{Total IBB} \times \text{Rate of interest}}{12 \times 100}$$

- If interest arrived at is less than Re.1/- not to be added to the account.
 - If exceeds Re.1/- fraction of a rupee is rounded off to the nearest rupee i.e., 50 paise and above is taken to the next rupee and less than 50 paise is ignored.
6. In Head Offices and Sub Offices, when for the first time a pass book is presented after 31st of March for any purpose, the amount of interest should be entered in the pass book by updating the entries by printing.
 7. The Head/Sub Offices where the BOs are attached should generate list of BO wise accounts. As and when pass book of any account belonging to BO is printed, it should be marked in red ink manually in the list.
 8. If during checking of BO transactions, it is noticed that transactions occurred after 31st March but the passbook was not received for interest entry in respect of SB Account, the matter should be recorded in the Special Error Book. A call letter should be issued to the BO to send the passbook within a week and a copy should be sent to the Divisional Superintendent. If the passbook is still not received, the Account Office should write to the depositor by registered post. The Special Error Book should be examined by the SPM/APM. (CBS Manual Rule 60)
 9. After 31st March each year, the Branch Postmaster (BPM) should collect all SB, PPF and SSA passbooks, whether transactions occurred or not and issue receipt in SB-28 to depositors. The passbooks should be sent to the Account Office with a list in duplicate for entry of interest. On receipt, the Account Office will verify the balance in the passbook with Finacle CBS/Sanchaya Post records and print transactions from 31st March to the date of printing. If any difference in balance is noticed, the case should be reported to the Divisional Head for enquiry. Passbooks with correct balances should be returned to the BO through BO slip for delivery to depositors. (Rule 79 CBS Manual)
 10. Passbooks of BO savings accounts must reach the Head Office/Sub Office at least once every year for posting of interest. If passbooks are not received by 30th June, BPM should collect passbooks of all savings accounts and send them to the Account Office by 15th July. To monitor this, HO/SO should maintain a BO-wise register of accounts showing the date of receipt of passbooks and initials of the official. The register should be reviewed on 20th July to identify accounts whose passbooks were not received. The details of such accounts should be forwarded to the **Sub-Divisional Inspector/ASP, who will verify these accounts during inspection. Finally, Divisional Heads should certify to the Head of Circle by 30th September each year that the verification of balances of BO accounts has been completed as prescribed.** (Rule 80 of CBS Manual)

1.20 Silent Accounts:

1. An account is to be treated as silent when there is neither deposit nor withdrawal in the account for a period of 3 consecutive financial years.
E.g.: An account in which a transaction is done on say 02-04-2018 will be treated as silent on 01-04-2022. The entry of interest in the account is not treated as a transaction.
2. For silent accounts having balance below the stipulated minimum (i.e., Rs. 500/-), Annual maintenance charge of Rs.50/- shall be deducted on the last working day of each financial year during Annual Interest calculation done in Finacle. After the deduction, if the balance in the account becomes nil, the account shall stand automatically closed.

Revival of Silent Account:

1. Depositor to present an application for revival of account, Pass book, KYC Form in duplicate, KYC documents (as required at the time of account opening).
2. The depositor's signatures and KYC documents submitted by the depositor should be tallied with the data available in the CBS Application.
3. If the application is submitted at SOs, the details should be entered in the register to be maintained and application for revival duly recommended with prescribed KYC Form (in duplicate) with KYC documents to be forwarded to HO on the day of receipt.
4. HO will verify the signature and also ensure proper KYC documents have been taken. HO will first unfreeze the account and then modify the status of account from Dormant to Active.
5. HO will return the application to SO along with one KYC Form and KYC documents duly signed mentioning date of revival and one copy of KYC Form will be sent to CPC.
6. SOs shall maintain separate guard file to keep these applications and KYC documents as well as KYC Form which will be checked by visiting/inspecting authorities.

1.21 SB-104 List of Documents (LOD):

1. Prepared at SOs in duplicate for noting special documents sent to HO.
2. Pass book sent for verification, cheque with SB-103 for clearance, PBs for revival to be forwarded to HO invoiced in the LOD.
3. If no document is sent, a remark "No documents sent" noted on the top of LOT in Red ink with the signature of SPM.
4. Document to be arranged in the serial order as noted in the list, to be stitched with carbon copy of the list, enclosed in cover & sealed and sent.
5. Both copies of the Lists to be signed by SPM and impressed with date stamp.

1.22 SB-28 Receipt for the Depositor's Pass Book:

1. When a CBS Pass Book is made over by a depositor to a Post Office for any purpose, a receipt will be issued from SB-28 and handed over to the depositor.
2. Counter PA will note the Account number, Name of depositor, balance at credit in PB through carbonic process.
3. Both the copies are impressed with date stamp and signed by the Supervisor after check. First copy of SB -28 is given to depositor. Duplicate retained as office copy.
4. When PB is delivered back to the depositor, acquittance obtained in the depositor's copy which should be collected back and pasted with original.
5. Books will be supplied by Account Office to its subordinate offices.
6. SB-28 books are supplied from PSD to HO. Each booklet contains 50 receipts in duplicate. SPM/PM has to check the correctness before the receipt book is brought in use. Same procedure is to be followed while supplying it to BOs also.

1.23 Closure of Savings Account:

A. General:

1. The depositor should present the pass book and account closure form (SB- 7A/Form-2) at the Post Office where the account stands.
2. Even in the case of cheque account, SB-7A/form-2 form only is used while closing the

account. Cheque should not be used. Unused cheque book/cheques leaves should also be presented.

Credit of closure value into account holder's Bank Account:

- I. Account holder will submit account closure form along with passbook and a cancelled cheque or copy of first page of Bank passbook at concerned post office.
- II. Counter PA will modify respective account and enter ECS details on the basis of cancelled cheque/copy of first page of Bank passbook in respective account modification menu.
- III. Supervisor will verify the account modification and file ECS mandate form in a Guard file.
- IV. Counter PA will close the account by selecting option "Customer Instruction" in respective scheme's closure menu.
- V. Supervisor will verify account closure.
- VI. Supervisor will run HPR menu and print account closure report and handover to account holder as acknowledgement.
- VII. Chennai GPO will generate ECS credit file on next day for all such transactions and upload outward credit files to NPCI.
- VIII. The interest and maturity value will be credited in the account holder's Bank Account on D+1 basis i.e. Next working day.

B. Procedure to be followed for closure of Savings Account:

1. It is to be checked to see whether the account stands in the same office where the request for closure is presented.
2. The amount of withdrawal entered on SB-7A/Form-2 is the entire balance at credit through CBS Finacle software.
3. The depositor's signature on SB-7A/Form-2 tallies with signature in CBS Finacle software.
4. A remark ACCOUNT CLOSED in red ink on cover page, first page and unused pages of Pass Book to be marked.
5. Account Closure Form SB7-A should be handed over to Supervisor after writing Transaction ID on the right-hand upper corner prefixed with scheme name i.e SB-XXXXXX along with unused cheque leaves.
6. Supervisor will validate the transaction in "HCAAC" menu after verifying the signature(s) in the CBS application and return the documents to the Counter PA along with Account Closure Form duly signed on warrant of payment.
7. All unused cheques leaves collected by Counter PA if any should be sent to SBCO.
8. The closed CBS Pass Book is to be returned to the depositor/messenger after obtaining the receipt of CBS Pass Book on the warrant of payment by adding the word "The closed CBS Pass Book returned to me" under the heading 'Acquittance'.
9. The SB-3 or AOF is to be attached with the closed voucher and sent to SBCO. If the account opening form is not available after making all efforts, SPM/APM shall write on the top of the Account Closure/Premature Closure form "Original SB-3/AOF is not traceable after making all efforts" and put signature. **No fresh/revised AOF is required in such cases.**
10. KYC documents are to be preserved in the SO/HO only.
11. The Account Closure request can be presented by depositor or messenger.

C. Closure of Account in office other than the office where account was opened:

1. If a depositor wants to close account at the Post office other than the office where account was originally opened, Procedure laid down for transfer IN in the relevant rule should be followed and then account is closed.
2. The account transfer Form, AOF/Revised AOF/Certificate should be sent to SBCO along with Account closure Form. In such cases PAYMENT SHOULD NOT MADE BY CASH.
3. If received at any SO, should be entered in a register and sent to HO along with documents and recommendations on the day of its receipt.
4. On receipt at HO, all such requests should be executed on the day of receipt and returned to SO duly signed.
5. SO should maintain separate guard file for keeping such requests. This should also be checked and verified by Inspecting/Visiting Officers.
6. After transfer of account, SO's can close the account by following procedure of normal closure of savings account.

Important Note:

Closure of account without CBS Pass Book.

If the pass book cannot be produced at the time closure of an account, a separate application addressed to Head Postmaster stating the circumstances of loss of PB also to be presented – closure without pass book is permitted by Head Postmaster only.

1.24 List of Transactions, Consolidation and Voucher Bundle for Non-CBS Post Offices:

1. List of Transactions (LOT) is a document which shows the details of deposits and withdrawals carried out in a day in an office.
2. The LOT will be generated in system software at the close of counter transactions.

1.25 List of Transactions, Consolidation and Voucher Bundle for CBS Post Offices:

1. After each and every transaction counter PA will write Name of Scheme and TRAN ID in red ink on the right-hand side of the voucher.
2. Vouchers of all schemes ((i.e., SB/RD/TD/MIS/SCSS/PPF/SSA/MSSC/ NSS and KVPNSC (issued after 01.07.2016) should be arranged serially bundle according to the Transaction ID number irrespective of the Scheme.
3. At the end of counter hours counter assistant will generate "Long Book Detailed report - BRN (Today)" through HFINRPT menu in Finacle Production server for respective SOL ID and tally all vouchers with this report.
4. After tallying of vouchers with "Long Book Detailed Report-BRN (Today)" counter assistant will generate and print 2 copies of Long Book Consolidation Report- BRN (Today)" through HFINRPT menu in Finacle Production server.
5. All vouchers including closed vouchers are to be sealed along with print out of "Long Book Consolidation BRN (Today) ' and one copy of the same is to be preserved in post office in a guard file. For every 100 voucher separate bundles to be made.
6. SI Entries (Automatic transfer from SB to RD, MIS/TD/SCSS to SB) will not be

included in common List of Transaction as these are system generated transactions. However, SI failure report will be shared by CEPT with respective CPCs for further necessary action on daily basis.

7. A single entry for each MPKBY Agents is included in LOT.
8. Other channel transactions will not be included in common List of Transaction (i.e., ATM, internet banking & mobile banking) as these are being handled through nodal office i.e. CPRC Chennai.
9. Consolidated list of commission paid as well as list of TDSs deducted should be sent to Account branch of HO for preparation of schedule and Income Tax Return. However, return in respect of all POSB-TDS deductions under Section 194A, 194EE, 194H and 194N from 01.12.2025 be filled by CPRC Chennai.
10. One withdrawal form will be prepared by counter clerk duly verified by HO DPM/APM for the POSB cheque inward clearing amount intimated by cheque clearing branch. Printout of Inward clearing cheque images should be attached with the withdrawal form.
11. APM will verify the Inward cheque clearing amount with cheque clearing branch. DPM/APM (SB APM) will tally inward clearing amount shown with total debit clearing amount with Long Book Detailed report BRN.
12. If any Inward cheque is rejected one pay-in-slip should be prepared by clearing PA with total rejection amount and details of rejected cheques as well as cheque dishonor fee needs to be mentioned in the pay-in-slip.
13. Discharge vouchers of physical certificates (KVP/NSCVII issue) issued before 01.07.2016) should be arranged separately and processed as being done presently.
14. DPM/APM/SPM will sign the "Long Book Consolidation Report" and above signatures, write the total No. of vouchers attached with the bundle.
15. Any manual correction if made in the Long Book Consolidation report-BRN should be supported by copy of error book and order from competent authority.
16. One copy is to be attached with voucher, one copy with office copy of "Long Book Consolidation Report-BRN (Today)". Date stamp is to be impressed on the long book consolidation report (Today).

List of Transaction –Branch Post Offices.

Process to be followed by Post Offices for vouchers received from GDS Branch Post Offices.

1. After receipt of vouchers from concerned BOs, PA/SPM will check vouchers with the list received with vouchers and in case of any discrepancy noticed error entry is to be made for concerned BO and copy should be sent to the Sub Divisional Head concerned.
2. PA/SPM will generate 'Long Book Detailed Report-SDP & AO from Finacle Production server, MIS server (as the case may be) through HFINRPT menu for date of transaction at BOs.
3. After generation of report PA/SPM will tally all the vouchers (BO wise) with 'Long Book Detailed Report -SDP & AO'.
4. After tallying of vouchers with "Long Book Detailed Report-SDP & AO" counter

assistant will generate and print 2 copies of 'Long Book Consolidation Report -SDP & AO' through HFINRPT menu in Finacle Production server/MIS Server.

5. APM/SPM will sign the "Long Book Consolidation Report -SDP & AO" and above signatures shall write the No. of total vouchers attached with the BO bundle. Any manual correction if made in Long Book Consolidation report should be supported by copy of error book and order from competent authority (one copy to be attached with voucher, one copy with office copy of "Long Book Consolidation Report-SDP & AO". Date stamp is to be impressed on the long book consolidation report-SDP & AO.
6. At the end of day single voucher bundle for all BO's along with Long Book Consolidation Report -SDP & AO will be sent to respective HO/SBCO.

1.26 Issue of Duplicate Passbook:

1. If the pass book of depositor is lost or destroyed, an application in the prescribed form SB-41 along with KYC Documents and fee of Rs.50+18% GST will be payable for issue of duplicate Pass book.
2. The Postmaster after tracing the account number in Finacle CBS, should check the signature(s) on application with the specimen available in Finacle CBS.
3. If any application is received at SO, it should be sent to HO duly recommended after entering in a register.
4. The Postmaster must satisfy by referring to the Register of Undeliverable Pass Books whether the pass book of which duplicate has been applied for is lying undelivered in the Post Office.
5. SO/HO PA will initiate menu HGCHRG in Finacle. Select event ID-DUPPB and credit DPB fee collected and Supervisor will verify the transaction by using the same menu HGCHRG to account for the amount.
6. A new Pass book should then be prepared for issue to the depositor.
7. The transaction for the current year should be printed in the pass book under the initials of the PM and the word "Duplicate" should be written in red ink on the cover and the first page.
8. The duplicate pass book should be made over to the depositor after obtaining an acknowledgement in the space provided in the application form.
9. In case of Sub Post Offices, the date of receipt of Duplicate Pass book from HO should be entered in the Register meant for the same and Pass book will be delivered to the customer after obtaining the acquittance in the register.

1.27 Transfer of Accounts:

Post Office Savings Accounts can be transferred from one Post Office to another except in the following cases:

1. After the death of the depositor.
2. After an account has been ordered to be closed.
 - A discontinued RD account can be transferred from one post office to another even after date of maturity.

- A silent savings account can be transferred only after it is revived by the depositor with a transaction.
- An account opened on behalf of a minor who has attained majority can be transferred after the ex-minor has furnished revised application form (SB-3) for further continuation of the account by him and account is transferred in ex-minor's name.

Procedure for transfer:

1. Transfer of account from one CBS Office to another or from Post Office to Bank should also be done at HO level only.
2. The depositor has to fill the application for transfer Form-5/SB-10(b) or manuscript application for transfer of account along with transfer fee of Rs 100 + 18 % GST.
3. PA / Postmaster concerned shall ensure that no outstanding interest is pending in MIS/SCSS/TD sundry office account for the account to be transferred while effecting the transfer of any MIS/SCSS/TD accounts.
4. If any outstanding interest is pending in MIS/SCSS/TD sundry office accounts, the outstanding interest should be paid to account holder either through credit in PO Savings Account or through Cheque. Thereafter, account transfer procedure should be initiated.
5. The depositor has to submit fresh KYC documents while applying for transfer of accounts from one Post Office to another.
6. All the operations of account including closure, issue of duplicate passbook and transfer of account etc shall be allowed to be carried out by either of the joint depositors or survivor in case of Joint B Type account in respect of all the schemes except Senior Citizens Savings Scheme under National Savings Schemes, while for Joint A type account signature of all account holders are mandatory for transfer of account.
7. In the Application for transfer of account / certificates in case of Non-CBS Post Offices and transfer to Branch Post Offices, the signatures of all the depositors in a Joint Account either "A" type or "B" type, shall be obtained, as there is a need for specimen signatures of all the depositors.
8. In the application for transfer of an account opened on behalf of a minor or a lunatic the certificate "Certified that the depositor is alive this day" should be given.
9. SO/HO PA will initiate menu HGCHRG in Finacle. Select event ID-TRFAC and credit Transfer fee collected and Supervisor will verify the transaction by using the same menu HGCHRG to account the amount.
10. If the transfer request submitted at SO, it should be entered in a register and the transfer application with prescribed documents to be forwarded to HPO duly recommended on the day of receipt.
11. At HO all the documents received from the depositor will be transferred to the Supervisor who will initiate the transfer in Finacle using HACXFSOL menu.
12. System will show the present SOL ID where the account stands open. In target

SOL ID, supervisor has to enter the SOL ID of the office to which the account is to be transferred and it as to be submitted.

13. Another Supervisor of Head Office has to verify the same after which the account will be transferred to the target SOL ID.
14. The application and documents will be returned by HO to SO duly signed and mentioning the date of transfer.
15. SO shall maintain separate guard file to keep such applications which will be checked by visiting/inspecting authorities.

1.28 INOP: - Freezing of Small Savings Schemes accounts (POSB) get matured but not closed after 3 years of maturity: -

1. In view of the safety of depositors' hard-earned money and ensuring effective KYC compliance, competent authority has decided to freeze those MIS/SCSS/TD/KVP/NSC/RD accounts which have been matured till 30.09.2019 but not closed. ([SB Order 25/2022 dated 16.12.2022](#))
2. To enhance security of depositors' money, the freezing of inactive accounts will now be done twice a year — starting from 1st July and 1st January. Accounts completing three years of maturity as on 30th June and 31st December will be identified and frozen within 15 days. ([SB Order 10/2025 – 15.07.2025](#))
3. The details of freeze code is as under: -
 - (i) Freeze reason code: **INOP**: - Inoperative more than 3 years.
 - (ii) Cutoff date: -30.09.2019 (i.e. account matured 3 years ago and remains live).
 - (iii) Schemes identified: - MIS/SCSS/TD/KVP/NSC/RD (matured but not extended)/PPF (matured but not extended)
4. As and when account holder approaches the post office concerned for closure of account identified under "**INOP**: - Inoperative more than 3 years", the post office concerned shall follow the below mentioned procedure: -

(i) If any account holder whose account/certificate is found to be Frozen with freeze code "INOP: - Inoperative more than 3 years" attends any Post Office with Certificate or Passbook for closure, the account/certificate holder should be requested to submit the following documents: -

- a) Passbook/Certificate
- b) KYC Documents (Mobile number, PAN card and Aadhaar or address proof as per rule 6 of Government Savings Promotion General Rules-2018)
- c) Account Closure Form (SB-7A): - Account holder should also be requested to submit account closure form, passbook and details of PO Savings Account number or Bank account details along with a cancel cheque/copy of passbook for credit of maturity value into his/her savings account. Depositor(s) signature shall be obtained on acquittance portion of account closure form, so account holder(s) need not to visit post office again and maturity value get credited in his/her PO Savings Account or Bank Account.

(ii) The SPM/Counter PA will first check & confirm the details of depositor and tally signature with Finacle/SS Book/SB-3/AOF and ensure genuineness of the account holder with relevant

records.

(iii) If the account stands in Sub Office/Branch Post Office the SPM concerned shall forward the passbook, account closure form, KYC document of account holder to Head Post office concerned for unfreezing and closure of account/certificate concerned.

Procedure at Head Post Office

Note: - For account standing in Head Post Office, similar documents shall be obtained from the account holder and follow the procedure prescribed below.

(i) After receipt of a case for unfreezing and closure at Head Post Office, designated PA and APM (SB) shall verify the account details of documents received with Finacle. After verification of the genuineness of the case, the account/certificate concerned shall be unfreezed with two Supervisors of HO.

(ii) After unfreezing of the account/certificate, Counter PA of Head Post Office, shall proceed for closure of account/certificate. The maturity value shall be credited either in PO Savings Account or Bank Account of the Account holder (Through ECS outward credit).

(iii) After closure of account by counter PA, APM (SB) shall verify closure of account.

(iv) In Head Post Office, a separate register will be maintained for 'REGISTER FOR CLOSURE of account identified as INOP-inoperative for more than 3 years.

The register shall be maintained in Head Post Office in following proforma: -

Date of receipt of case from Sub Office.	Account No./ Certificate Registration number	Name of Account /Certificate Holder	Name of SOL where Account/Certificate Stands	Date of opening	Date of maturity	Scheme
1	2	3	4	5	6	7
Date of closure	Principal Amount paid	Interest Amount paid	Maturity credit Details (POSB Account No. or Bank Account No with MICR code)	Signature of Counter PA	Signature of Supervisor	Signature of Postmaster
8	9	10	11	12	13	14

(v) After entering closure details in the above register, APM (SB) shall put up a register to Head Postmaster for seen.

(vi) Thereafter, Passbook, Account closure form, KYC document and cancel cheque/copy of the passbook shall be forwarded to SBCO concerned along with other vouchers.

(vii) SBCO PA and supervisor while checking vouchers of closed accounts which were identified as INOP-inoperative for more than 3 years, will check account details with Account Closure Form and copies of KYC documents of Account holder are attached with the voucher. If any shortcoming is noticed, objection should be recorded as per laid down procedure.

(viii) All Visiting/ inspecting Officers, while visiting/ inspecting Head Post Offices, should invariably check the prescribed register "REGISTER FOR CLOSURE of account identified as INOP-inoperative for more than 3 years" and see that procedure prescribed above is followed scrupulously.

(ix) CEPT shall share fortnightly report with circle CPC (CBS) on details of accounts unfreezed from "INOP-inoperative for more than 3 years" reason code.

(x) Circle shall get the report verified within a week with reference to the "REGISTER FOR

CLOSURE OF account identified as INOP-inoperative for more than 3 years" maintained at the Head Post Office and take appropriate measures in case any discrepancy noticed.

1.29 Jan Suraksha Schemes

A. Atal Pension Yojana (APY)

The Atal Pension Yojana (APY) is focused on all citizens in the unorganized sector and administered by the Pension Fund Regulatory and Development Authority (PFRDA). Under the APY, the subscribers will receive the fixed minimum pension of Rs.1000 per month, Rs.2000 per month, Rs.3000 per month, Rs.4000 per month, Rs.5000 per month at the age of 60 years, depending on their contributions. The contribution is based on the age of joining the APY and the pension amount chosen by the subscriber. The benefit of fixed pension is guaranteed by Government of India.

Note: From 01st October, 2022 any citizen who is or has been an income-tax payer, shall not be eligible to join APY.

Eligibility for APY:

Atal Pension Yojana (APY) is open to all savings bank account holders except who is or has been an income-tax payer from 1st October 2022.

Age of joining and contribution period:

The minimum age of joining is 18 years and maximum age is 40 years. The age of exit and start of pension will be 60 years.

Enrolment and Subscriber Payment:

All Savings bank account holders under the eligible category may join APY with auto debit facility to accounts, leading to reduction in contribution and collection charges. The subscribers should keep the required balance in their savings bank accounts on the stipulated due dates to avoid any late payment penalty. Due dates for monthly contribution payment is arrived based on the deposit of first contribution amount. In case of repeated defaults for specified period, the account is liable for closure and the GoI co-contributions, if any, shall be forfeited. Also, any false declaration about his/her eligibility for benefits under this scheme for whatsoever reason, the entire Government contribution shall be forfeited along with the penal interest. For enrolment, Aadhaar is the primary KYC document for identification of beneficiaries, spouse and nominees to avoid pension rights and entitlement related disputes in the long-term. The subscribers are required to opt for a monthly pension from Rs. 1000 to Rs.5000 and ensure payment of stipulated monthly contribution regularly. The subscribers can opt to decrease or increase pension amount during the course of accumulation phase, as per the available monthly pension amounts.

However, the switching option shall be provided once in year during the month of April. Each subscriber will be provided with an acknowledgement slip after joining APY which would invariably record the guaranteed pension amount, due date of contribution payment, PRAN etc.

According to a gazette notification issued by the Ministry of Finance, any citizen who is or has been an income tax payer according to the Income Tax Act will not be eligible to join the Atal Pension Yojana or APY from **October 1, 2022**.

B. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

The scheme will be of one year coverage of insurance, renewable from year to year, Insurance Scheme offering life insurance cover for death due to any reason. The scheme is offered / administered through LIC.

Scope of coverage:

All savings bank account holders in the age 18 to 50 years in participating banks will be entitled to join. In case of multiple saving bank accounts held by an individual in one or different banks, the person will be eligible to join the scheme through **one** savings bank account only. Aadhar is the primary KYC for the bank account.

Enrolment Modality:

The cover shall be for one year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated savings bank account on the prescribed forms will be required to be given by 31st May of every year, with the exception as above for the initial year. Delayed enrolment with payment of full annual premium for prospective cover may be possible with submission of a self-certificate of good health.

Individuals who exit the scheme at any point may re-join the scheme in future years by submitting a declaration of good health in the prescribed proforma. In future years, new entrants into the eligible category or currently eligible individuals who did not join earlier or discontinued their subscription shall be able to join while the scheme is continuing, subject to submission of self-certificate of good health.

Benefits:

Rs.2 lakhs is payable on member's death due to any reason.

Premium:

Rs.436/- per annum per member. The premium will be deducted from the account holder's savings bank account through 'auto debit' facility in one instalment, as per the option given, on or before 31st May of each annual coverage period under the scheme. Delayed enrolment for prospective cover after 31st May will be possible with full payment of annual premium and submission of a self- certificate of good health. The premium would be reviewed based on annual claims experience. However, barring unforeseen adverse outcomes of extreme nature, efforts would be made to ensure that there is no upward revision of premium in the first three years.

C. Pradhan Mantri Suraksha Bima Yojana (PMSBY)

The scheme will be a one-year cover, renewable from year to year, Accident Insurance Scheme offering coverage for accidental death and disability on account of an accident. The scheme would be offered / administered through Public Sector General Insurance Companies (PSGICs) and other General Insurance companies willing to offer the product on similar terms with necessary approvals and tie up with Banks for this purpose. Participating banks will be free to engage any such insurance company for implementing the scheme for their subscribers.

Scope of coverage:

All savings bank account holders in the age 18 to 70 years in participating banks will be entitled to join. In case of multiple saving bank accounts held by an individual in one

or different banks, the person would be eligible to join the scheme through one savings bank account only. Aadhar would be the primary KYC for the bank account.

Enrolment Modality / Period:

The cover shall be for one year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated savings bank account on the prescribed forms will be required to be given by 31st May of every year, extendable up to 31st August. Joining subsequently on payment of full annual premium may be possible on specified terms. However, applicants may give an indefinite / longer option for enrolment / auto-debit, subject to continuation of the scheme with terms as may be revised on the basis of past experience. Individuals who exit the scheme at any point may re-join the scheme in future years through this modality. New entrants into the eligible category from year to year or currently eligible individuals who did not join earlier shall be able to join in future years while the scheme is continuing.

Benefits:

As per the following table:

	Table of Benefits	Sum Insured
a	Death	Rs. 2 Lakh
b	Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot	Rs. 2 Lakh
c	Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot	Rs. 1 Lakh

Premium:

The premium of Rs 20/- will be deducted from the account holder's savings bank account through 'auto debit' facility in one instalment on or before 1st June of each annual coverage period under the scheme. However, in cases where auto debit takes place after 1st June, the cover shall commence from the first day of the month following the auto debit.

Eligibility Conditions:

The savings bank account holders of the participating banks aged between 18 years (completed) and 70 years (age nearer birthday) who give their consent to join / enable auto-debit, as per the above modality, will be enrolled into the scheme. In case of Joint Account holders, both the Account holders are eligible to join on payment of premium for each account holders.

Master Policy Holder:

Participating Bank will be the Master policy holder on behalf of the participating subscribers. A simple and subscriber friendly administration & claim settlement process shall be finalized by the respective general insurance company in consultation with the participating Banks.

Termination of cover:

The accident cover for the member shall terminate on any of the following events and no benefit will be payable there under:

- On attaining age 70 years (age nearest birth day).
- At the time of renewal, closure of account with the Bank or insufficiency of balance to keep the insurance in force.

- In case a member is covered through more than one account and premium is received by the Insurance Company inadvertently, insurance cover will be restricted to one only and the premium shall be liable to be forfeited.
- If the insurance cover is ceased due to any technical reasons such as insufficient balance on due date or due to any administrative issues, the same can be reinstated on receipt of full annual premium, subject to conditions that may be laid down. During this period, the risk cover will be suspended and reinstatement of risk cover will be at the sole discretion of Insurance Company.
- Participating banks will deduct the premium amount in the same month when the auto debit option is given, preferably in May of every year and remit the amount due to the Insurance Company in that month itself.

Administration:

The scheme, subject to the above, will be administered as per the standard procedure stipulated by the Insurance Company. The data flow process and data proforma will be provided separately. It will be the responsibility of the participating bank to recover the appropriate annual premium from the account holders within the prescribed period **through 'auto-debit' process**. Enrolment form / Auto-debit authorization in the prescribed proforma shall be obtained and retained by the participating bank. In case of claim, the Insurance Company may seek submission of the same. Insurance Company reserves the right to call for these documents at any point of time. The experience of the scheme will be monitored on yearly basis for re-calibration etc., as may be necessary.

All the nodal operations related to Jan Suraksha Schemes (JSS) including handling of claims are carried out at Centralised Processing and Reconciliation Centre (CPRC), Chennai w.e.f. 01.09.2025. All the claim cases related to Jan Suraksha Schemes shall be submitted to the nodal office viz. CPRC, Chennai, 600002 through Divisional Head concerned. For detailed claim settlement procedure, CPRC Chennai letter no CPRC/24-1/2024 dated 29.10.2025 may kindly be referred.

1.30 Good to Know:

Change of Name of Depositor: -

- a. Change of name or surname may be allowed by the account office by following the procedure laid down by Reserve Bank of India for change of name or surname in Bank Savings Account. (SB Order 16-2023)
- b. The depositor's signature as written with the old name should be compared with the specimen on record. The old AOF and second copy of KYC form should be sent to CPC for scanning and uploading.
- c. Modify the name of the depositor in CIF by using the menu CMRC and supervisor has to verify the modification.
- d. The first page of the Pass book should be printed again using Pass book printer and signed by the Supervisor.
- e. For any change in the name at account level, the concerned post office shall send the case to its HO with relevant documents. After necessary examination of the case, concerned HO shall change the name of account holder through HAALM menu in Finacle and intimate the post office concerned.
- f. The account number should be written in fresh SB-AOF. Fresh SB-AOF should be attached with the old SB-AOF and SB-KYC i.e., KYC form should be sent to CPC for scanning and uploading.
- g. Manual transactions are not to be done by RICT-CBS BOs. BOs attached with CBS post offices shall do POSB transactions in RICT/DARPAN CBS application only.

- h. PO Savings Accounts standing in RICT-CBS branch post offices may avail ATM, e-Banking & m-Banking facilities from 01.08.2021.
- i. To avail ATM Card or e-Banking/m-Banking facility account holder should have PAN, email Id and mobile number.

2.0 National Savings Recurring Deposit Scheme Rules, 2019

The Recurring Deposit (RD) accounts are opened for a period of 5 years. A fixed amount called denomination is to be regularly paid every month for a period of 5 years. The maturity value at the rate prescribed while opening the account will be paid to the depositor at the end of five years from the date of opening of the account.

The other salient features of the scheme are....

- The account can be opened at HO, SO and BOs.
- Minimum denomination in the account is Rs.100/- thereafter denomination can be in multiples of Rs.10/-. Denomination cannot be altered after the account is opened.
- There is no maximum limit.
- There is no restriction on the number of accounts that can be opened.
- If the depositor wishes, the account can be continued/retained beyond 5 years subject to certain conditions.
- No tax concession.

The account can be opened by....

- An adult.
- A minor himself if he has attained the age of 10 years.
- A guardian on behalf of the minor or a person of "Persons with mental illness or intellectual disability".
- Two or three adults jointly.

2.1 Procedure to be followed for Opening of RD Account

1. Scrutiny of Account Opening Form (AOF) is to be done in the same manner as SB account and also to be confirmed that the monthly deposit amount is mentioned correctly in the AOF.
2. The Counter PA should first check if the customer is an existing depositor or a new customer.
3. For existing customer, no need to create CIF ID and for new customer CIF ID is to be created.
4. The Counter PA should open "Account Opening screen" in CBS application using "CRDOAAC" menu and enter CIF ID in the relevant field. Most of the fields will be auto-populated based on the data entered at the time of CIF creation.
5. Scheme code should be selected from the drop-down menu and make relevant entries in the CBS application.
6. Counter PA should examine the nomination details and see that all required columns have been filled correctly.
7. On completion of relevant entries, Counter PA should click on submit button. Account Number in 12 digits (Starting with "02") and TRAN ID will be generated by the CBS Application.
8. Account Number and TRAN ID should be noted on all relevant documents and the documents should be handed over to the Supervisor for verification.

9. Once the account is verified by Supervisor in the Finacle CBS, the account will become active for further transaction.
10. Counter PA should print the Pass book through Pass book Printer and hand it over to the customer.
11. At the end of the day, all Account Opening Forms (AOFs) along with KYC documents should be placed in the relevant Ring Guard Files of A4 size and KYC Forms (if taken) should be dispatched to concerned CPC in a service registered packet duly sealed.

Note: - In case the initial deposits made for opening of RD account is by cheque, account will be opened on realization of cheque and the date of opening of account will be the date of credit of cheque into government account and it should be entered as value date in the Finacle while opening the RD Account.

2.2 Subsequent deposits

1. Customer should make regular deposits of the same denomination every month.
2. Deposit is made for each calendar month and the subsequent monthly deposits for RD accounts opened between 1st and 15th should be deposited before 15th of next month and Account opened on or after 16th and last working day should be deposited before last working day of the next month.
3. The depositor should present the Pass book and pay-in-slip duly filled in at the PO on any working day.
4. Deposits can be either in cash or through cheques.
5. In case of deposits by cheque, amount will be credited only on the date of realization of cheque and the date of deposit will be the date of credit of cheque into government account.
6. Using the "CRDP" menu in Finacle and following Procedure for accepting SB deposits will be followed here also.
7. If no deposit is made for any month, the deposit is considered to be in default.

2.3 Deposits by automatic transfer from Savings accounts

(SB-83 Application form)

- Facility for automatic transfer of monthly installment from SB account is available.
- Automatic transfer is permissible in the following cases:
 - ✓ From the PO savings account of a depositor to RD account(s) standing in his own name.
 - ✓ From the PO savings account of a depositor to RD account(s) standing in the name of his/her spouse and/or dependent children.
 - ✓ From the PO savings accounts of joint depositors to RD account(s) standing in the name of the same depositors. From Joint B type Savings account to RD accounts in the name(s) of dependent children of either of the joint account holder.
 - ✓ The savings and RD account(s) should stand open in CBS post office.
- The facility of automatic transfer will cease on the death of the depositor or all

depositors in case of joint accounts, or on closure/transfer of the account(s).

- If the balance in the Savings account is not adequate to affect the transfer on the 15th of a month, the transfer is not made and it will be treated as a default in RD account(s). However, when the transfer is to be made to several RD accounts and balance in the savings account is inadequate to transfer to all of them, the transfer should be affected to as many accounts as possible.
- The facility ceases, when a RD account is treated as discontinued.
- The depositor should present the PBs during January, April, July and October for making entries in them.
- Depositor has to submit application for automatic transfer along with Pass book.
- The depositor can cancel this facility at any time.

Note: The detailed procedure in c/w opening of RD account at Branch Post office will be same as it is for Savings Bank scheme and the procedure prescribed should be followed.

2.4 Defaults in deposit

- If the monthly deposit in RD account opened between 1st and 15th of a month, is not deposited by 15th of the following month and monthly deposit in account opened between 16th and last working day of the month is not deposited by last working day of the following month, default fee @ Re.1/-for every Rs.100/-will be charged.
- The depositor has the option to repay the defaulted deposit in the subsequent month.
- In any RD account if there is any default, depositor has to pay defaulted monthly installments with default first.
- Four defaults are permissible in RD account.
- If the number of defaults exceeds four, such accounts are treated as discontinued accounts. Such discontinued accounts can be revived within 2 months by paying the full money (Due installments + DF) from the fifth default. If it is not revived within the stipulated period, the account will be permanently discontinued and no further transactions can be allowed in such accounts.

2.5 Advance deposit

- Depositors have the option of making advance deposits of future installments in the account.
- Any number of advance deposits (not exceeding the period of RD account) can be made.

Rate of rebate paid for advance deposits are as under

- ✓ For advance deposit of 6 months: Rs.10/- for denomination Rs.100/-.
- ✓ For advance deposit of 12 months: Rs.40/- for denomination Rs.100/-.
- ✓ For accounts of other denominations, the amount of rebate shall be proportionate to the rates specified above.
- ✓ The rebate for six monthly deposits or more made in advance may be given to the account holder irrespective of whether the amount was deposited in one lump sum in any calendar month or on different dates in any calendar month.
- ✓ For calculating the number of months of advance deposits, deposit for the

- current month is also taken into account for the purpose of payment of rebate.
- ✓ No rebate for advance deposits for less than 6 months.

2.6 Payroll Savings Scheme

- Employees in a firm/factory/institutions/office/bank etc., need not come to post offices to make deposits. Instead, they may authorize the pay disbursing officer to deduct the monthly deposits from their salary.
- The group leader will, after deducting the deposit amount from the salary will prepare a list called "pay roll list" and present it to post office along with passbooks concerned and one pay in slip for the entire amount.
- A lumpsum entry can be made in the LOT.
- Commission is not admissible for the Group Leader of PRSS.

2.7 Deposits through Mahila Pradhan Kshetriya Bachat Yojana (MPKBY) agents,

MPKBY Agents can also mobilize savings schemes....

- i. All MPKBY agents are allotted Login ID and Password to operate AgentPortal.
- ii. Password Reset Facility for Agents (SB Order 21/2023) MPKBY Agents and PRSG Leaders using the DOP Agent Portal for RD deposits can reset their login password themselves through the "Forgot Password" option without depending on the post office. This facility is available only if the agent's mobile number is registered in the Agent Profile. Therefore, capturing the mobile number is mandatory while creating new agents.
- iii. On login to Agent Portal, all live RD accounts attached with the agent are visible to the agent.
- iv. Agent can select the installment month. Default fee or rebate will be calculated by the FINACLE Software.
- v. MPKBY Agent can prepare List (LOT)s in three different modes i.e., cash with limit of Rs.20,000/-, by POSB Cheque and by other Bank (i.e. non-DOP) Cheque.
- vi. One MPKBY Agent list can contain maximum 50 A/cs.
- vii. Finacle Software generates one reference number on the printed List (LOT).
- viii. On presenting the list, Counter PA enters the reference number and compares the entries in the printed LOT and does the needful. Finacle software once again validates the entries and accepts the deposits.
- ix. If any deposit is rejected, Counter PA can print the revised LOT and return the excess money to agent.
- x. Counter PA will save the transaction posted and then Supervisor has to validate the posting.
- xi. In case of other Bank cheques, no posting is done until clearance of cheque. On receipt of credit, the List can be accepted for posting by debiting that Office Account.
- xii. There is no provision to keep the posting of RD pending.
- xiii. Agent commission automatically gets credited into Agent's Savings account after deducting the TDS.
- xiv. **Bulk list (Schedule) cannot be prepared if ASLAAS Number is not updated.**

Acceptance of deposits from MPKBY agents without ASLAAS'5 cards numbers in the schedule of deposits is against the rules.

Note: The procedure adopted will be same for PRSS scheme also.

2.8 Withdrawal (RD LOAN)

- Only ONE INTERIM WITHDRAWAL is allowed during the entire period of RD account.
- Withdrawal can be allowed on receipt of an application by the Account holder in SB-7C subject to following conditions:
 - ✓ After ONE year from the date of opening.
 - ✓ Twelve deposits should have been paid.
 - ✓ Should not be a discontinued account.
 - ✓ 50% of the amount at credit is allowed as withdrawal including advance deposit.
 - ✓ Amount of withdrawal should be divisible by Rs 10/-.
 - ✓ Branch offices should get withdrawal passed by Account Office.
 - ✓ Simple Interest @ RD Scheme rate + 2% will be charged.
 - ✓ The withdrawal amount can be repaid in one lump sum or in equal installments.
 - ✓ In Finacle for withdrawal, a RD Loan account to be opened.

Note: RD withdrawal amount can be credited to Customer's Bank Account by following the procedure prescribed in Savings Bank Scheme.

2.9 Repayment of withdrawal

- Depositor may repay the amount of withdrawal in equal installments or in lump sum.
- The repayment should be in multiples of Rs.10/-.
- Repayment of withdrawal should be made along with monthly deposits only.

2.10 Interest on withdrawals

- Simple interest at the rate of 2% over and above the RD interest rate applicable to the account of the loan shall be payable in the following manner:
- For repayment in installments, interest is calculated on the outstanding balance of withdrawal at the end of each month from the month of withdrawal of the loan.
- Total interest recoverable on a withdrawal should be rounded off to the nearest rupee.
- If it is repaid in one lump sum, the amount of withdrawal along with interest should be paid any time during the currency of the account.
- In case of repayment in one lump sum, interest at the rate specified shall be calculated on the amount of loan from the date of withdrawal to the date of repayment.
- In the case of repayment in equal monthly instalments, the amount of each instalment shall be in multiples of Rs.10/-and the number of instalments shall not exceed the number of months remaining for maturity of the account or the post maturity period for which the account is continued with instalments or without instalments and the interest at the rate specified shall be calculated on the amount

remaining unpaid at the end of each month from the month of withdrawal of the loan and the total amount of such interest shall be payable in lump sum along with the last instalment of repayment of the amount of loan or in the month following the month in which the last instalment of the loan is repaid.

- In case the interest to be recovered is more than the interest payable on the deposits, the account holder shall be paid the amounts of deposits minus the amount of withdrawal made.
- The amount of interest to be recovered on the loan shall be reduced in order to make it equal to the amount of interest payable on the deposits so that the account holder may get back the net deposits.

2.11 Adjustment of Outstanding RD Loan/Interest in Matured RD Accounts

- To avoid inconvenience to RD account holders, CBS Post Offices shall deduct the outstanding RD Loan and interest from the maturity value of the RD account at the time of payment. The deducted amount will be adjusted through Office Account (SOL ID + 0023) in Finacle. Therefore, the outstanding RD Loan/interest should not be collected separately from the account holder at the time of maturity payment.
- The adjustment of the RD loan amount will be carried out in Finacle through menu HAPYOFF by the Counter PA and verified through menu HPAYOFF by the Supervisor. After completion of this process, the RD Loan account and the RD account must be closed on the same day using CRDCAAC menu.
- Closure of such RD accounts is allowed only through Cash (below ₹20,000), transfer to the depositor's PO Savings Account or Cheque and not through ECS outward, since the loan adjustment is done through the office account. Post Offices must ensure that the office account (SOL ID + 0023) shows zero balance at the end of the day, which should be checked through HACLINQ menu and verified by SBCO and inspecting officers. ([SB Order 26/2021](#))

2.12 Premature closure

- Allowed only after 3 years from the date of opening.
- Discontinued accounts can also be closed prematurely.
- Application should be made through SB-7B.
- If there are advance deposits, account can be closed only after the month of advance deposit period is over.
- Interest will be allowed at the rate of savings accounts.
- Default fee paid if any will be refunded to the depositor. Interest on withdrawal, if any, paid by depositor will also be refunded.
- Head and Sub Offices are authorized to close the account independently.
- If the account is standing at a BO, the account office has to sanction the premature closure.
- Procedure for closing SB accounts will be followed for premature closure of RD accounts.

2.13 Closure on maturity

- Account can be closed after completion of 5 years.
- Application for withdrawal on closure (SB-7A) duly filled along with passbook

should be submitted at the Post Office where the A/C stands.

- Procedure followed for closing the SB accounts, will also be followed for closure of RD accounts by using the menu “CRDCAAC”.
- Supervisor to verify the closed account by using the same menu i.e., “CRDCAAC”.
- If the amount payable is Rs.20000/- or more, payment should be made through crossed cheque or the amount payable can also be credited to the savings account of the depositor.

2.14 Continuation of account beyond maturity

- The depositor of a RD account has the option to continue the account beyond the maturity period of 5 year.
- The account can be continued with or without deposits.
- By making an application in Form SB-EXT-1.
- Amount as prescribed in the table becomes payable.

2.15 Protected Savings Scheme

- A unique scheme called "protected savings scheme" is available in RD. Under this scheme, if the depositor dies, full maturity value is paid to the nominee/legal heir. Following conditions should be fulfilled.
- The total benefit admissible shall be restricted to as admissible for an account of denomination of Rs. 100/-.
- The age of the depositor at the time of opening the account should be between 18 and 55 years.
- The account should have been paid for 24 months.
- 2 years should have been completed.
- During first 24 months, no withdrawals should have been taken.
- If loan is taken after 24-months, loan amount and interest will be deducted from maturity value.
- Account should not be a discontinued one.
- If an account holder or the surviving account holder has more than one account of the denominations not exceeding one hundred rupees, the benefit of payment under this paragraph shall be available in respect of all such accounts which may be specified by the account holder or the surviving account holder, as the case may be, subject to a maximum of the maturity value of an account of one hundred rupees.
- If an account holder or a surviving account holder has more than one account of the denominations exceeding one hundred rupees, the benefit of payment under this paragraph shall be available in respect of only that account which may be specified by the account holder or the surviving account holder, as the case may be, subject to a maximum of the maturity value of an account of denomination of one hundred rupees.
- In case of an account of denomination of more than one hundred rupees, the proportionate maturity amount which shall bear the same proportion to the full maturity value as the number of installments deposited in the account bear to sixty shall be calculated and if the amount so calculated exceeds the full maturity value

of an account of the denomination of one hundred rupees, no benefit under this paragraph shall be admissible.

- Claim should be preferred within one year from the date of death of the depositor.
- If the said proportionate maturity value is less than the full maturity value of an account of one hundred rupees denomination, then an amount equal to the maturity value of a one hundred rupees denomination shall be payable under the Protected Savings Scheme.

2.16 Account transfers

Procedure prescribed in Savings Bank Account to be followed.

3.0 The National Savings Time Deposit Scheme 2019

The Time Deposit Account (TD) is for a fixed period. There shall be four categories of time deposit accounts, namely, One/Two/Three & Five in which a deposit may be made for a period of one/two/three/five years respectively.

Accounts can be opened with minimum deposit of Rs.1000/- and any sum in multiples of Rs. 100/-. The time deposit accounts can be pledged as security.

3.1 Who can open the account

The account can be opened only by

- An adult.
- Two or Three adults can open Joint A or Joint B type account.
- Minor 10 years and above on his/her own.
- Guardian on behalf of the minor or a person of "Persons with mental illness or intellectual disability".

3.2 Conditions for opening the account

- The accounts can be opened in HO/SO/BO.
- Only one deposit in the account.
- Deposit can be made by cash or cheque.
- If deposit is through cheque (local or outstation), date of realization will be taken as the date of deposit.
- Can be opened through agents.
- Appropriate KYC documents according to risk category has to be compulsorily collected.

3.3 Procedure to be followed for Opening of TD Account

1. Scrutiny of Account Opening Form (AOF) is to be done in the same manner as SB account and also to be confirmed that initial deposit amount is mentioned correctly in AOF.
2. The Counter PA should first check if the customer is an existing depositor or a new customer.
3. For existing customer no need to create CIF ID, for new customer CIF ID is to be created.
4. The Counter PA should open Account Opening screen in CBS system using CMISAOP menu and enter CIF ID in the relevant field. Most of the fields will be auto-populated based on the data entered at the time of CIF creation.
5. Scheme code should be selected from the drop-down menu and make relevant entries in the CBS application.
6. On completion of relevant entries, Counter PA should click on submit button. Account Number in 12 digits and TRAN ID will be generated by the CBS Application.
7. Account Number and TRAN ID should be noted on all relevant documents and the documents should be handed over to the Supervisor for verification.
8. Once the account is verified by Supervisor in the Finacle CBS, the account will become active for further transactions.
9. Counter PA should print the Passbook through Passbook Printer and hand over

to the customer.

10. At the end of the day, all Account opening forms (AOFs) along with KYC documents should be placed in the relevant Ring Guard Files of A4 size and KYC Forms (if taken) should be dispatched to concerned CPC in a service registered packet duly sealed.

Note: The detailed procedure in c/w opening of TD account at Branch Post office will be same as Savings Bank scheme and the procedure prescribed should be followed.

3.4 Payment of interest

1. Interest is compounded quarterly and paid annually.
2. With effect from 01.04.2022, interest on MIS, SCSS and TD accounts will be credited only to the account holder's Post Office Savings Account or Bank Account. In cases where the Savings Account was not linked up to 31.03.2022 and the interest was credited to the MIS/SCSS/TD Sundry Office Account, the outstanding interest should be paid only by credit to the PO Savings Account or through Cheque and cash payment from the Sundry Office Account is not permitted. Interest can be paid by cheque or credit in POSB of Bank's Savings A/c.
3. On the due date for payment of annual interest, CBS Software will transfer the interest to the SB account of the depositor standing in any CBS post office/Bank account.
4. TD depositor without SB account should approach the Post Office to take the annual interest by presenting the TD Pass book and filled SB- 7 form. Counter PA after satisfactory verification of signatures of depositor (s), can allow withdrawal by using the "HTM" menu in Finacle software. Counter PA should write Transaction ID on the upper right-hand corner of SB-7 in red ink prefixed by scheme name and transfer it to Supervisor for verification. Using the TRAIN ID, the Supervisor should also tally signature(s) of Depositor(s) and will allow the withdrawal through Finacle software.
5. In no case, interest will be paid in cash. It will be paid through cheque or credited in Savings account only.
6. If the date of payment of annual interest falls on a Sunday or Holiday, the payment shall be deemed to be due on the business day immediately preceding that Sunday or holiday.
7. Payment of interest to customer's Bank account can be availed through ECS Mandate.

3.5 Premature withdrawal

TD accounts can be closed by depositors before expiry of the term subject to the following conditions:

1. Premature closure of accounts is not allowed from the date of receipt up to six months (excluding 5-year TD Account open on or after 10.11.2023).
2. If the 1/2/3/5-year TD account is closed before 1 year from the date of opening, simple interest at the rate applicable for SB accounts from time to time is payable. (Excluding 5-year TD Account open on or after 10.11.2023).
3. Premature closure by the depositor after one year from the date of deposit in a 2/3/5 Year TD account carries an interest which shall be 2% less than the rate specified for completed years from the date of deposit. For completed months simple interest at SB rate is given. (Excluding 5-year TD Account open on or after 10.11.2023).
4. For a 5-year TD account open on or after 10.11.2023, premature closure will not be allowed up to completion of 4 years from the date of opening of the account and in case of pre-mature closure of 5-year TD account after four years, interest shall be payable at the interest rate applicable to the Post Office Savings Account rate.
5. Interest already paid at higher rate should be set off against the principal/interest

payable.

6. Depositor to apply using SB-7B. No other application is necessary.
7. Procedure for closing SB accounts will be followed for premature closure of TD accounts.

3.6 Closure of account on maturity

1. The account can be closed on maturity after expiry of the term for which the account was opened.
2. The amount will be repaid along with interest due if any.
3. If the account is not closed immediately on maturity, post maturity interest at simple rate from the due date till the date of payment on the amount due at prevailing SB rate is payable.
4. If date of maturity falls on Sunday or holiday, payment of the maturity value can be made on the previous day.
5. Application for withdrawal on closure (SB-7A) duly filled along with passbook should be submitted at the Post Office where the account stands.
6. Procedure followed for closing SB accounts, will be followed for closure of TD accounts by using the menu "HCAACTD" and it should be verified using the menu "HCAACVTD" by the supervisor in CBS software.
7. If the amount payable is Rs. 20000/- or more, payment should be made through crossed cheque or, the amount payable can also be credited to the savings account of the depositor.

Note: TD Interest/PMC/Maturity Closure amount can be credited to Customer's Bank Account by following the procedure prescribed in Savings Bank Scheme.

3.7 List of Transactions, Consolidation and Voucher Bundle:

The counter PA has to generate Detailed/Consolidated Long book by following the same procedure as explained in chapter 3.

3.8 Pledging of TD accounts as Security

1. An Account may be pledged or transferred as security, on an application made by the depositor in Form-7 supported with acceptance letter from the pledgee.
2. Transfer of an account under this paragraph may be made to-
 - i. The President of India or the Governor of a State in his official capacity;
 - ii. The Reserve Bank of India or a Scheduled Bank or a Cooperative Society, including a Co-operative Bank;
 - iii. A public or private corporation or a Government company;
 - iv. A local authority; or
 - v. A housing finance company approved by the National Housing Bank and notified by the Central Government:

Note:

Transfer of an account opened on behalf of a minor or "Persons with mental illness or intellectual disability" shall not be permitted under this paragraph unless the guardian of the minor or "Persons with mental illness or intellectual disability", as the case may be, certifies in writing that the minor or "Persons with mental illness or intellectual disability", as the case may be, is alive and that the transfer is for the benefit of the minor or "Persons with mental illness or intellectual disability".

The TD accounts can be pledged as security by the depositor. When the application for pledge is presented, it is to be checked whether the application is in order and the pledgee is eligible to execute the pledge.

If the account is standing at an SO it should be forwarded to the HO after entering in the register maintained for the purpose. The pledging and releasing of the account can be done at HO only. The Post office will make an endorsement on the PB and other records that "Transferred as security to....."

Pledging Fee will be Rs.100+GST @18%.

3.9 Releasing pledge

The pledgee of the account can release the pledge with a letter of release. No separate fee is collected for release. After releasing, the Post office will make an endorsement on the PB and other records that "transferred back to"

3.10 Extension of Account.

1. Where a deposit in an account has become due for repayment, the account holder may at his option by making an application to the Office where the account stands in SB-EXT-1, may further extend the account for another tenure for which the account was initially opened.
2. Where an extension is to be made, the option for extension shall be exercised as specified in the table below:

Sl. No	Category of the account	Period from date of repayment by which option for extension may be exercised.
01	One-year	Six months
02	Two-year	Twelve months
03	Three-year	Eighteen months
04	Five-year	Eighteen months

3. The account holder shall be allowed to extend the account only twice after the initial repayment.
4. Option to extend the account as per sub-paragraph (1), may be exercised by the account holder at the time of opening of the account also. However, the account holder may revoke the option to extend the account any time before the date of repayment.

4.0 National Savings (Monthly Income Account) Scheme, 2019

In this account, as the name itself suggests, depositor can get interest every month. A fixed amount, subject to the limits discussed below is deposited and the annual interest is paid to customer at pro rata on monthly basis. The account is for a period of 5 years. This is effective from 01.12.2011. Accounts opened prior to this date were for a period of 6 years.

4.1 The salient features of the scheme

- The account can be opened and operated in HO/SO/BO.
- The account can be opened by
 - ✓ An adult.
 - ✓ Two or three adults jointly – Joint A or Joint B.
 - ✓ A minor himself, if he has attained the age of 10 years.
 - ✓ A guardian on behalf of a minor or "Persons with mental illness or intellectual disability".
- A Depositor or Depositors may open more than one account either in the same post office or in different post offices.
- Only one deposit in one account, no subsequent deposit shall be accepted in the same account.
- Minimum amount of deposit is Rs.1000/- and in multiples of Rs.1000/- subject to a maximum of Rs.9 lakhs in a single account and Rs.15 lakhs in a joint account.
- For the purpose of maximum deposits, the deposits held by an individual in his account together with his share in joint accounts should not exceed the limit of Rs.9 lakhs. The depositor's share in the joint account shall be taken as half or one-third of such balance according to the account is held by two or three adults.
- The share of minor through guardian should not be considered while arriving at the maximum limit investment in MIS A/c.
- In the application form for opening an account (AOF), the depositor should declare the details of all the accounts standing open in his name in the Post offices / Banks.
- The Post office has to ensure that the deposits made by him/her is within the prescribed limits specified in the Rules.
- Investment can be made through agents also. The name and authority number of the SAS agent should be filled in the specified column.
- Deposit can be made either by cash or cheque or by transfer from PO Saving Account.
- If deposit is made by cheque, date of realization shall be the date of deposit.
- Depositor/s will have to submit the KYC documents as per the risk category.
- Where a person has opened a MIS account for Rs. 9 lakhs on his own name, he can also open another MIS account on behalf of Minor for Rs 9 Lakhs. Limit is separate for minor through Guardian and individual account. [SB- order 08/2016](#).

4.2 Procedure to be followed for Opening of MIS Account

Procedure followed for opening of TD account in CBS Finacle application is to be followed in case for opening of MIS account.

Note: The detailed procedure in c/w opening of MIS account at Branch Post office is same as it is explained in Savings Bank scheme and the procedure prescribed should be followed.

4.3 Payment of monthly interest in MIS

1. Monthly interest is paid on completion of a month from the date of deposit.
2. If the due date for payment of interest happens to be a holiday, interest becomes payable on the previous working day.
3. If the deposit is made on 29th, 30th and 31st of a month and if these dates do not come in the following month, the payment of monthly interest shall be made on the last date of the following month and if such last day is a holiday, monthly interest shall be paid on the preceding working day.
4. Interest shall be rounded off to the nearest multiple of one rupee.
5. If the interest payable every month is not claimed by the account holder, such interest shall not earn any additional interest.
6. Where a deposit in excess to the ceiling has been made, the account office shall refund the excess deposit to the account holder immediately by paying the SB rate of interest on such deposit. The interest shall be admissible from the date of deposit of excess amount till the end of the month preceding the month in which deposit has been refunded.
7. On the due date for payment of interest, CBS Software will transfer the interest to same depositor's SB account in same or any CBS post office or to Bank Account.
8. If application for standing instruction is not submitted, he has to present the MIS Pass book and duly filled SB-7 form.
9. Once counter PA is satisfied that signatures of depositor(s) tallied or depositor is identified then he can allow withdrawal by using the HTM menu in Finacle software.
10. Counter PA should write Transaction ID on the upper right-hand corner of SB-7 in red ink prefixed by scheme name and transfer to Supervisor.
11. Using the TRAN ID, the Supervisor should also tally signature(s) of Depositor(s) and he will authorize the withdrawal through Finacle software.
12. Interest lying in MIS Sundry Account cannot be paid in cash and it shall be paid through cheque/credit to his POSB account only.
13. Payment of interest to customer's Bank account can be availed through ECS.

4.4 Premature closure of MIS

The depositor has the option to close the account before maturity. This is subject to the following conditions:

- Premature closure is permitted after one year from the date of opening of the account.
- If the account is closed on or before expiry of three years from the date of opening, an amount equal to two percent of the deposit shall be deducted and remaining amount paid to him.
- If the account is closed after expiry of three years from the date of opening, an amount equal to One percent of the deposit shall be deducted and remaining

amount paid to the depositor.

- Depositor makes application in SB-7B; No other application is necessary.
- Procedure for premature closure (PMC) of TD accounts will be followed for premature closure of MIS accounts.

4.5 Closure on maturity of MIS Account

- The account can be closed on expiry of five years from the date of opening by the depositor (accounts opened from 1.12.2011). Accounts opened before this date can be closed on maturity on expiry of 6 years from the date of opening. The amount due, together with undrawn interest will be paid.
- If the account is closed after the period of maturity, the amount due together with post maturity interest (at the rate of simple interest at the prevailing SB rate) will be paid from the date of maturity till the date of payment.
- HO and SOs can independently close the account. Procedure for closure of TD accounts to be followed for closure of MIS account in Finacle.

Note: MIS monthly interest/PMC/Maturity Closure amount can be credited to Customer's Bank Account by following the procedure prescribed in Savings Bank Scheme.

4.6 Refund of Excess Deposit in MIS Account

- If a depositor makes an investment exceeding the prescribed limit under the Post Office Monthly Income Scheme (MIS), the excess amount must be refunded by the PM/SPM with interest at the POSB rate. Any commission paid to the agent on the excess investment should also be recovered from the agent.
- If the entire MIS account is to be closed, the interest table code should be changed to SBRAT through the HINTTM menu from the date of account opening or date of death and the account should then be closed in the normal manner. If the account is to be partially closed to the extent of the excess deposit and the excess existed from the date of opening, the interest rate need not be modified and closure should be carried out through HCAACTD, which will apply the SB interest rate for the withdrawn amount. However, if the excess deposit arises after the date of opening, the Counter PA should modify the interest rate to SBRAT through HINTTM from the date the amount became excess, after which closure can be processed. After such closure, the interest rate should be restored to MISGN from the account opening date using HINTTM so that the original MIS interest rate applies to the remaining balance.
- If the MIS account has already matured and the date of death or excess deposit falls before maturity, the excess interest paid must be calculated and recovered. After verification by the Supervisor/SPM, the case is submitted to the Head Postmaster, who will order the interest adjustment through the HIARM menu by SBCO. The adjustment is entered as Debit Interest with Credit Run Indicator and the amount will be recovered from the principal amount at the time of closure.

5.0 The Public Provident Fund Scheme, 2019

This is a statutory account. This account can be opened in all HO/SO/BO. The account can also be opened in SBI or other authorized banks. Some identified private banks also can open PPF accounts.

5.1 Who can open the account?

- The account can be opened by an individual (only single account) or a guardian on behalf of minor. (**A minor account without guardianship is not allowed in the PPF scheme.**)
- Only one account can be opened by an individual either in bank or in PO.

5.2 Conditions for opening the account

1. Minimum amount for opening the account is Rs.500/-.
2. Subscription can be made in multiples of Rs.50/- subject to a minimum of Rs.500/- and a maximum of Rs.1,50,000/- in a financial year.
3. Any number of deposits are allowed in a financial year. The total amount of all deposits taken together should not exceed the maximum limit in a Financial Year.
4. Subscriptions can be made either in cash or cheque/demand draft.
5. Subscription can also be made using NEFT facility or through IPPB.
6. If the subscription is through cheque, the date of realization will be taken as the date of credit.
7. Subscription cannot be made through SAS agent.
8. If minimum amount of subscription is not made in a year, a penalty of Rs. 50/- is charged. The depositor (subscriber) has to pay the minimum subscription for the defaulted year plus the default fee in subsequent year to continue the account.
9. The term of PPF account is 15 Financial years from the end of the financial year in which the account was opened.
10. Maximum limit of Rupees One Lakh Fifty Thousand by an individual shall be inclusive of the deposits made in his own account and in the account opened on behalf of the minor.

5.3 Procedure to be followed for Opening of PPF Account

1. Scrutiny of Account Opening Form (AOF) is to be done in the same manner as SB account and also to be confirmed that initial deposit amount is mentioned correctly in AOF and further the customer is not having any existing PPF account in any Bank or PO.
2. The Counter PA should first check whether the customer is an existing customer or a new customer.
3. For existing customer no need to create CIF ID, for new customer CIF ID is to be created.
4. The Counter PA should open Account Opening screen in CBS system using "CPPFAO" menu and enter CIF ID in the relevant field. Most of the fields will be auto-populated based on the data entered at the time of CIF creation.
5. Scheme code should be selected from the drop-down menu and make relevant entries in the CBS application.
6. Counter PA should examine the nomination details and see that all required columns have been filled correctly.
7. On completion of relevant entries, Counter PA should click on submit button.

Account Number in 12 digits and TRAN ID will be generated by the CBS Application.

8. Account Number and TRAN ID should be noted on all relevant documents and the documents should be handed over to the Supervisor for verification.
9. Once the account is verified by Supervisor in the Finacle CBS, the account will become active for further transaction.
10. Counter PA should print the Passbook through Passbook Printer and hand it over to the customer.
11. At the end of the day, all Account Opening Forms (AOFs) along with KYC documents should be placed in the relevant Ring Guard Files of A4 size and KYC Forms (if taken) should be dispatched to concerned CPC in a service registered packet duly sealed.

Note: The detailed procedure in c/w opening of PPF account, Subsequent deposit at Branch Post office is as it is explained in Savings Bank scheme and the procedure prescribed should be followed.

5.4 Discontinuation of account

1. Any account, in which the account holder, having deposited five hundred rupees in the initial year, fails to deposit the minimum amount in the following years, shall be treated as discontinued.
2. Discontinued a/c can be revived during its maturity period on payment of a fee of Rs.50/- along with arrears of minimum deposit of Rs.500/- for each year of default.
3. Discontinued account not revived by the account holder before its maturity shall continue to earn interest at the rate applicable to the Scheme from time to time.
4. The account holder of a discontinued account shall not be eligible to open a new account before closure of such discontinued account after maturity.

5.5 Loans and repayment

1. Loan is admissible from the Third Financial Year. Loan will be given only up to Fifth Financial year after the end of the financial year in which the account was opened. Example: A/c opened in 2011-12, loan is permissible from 2013-2014 to 2016-2017.
2. Maximum amount of loan is 25% of the balance in the account that stood at credit at the end of the Second Year immediately preceding the year in which the loan is applied for.
3. No fresh loan is admissible till the previous loan is outstanding.
4. Only one loan is allowed in a financial year.
5. The amount of loan will be in whole rupees.
6. Repayment of the loan has to be made by the subscriber within 36 months from the first day of the month following the month in which the loan is taken. Repayment can be made in one lump sum or in installments.
7. Interest on loan will be charged @ 1% per annum if the loan is repaid within the prescribed period. Interest should be paid in not more than two installments.

8. Interest on principal for the period commencing from the first day of the month following the month in which the loan is drawn up to the last day of the month in which the last installment of the loan is repaid.
9. If the loan is not repaid within 36 months, interest at 6% is charged.
10. The interest on the amount of loan which is not paid before the expiry of thirty-six months or paid partly shall be debited to the holder's account at the end of each year.

5.6 Withdrawals

1. Withdrawal is allowed after Five years from the end of the year in which the account was opened.
2. Only one withdrawal in a financial year is allowed.
3. Withdrawal amount taken is not repayable.
4. Amount of withdrawal permissible is 50% of the balance at credit at the end of the fourth year immediately preceding the year of withdrawal or at the end of the preceding year, whichever is lower.
5. The subscriber may take not more than one withdrawal in a year till the closure of the account.
6. Provided that the amount of loan outstanding, if any, along with interest shall be paid by the account holder before availing the facility of withdrawal.

5.7 Premature closure of PPF Account

PMC allowed after completion of 5th financial years from the end of the year in which the account was opened with following conditions:

1. Amount required for treatment of serious ailments/life threatening disease to the account holder, spouse, parents, or dependent children on production of supporting documents and medical reports confirming such disease from treating competent medical authority;
2. Amount required for higher education of the account holder or the minor account holder on production of documents and fee bills in confirmation of admission in a recognized institute of higher education in India or abroad;
3. On change of residency status of the account holder on production of copy of Passport and visa or income-tax return.

Provided that such premature closure shall be subject to deduction of such amount which shall be equivalent to one percent less interest on the interest rates as applicable from time to time payable on the deposits held in the account from the date of opening of the account or from the date of commencement of the current block period of five years, as the case may be till the date of such premature closure. The procedure mentioned on pages 202 to 203 of the POSB (CBS) Manual (corrected up to 31.12.2021) for the premature closure of PPF accounts shall be followed by CBS post offices.

5.8 Closure of PPF Account on maturity

1. The account can be closed on maturity on expiry of the term for which the account was opened.

2. The amount will be repaid along with interest.
3. Application for withdrawal on closure (SB-7A) duly filled along with Passbook should be submitted at the Post Office where the account stands opened.
4. The accounts office shall allow the withdrawal of the entire balance along with due interest up to the last day of the month preceding the month in which the account is closed.
5. Procedure for closing SB accounts will be followed for closure of PPF accounts by using the menu "HCAAC".
6. If the amount payable is Rs.20000/- or more payment should be made through crossed cheque or, the amount payable can also be credited to the savings account (including Bank account) of the depositor.

5.9 Continuation of PPF Account

- Depositor has the option to continue the account beyond maturity for further blocks of 5 years with or without deposits each time by making written request within one year from the date of maturity.
- The account can be continued with or without subscription.
- During the extension period, a/c can be closed prematurely.
- The reduction in interest rate by 1% shall be applicable from the date of the commencement of the current 5-year block period.
- If the PPF Account continued without further deposits. In such cases, depositor can do one withdrawal in a financial year. There will be no restriction on the amount to be withdrawn. The account will continue to earn interest at the rate applicable to the Scheme.

5.10 Withdrawal when account is extended with deposits

When account is extended within 1 year of maturity by submitting request, the depositor can make one withdrawal in a financial year limited to maximum 60% of the balance at credit at the time of commencement of block period. This limit of withdrawal will apply on commencement of every extension of block period of 5 years.

5.11 Closure of account on death of the account holder

In the event of the death of the account holder, the account shall be closed and the nominee or the legal heir shall not be allowed to continue the account. The balance in the account of the deceased account holder shall earn interest till the end of the month preceding the month in which the eligible balance is paid to the nominee or the legal heir, as the case may be.

5.12 PPF account opened under the name of minor

(i.e. a minor account without Guardianship) : ([SB Order 05\2024](#) and [05A\2024](#))

1. PoSA interest shall be paid for such irregular accounts until the individual (minor) becomes eligible for opening of account, that is, the individual attains 18 years of age. Thereafter, the applicable interest rate will be paid.
2. Maturity period for such accounts will be calculated from the date the minor becomes an adult, that is, the date from which the individual becomes eligible to open the account.

3. Minor with guardianship can continue to hold PPF account or open a new account and will get prevailing PPF scheme interest rates. The new guidelines only apply to those cases which were irregularly opened (i.e. a minor account without Guardianship). The purpose of the guidelines is to regularize, in public interest, those PPF accounts which were opened by small investors in contravention to the extant PPF Rules.

5.13 More than one PPF Account:

1. The primary account shall earn the scheme rate of interest subject to the deposit being within the ceiling applicable for each year. (Primary Account is one of the two accounts chosen by the investor in any Post Office/ agency back where the investor prefers to continue with the account upon regularization).
2. The balance amount in the second account shall be merged with the first account subject to the primary account remaining within the applicable investment ceiling in each year. Post merger, the primary account will continue to enjoy the prevailing scheme rate of interest. Excess balance in the second account, if any, shall be refunded with Zero percent rate of interest.

5.14 PPF HUF Account:

PPF accounts opened in the name of HUF prior to 13.5.2005 will be closed on maturity i.e., 31st March of 16th financial year from the year in which the account was opened. PPF (HUF) accounts opened prior to 13.5.2005 but have already matured but not yet closed shall be closed by 31.3.2011 after which no interest shall be admissible.

GOOD TO KNOW:

- When a PPF account is to be transferred from Post Office to Bank, transfer request is to be made through Form-5/SB-10(b) or Manuscript application by the depositor.
- PA has to check the signature and balance with reference to office record.
- SO will send the transfer request to HO along with all documents.
- HO has to verify the signature and balance with reference to office record and has to prepare SB-7A with suitable remarks regarding transfer of account to Bank. The PPF a/c to be closed by adding the interest up to previous financial year.
- The Balance at credit will be remitted to Bank by Cheque or DD along with all other relevant record.
- Tax rebate.
- Amount deposited in PPF a/c is exempted under Section 80C.
- Interest earned is completely exempted.
- Fee for duplicate PB: Rs.50+ 18% GST.
- Amount standing to the credit of any account holder shall not be liable to attachment under any order or decree of any court in respect of any debt or liability incurred by the account holder except for the maintenance and income tax recovery.

6.0 Senior Citizen's Saving Scheme Account, 2019

The scheme is offered to the members of public from 2.8.2004. This is a very attractive scheme for senior citizens which allows higher rate of interest with other benefits.

6.1 Persons eligible to open the account

1. Any individual who attained the age of 60 years and above.
2. Person who has attained the age of 55 years or more but less than 60 years who has retired under superannuation or otherwise on the date of opening the account subject to the condition that account is opened by such individual within three months of the date of receipt of retirement benefits and proof of date of disbursement of such retirement benefits along with a certificate from the employer indicating the details of retirement on superannuation or otherwise, retirement benefits or admissible financial assistance to an eligible government employee who died in harness, employment held and period of such employment with the employer.
3. Retired Defense personal (Excluding Civil Defense Employees) can open SCSS Account on attaining the age of 50 years.
4. The spouse of the government employee shall be allowed to open an account under this scheme, if the government employee who has attained the age of fifty years and has died in harness, subject to fulfillment of other specified conditions.

For the purpose of this proviso, the Government Employee includes all Central and State Government employees eligible for retirement benefit or death compensation.

Joint account can be opened only with spouse. Spouse for this purpose means husband or wife. It is not necessary for the spouse to be of 60 years or 55 years, as the case may be. There is no age bar/limit for the 2nd applicant/Jointholder (spouse). In case of joint account, the account may be either joint A type or Joint B type.

The whole amount of deposit in a joint account shall be attributable to the first account holder only.

6.2 Conditions for opening the SCSS Account

- Account will be opened in all HO/SO/BO.
- Maturity period is 5 years, account can be continued for 3 more years after maturity by making an application.
- Minimum deposit Rs.1000 and thereafter in multiples of Rs 1000/- maximum deposit is Rs. 30 Lakhs.
- In the case of less than 60 years, deposit in SCSS is restricted to Rs.30 lakhs or to the retirement benefits or death compensation received whichever is less.
- Any number of accounts can be opened subject to total investment of Rs.30 lakhs.
- There shall be only one deposit in the account.

- Where a deposit in excess to the ceiling specified has been made, the accounts office shall, refund the excess deposit to the account holder immediately with SB rate of interest.
- No withdrawal is permitted before 5 years.
- Check whether account opened within one month from the date of receipt of all retirement benefits in case customer is below 60 years of age.
- If deposit by cheque, date of realization will be the date of deposit.
- Investment under this scheme qualifies for the benefit of Section 80C of the Income Tax Act, 1961 from 1.4.2007.

6.3 Procedure to be followed for Opening of SCSS Account

Procedure to be followed for opening SB account is to be followed and by using the proper menu in the Finacle CBS software.

Note: The detailed procedure in c/w opening of SCSS account at Branch Post office is same as it is explained in Savings Bank scheme and the procedure prescribed should be followed.

6.4 Payment of quarterly interest

- i. Interest shall be calculated from the date of deposit to 31st March / 30th June / 30th September / 31st December as the case may be in the first instance and thereafter interest shall be payable on first working day of April, July, October and January as the case may be.
- ii. If the date of payment of interest falls on holiday, the payment may be made on the preceding working day.
- iii. Interest will be rounded off to the nearest rupee.
- iv. TDS is recoverable from the quarterly interest payment except in cases where the depositor has submitted form 15G (For age less than 60 years) where the annual interest payable is more than Rs. 50000 or 15H (For age 60 years and more) where annual interest is more than Rs.100000. (As per SB Order 06/2025)
- v. The depositor can also avail the facility of automatic transfer of interest to the PO Savings account or bank account.
- vi. If the depositor does not take payment of due interest, it will not earn extra interest.
- vii. Interest at the rate of SB account shall be payable on deposits to the accounts which are not extended or closed on maturity.
- viii. In case of the extended account after maturity, the deposit in such account shall earn interest at the rate applicable to the scheme on the day of maturity.
- ix. On the due date for payment of quarterly interest CBS Software will transfer the interest to same depositor's SB account in same or any CBS post office or bank account.
- x. SCSS depositor without SB account/Bank Account will approach the post office to take the quarterly interest, he has to present the SCSS Pass book and fill in SB-7 form.
- xi. Once counter PA is satisfied that signatures of depositor (s) tallied or

depositor is identified then he can allow withdrawal by using the HTM menu in Finacle software.

- xii. Counter PA should write Transaction ID on the upper right-hand corner of SB-7 in red ink prefixed by scheme name and transfer to Supervisor.
- xiii. Using the TRAIN ID, the Supervisor should also tally signature(s) of Depositor (s) and he will authorize the withdrawal through Finacle software.
- xiv. Interest from SCSS Sundry account shall not be paid in cash and should be paid through cheque or credit in Savings Account only.
- xv. The interest for any period less than a quarter (as specified under the Scheme) shall be calculated as per the following formula: -

$$\frac{\text{Number of days in the period} \times \text{Interest for the quarter}}{\text{Total number of days in the quarter}}$$

6.5 Premature closure of account

The account holder may withdraw the deposit and close the account at any time on an application in SB-7B subject to the following conditions: -

- i. In case, the account is closed before one year after the date of opening of account, interest paid on the deposit in the account shall be recovered from the deposit and the balance shall be paid to the account holder.
- ii. In case the account is closed after the expiry of one year but before the expiry of two years from the date of its opening A deduction of an amount equal to 1½ % of the deposit shall be deducted.
- iii. If the account is closed after the expiry of two years from the date of opening of the account, an amount equal to 1% of the deposit shall be deducted.
- iv. The account holder availing the facility of extension of account may withdraw the deposit and close the account at any time from the date of extension of account with 1% deduction of the principal amount if closed before 1 year from the date of extension.
- v. However, no deduction shall be made in case of premature closure of the account in case of the death of the depositor. Further, deduction shall not be made when the account is closed after the expiry of one year from the date of extension of the account.
- vi. Interest is admissible up to the date preceding the date of premature closure of account.
- vii. Procedure for PMC of TD accounts will be followed for premature closure of SCSS accounts.

6.6 Closure of SCSS Account on maturity

- The deposit made at the time of opening of the account shall be paid on or after the expiry of five years or after the expiry of extension period where account was extended from the date of the opening of the account, on an application in in writing.
- In case of death of the account holder before maturity or extended maturity, the account shall be closed and deposit refunded along with interest as applicable to this Scheme till the date of the death of the account holder, to the nominee or the legal heirs, as the case may be.

- Interest on the deposits in the account shall earn interest at the rate applicable on Post Office Savings Account from the date of death of the account holder +1 till the date of final closure of the account.
- In case of a joint account or where the spouse is the sole nominee, the spouse may continue the account on the same terms and conditions specified for the scheme, if the spouse meets eligibility conditions under the scheme on the date of death of the account holder.
- Where both the spouses have opened separate account or accounts under this Scheme and either of the spouses die during the currency of such account or accounts, then such account or accounts standing in the name of the deceased account holder shall not be continued and shall be closed.
- Procedure followed for closure of TD accounts will also be followed for the closure of SCSS Account.

Note: SCSS Interest/PMC/Maturity Closure amount can be credited to customer's Bank Account through ECS facility.

6.7 List of Transactions, Consolidation and Voucher Bundle

The counter PA has to prepare LOT by following same procedure as discussed in SB account LOT.

6.8 Extension of account

- i. The depositor may extend the account for a further period of 3 years any number of times by making an application to the post office within a period of one year after the maturity or extended maturity of the account.
- ii. The extended account shall be deemed to have been made from the date of maturity, irrespective of the date of application.
- iii. Rate of interest will be as applicable on the date of maturity/extended maturity.
- iv. Deduction shall not be made when the account is closed after the expiry of one year from the date of extension of the account.

6.9 Tax deduction on Interest other than “Interest on securities” (sb Order No. 13/2023 and 06/2025)

- i. Accordingly, TDS deduction under Section 194A (Tax deduction on Interest other than “Interest on securities”) is applicable on the interest income earned through the following schemes notified by Central Government.
 - Senior Citizens Savings Scheme (SCSS)
 - Mahila Samman Savings Certificate (MSSC)
- ii. Hence, if the aggregate amount of interest credited or paid to i.e. payee in respect of SCSS and MSSC schemes during a Financial Year exceeds the following threshold limit, TDS is required to be deducted.

Payee category	Threshold limit
Senior Citizen (Individual resident in India who is of the age of sixty years or more at any time during the relevant previous year.)	100,000/-
Others	50,000/-

7.0 Sukanya Samriddhi Account Scheme, 2019 (SSA)

The Sukanya Samriddhi Account rules were first notified on 2.12.2014.

7.1 Eligibility condition

- i. Account can be opened by natural or legal guardian of a girl child from the birth of the girl child till she attains the age of ten years.
- ii. Birth certificate of a girl child in whose name the account is opened along with other documents relating to identity and residence proof of the guardian should be submitted.
- iii. Natural or legal guardian is allowed to open only one account in the name of a girl child and maximum of two accounts in the name of two girl children.
- iv. Provided that more than two accounts may be opened in a family if such children are born in the first or in the second order of birth or in both, on submission of an affidavit by the guardian supported with birth certificates of the twins/triplets regarding the birth of such multiple girl children in the first two orders of birth in a family:
- v. Provided further that the above proviso shall not apply to girl child of the second order of birth, if the first order of birth in the family results in two or more surviving girl children.
- vi. Guardian will be called as depositor and Girl child will be called as Account Holder.

7.2 Conditions for opening the account

- i. Initial Deposit Rs.250/-.
- ii. Subsequent deposits: Any amount in multiples of Rs.50/-.
- iii. Minimum deposit to be made in a Financial Year: Rs.250/-.
- iv. If minimum deposit is not paid, the account will be treated as discontinued and can be revived with a penalty of Rs.50 per year with minimum amount required for deposit for that year before completion of 15 years from the date of opening of account.
- v. Maximum amount in a Financial Year: Rs. 150,000/-
- vi. No limit on number of deposits in a financial year (as SB).
- vii. Mode of Deposit: Initial deposit/Subsequent deposit can be made through cash or by Cheque/DD, through IPPB or NEFT facility.
- viii. Date of encashment of cheque/DD shall be date of credit to the account.
- ix. Deposit is to be accepted till fifteen years from the date of opening.
- x. Interest will be calculated based on the lowest balance in the account between the close of the fifth day and the end of the month.
- xi. Nomination is mandatory. Guardian can nominate any individual including himself.
- xii. NRI / OCI Related Cases: If the account holder or guardian becomes an NRI after opening an SSA account, the account may continue to be operated till maturity as per the provisions of SSA Scheme Rules, 2019 (FS Division

Letter No. FS-10/17/2020-FS Part (1) dated 28.12.2022). However, OCI card holders are treated at par with NRIs for financial matters. Therefore, if an OCI card holder who is not a resident Indian opens an SSA account or opens an account on behalf of a minor as guardian, such account is treated as irregular (FS Division Letter No. FS-10/17/2020-FS-Part (1) dated 05.01.2022).

- xiii. Gender Transformation Case: In case of gender transformation of the girl child, the SSA account must be closed immediately. The SSA scheme interest rate will be applicable from the date of opening of the account until the date the Medical Board reconfirms the gender and a revised birth certificate is issued. After gender transformation, the POSA interest rate will apply until the account is closed (FS Division Memo No. FS-10/17/2020-FS-Part (1) dated 18.09.2023).

7.3 Procedure to be followed for Opening of SSA Account

- i. Scrutiny of Account Opening Form (AOF/Form-1) to be done like that of SB account and also confirm that initial amount mentioned in the AOF correctly.
- ii. The Counter PA should first check if the customer is an existing depositor (Guardian) or a new customer.
- iii. For existing customer no need to create CIF ID in the name of depositor (Guardian). CIF to be created in the name of Girl Child only.
- iv. For new customer CIF ID to be created in the name of Girl Child and Guardian. The procedure for creation of CIF is same as for SB account.
- v. The Counter PA should open Account Opening screen in CBS system using CPPFAO menu and enter CIF ID in the relevant field. Most of the fields will be auto-populated based on the data entered at the time of CIF creation.
- vi. Scheme code should be selected from the drop-down menu and make relevant entries in the CBS application.
- vii. On completion of relevant entries, Counter PA should click on Submit button. Account number in 12 digits and TRAN ID will be generated by CBS application.
- viii. Account number and TRAN ID should be noted on all the relevant documents and then the same should be handed over to Supervisor for verification.
- ix. Once the account is verified by Supervisor in the Finacle CBS and funded, the account will become active for any further transaction.
- x. Counter PA should print the Passbook through Passbook Printer and hand over to the customer.
- xi. At the day end, all Account opening forms (AOFs) along with KYC documents should be placed in the relevant Ring Guard Files of A4 size and KYC Forms (if taken) should be dispatched to concerned CPC in a service registered packet duly sealed.

7.4 Subsequent deposit for SSA Account

- i. Subsequent deposits can be made in Sukanya Samriddhi Accounts in multiple of Rs.50/- with minimum of Rs.250/-and maximum Rs.1,50,000/- in a financial year.

- ii. Subsequent deposit to an account can be made either in cash, cheque, Demand draft or through electronic means.
- iii. Deposit in excess of Rs.1,50,000/- in any financial year, if accepted due to any accounting error, shall not be eligible for any interest and returned immediately to the depositor.
- iv. If minimum amount of Rs.250 is not deposited in a financial year, a penalty of Rs.50 per year as default fee will be collected.
- v. In case of an account under default, if not regularized within 15 years of opening of account, then the whole deposit, including the deposit made prior to the date of default, shall be eligible for interest at the rate applicable to the scheme till the closure of the account.
- vi. Deposits may be made in the account till the completion of a period of fifteen years from the date of opening of account.

Note: The detailed procedure in c/w opening of SSA account, subsequent deposit at Branch Post office is same as explained in Savings Bank scheme and the procedure prescribed should be followed. While initial deposit is being made through CPDTM menu of DOP Finacle.

7.5 Withdrawal

- i. To meet the financial requirements of the account holder for the purpose of higher education only when the account holder attains the age of 18 years or passing 10th Standard whichever is earlier.
- ii. Withdrawal up-to 50% of the balance at the credit at the end of preceding financial year.
- iii. Maximum of 5 withdrawals within the overall limit of 50% of balance.
- iv. Only one withdrawal in one financial year.
- v. The documentary proof in the form of a confirmed offer of admission of the Beneficiary Account holder in an educational institution or a fee-slip from such institution clarifying such financial requirement shall be submitted along with the request for withdrawal.
- vi. The amount of withdrawal shall be restricted to the actual requirement on account of fee and other charges required at the time of admission as shown in the offer of admission or relevant fee slip issued by the educational institution.

Procedure for withdrawal:

- i. Counter PA has to collect the Application (SB 7C) for Withdrawal along with the documentary proof as prescribed in the relevant rules.
- ii. Counter PA in Finacle,
 - Shall invoke CPWTM menu
 - Select Cash / Transfer option, as applicable.
 - Select Normal Withdraw
 - Click on GO

- Enter SSA account in Account Number (Dr.) field; If transaction type is Transfer, enter 0340 (for cheque) / POSA account of depositor or guardian, in Account Number (Cr.) field
 - Enter amount of withdrawal
 - Select Reason for Withdrawal – 10th Pass / Attained age of 18 years
 - Enter the FEES amount.
 - Select 'Documents Received' option if reason is 10th Pass.
 - Enter PAN if amount of withdrawal is more than Rs.50,000/-
 - Click on SUBMIT
- iii. Counter PA shall note down the TRAN ID on the withdrawal form and transfer the application for withdrawal along with the documentary proof for verification by the Supervisor.
- iv. Supervisor shall verify the documents, eligibility for withdrawal and transaction in Finacle by using CPWTM menu.

Note: - Counter PA and Supervisor should ensure that no wrong withdrawal transaction is performed in Finacle. If any wrong withdrawal transaction is performed, it should be ensured that Partial amount is not reversed through CPDTM and the exact amount of withdrawal should be reversed using report code **REVRS**.

7.6 Premature Closure of SSA Account

A. In the event of death of the account holder

1. The Account shall be closed immediately on production of death certificate issued by the competent authority.
2. The balance at the credit of the Account and interest thereof till the date of death shall be paid to the Guardian.
3. Interest for the period between date of death of the account holder and the date of closure of account shall be paid at the rate applicable to SB accounts for the balance held in the accounts.

B. In cases of extreme compassionate grounds.

1. Allowed after 5 years from the date of opening of Account.
2. Such as medical support in life-threatening diseases of the Beneficiary Account holder or death of the Guardian.
3. Power of sanction of such closure is delegated to Head of the Postal Division/Sr. Postmaster.

7.7 Maturity of account SSA Account:

The account shall mature on completion of twenty-one years from the date of opening of account. At the time of closure of account, payment will be made to the Girl Child only in whose name account was opened. Girl Child has to get account converted to her name on attaining the age of 18 years by submitting fresh identification and address documents from the list of officially valid documents mentioned for opening of a savings account.

Note: - SSA PMC/Maturity closure amount can be credited to Customer's Bank

Account by following the procedure prescribed in Savings Bank Scheme.

Where marriage of the account holder takes place before completion of 21 Years from the date of opening of account:

1. After the account holder attains 18 years of age.
2. No such closure shall be allowed before one month from the date of the intended marriage or after three months from the date of marriage.
3. Furnishing of a declaration duly signed on non-judicial stamp paper attested by the notary supported with proof of age confirming that the applicant will not be less than eighteen years of age on the date of marriage.

7.8 Income Tax Benefit

Under Section 80(C) of Income Tax Act, 1961 deposits under these accounts enjoy benefit of income Tax up to the overall maximum limit of Rs. One Lakh Fifty Thousand (1,50,000).

7.9 Regularization of Sukanya Samriddhi Account (SSA) opened by Grandparents, other than Guardian: ([SB order: 05/2024](#))

- (a) In case of accounts opened under the guardianship of grandparents (who are other than legal guardian), the guardianship shall be transferred to a person entitled under the law in force, that is, to the natural guardian (alive parents) or Legal Guardian.
- (b) If more than two accounts are opened in a family in violation of Para 3 of Sukanya Samriddhi Account Scheme, 2019, then the irregular accounts shall be closed by treating it as account opened in contravention to the scheme guidelines.

8.0 National Savings Certificates (VIII Issue) Scheme, 2019 And The Kisan Vikas Patra Scheme, 2019

The Post Office provides option for investment through certificates. All investors can use this option either for pure investment purpose or for getting Tax Exemption (NSC only). The types of Certificate Accounts available for investment are 5-year NSC and Kisan Vikas Patra (KVP) Account. The pre-printed certificates of different denominations which were in use till 30.06.2016 being replaced by account from 01.07.2016 onwards.

8.1 Condition for opening of NSC/KVP Account

NSC:

- NSC Account can be opened for Minimum Rs.1000/- and multiples of 100/- Maximum- No Limit.
- The term of NSC account is 5 years.

KVP:

- KVP Account can be opened for Minimum Rs.1000/- and multiples of Rs 100/- Maximum- No Limit.

- The certificate may be encashed at any time after expiry of 2 years and 6 months from

GENERAL:

8.2 Who can open the account?

- An adult.
- Two or Three adult jointly.
- Minor who is 10 years of age.
- Guardian on behalf of minor or "Persons with mental illness or intellectual disability".

8.3 Procedure to be followed for Opening of NSC/KVP Account

1. Scrutiny of Account Opening Form (AOF) to be done same as SB account and also to confirm that initial deposit amount mentioned correctly in AOF.
2. The Counter PA should first check if the customer is an existing depositor or a new customer.
3. For existing customer no need to create CIF ID.
4. For new customer CIF ID to be created same as SB account.
5. The Counter PA should open Account Opening screen in CBS system using CMISAOP menu and enter CIF ID in the relevant field. Most of the fields will be auto-populated based on the data entered at the time of CIF creation.
6. Scheme code should be selected from the drop-down menu.
7. Counter PA should examine the nomination details and see that all required columns have been filled correctly.
8. Then the Counter PA should click on Submit button and account number in 12 digits and TRAN ID will be generated by CBS system.
9. Account number and TRAN ID should be noted on all the documents and then all documents should be handed over to Supervisor for verification.
10. Once the account is verified by Supervisor in the Finacle CBS, the account will become active for any further transaction.
11. Counter PA should print the Passbook through Passbook Printer and hand over to the customer.
12. At the day end, all Account opening forms (AOFs) along with KYC documents should be placed in the relevant Ring Guard Files of A4 size and KYC Forms (if taken) should be dispatched to concerned CPC in a service registered packet duly sealed.

Note: - The detailed procedure in c/w opening of NSC/KVP account at Branch Post office is same as explained in Savings Bank scheme and the procedure prescribed should be followed.

8.4 Premature closure of NSC account:

1. The account shall not be closed before maturity except in the following cases, namely:
2. On the death of the account holder in a single account, or any or all the

account holders in a joint account.

3. On forfeiture by a pledgee being a Gazetted Officer, when the pledge is in conformity with this Scheme.
4. When ordered by a court.
5. Where an account is prematurely closed before the expiry of one year from the date of deposit, only principal amount shall be payable.
6. If the account is prematurely closed after the expiry of one year but before the expiry of three years from the date of deposit, the premature closure shall be allowed and on such premature closure of the account, interest on principal amount at the rate applicable to the Post Office Savings Account from time to time for the complete months for which the account has been held, shall be payable.
7. If an account is prematurely closed under sub-paragraph (1) after the expiry of three years from the date of the opening, the amount payable, inclusive of interest accrued under paragraph 5 of Rule No.7 of National Savings Certificate (VIII Issue) Scheme, 2019 for a deposit of one thousand rupees and at a proportionate rate for other amounts of deposits, shall be as specified in the table below:
8. Table showing premature closure of account opened on or after 01.04.2023 with denomination of Rs.1000/- and rate of interest is 7.7%.

(This will vary as and when the rate of Interest changes)

Period from the date of the account to the date of its pre- mature closure	Amount payable inclusive of interest (Rupees)
(1)	(2)
Three years or more, but less than three years and six months	1214.77
Three years and six months or more, but less than four years	1254.80
Four years or more, but less than four years and six months	1296.16
Four years and six months or more, but less than five years	1338.87

8.5 Premature closure of KVP Account/Certificate

1. The account may be prematurely closed by the account holder by making an application in SB-7B form to the account's office, at any time before maturity under the following circumstances, namely: -
 - a. On the death of the account holder in a single account, or any or all the account holders in a joint account.
 - b. On forfeiture by a pledge, being a Gazetted Officer.
 - c. When ordered by a court.
2. On the closure of the account under sub-paragraph (1), principal amount along with simple interest calculated at the rate applicable from time to time to Post Office Savings Account for the complete months for which the account

has been held, shall be payable.

3. Notwithstanding anything contained in sub-paragraph (2), if an account is closed any time after the expiry of two years and six months from the date of opening of the account, the amount, inclusive of interest shall be payable as specified in the table below:

Table showing premature closure value of account opened on or after 01.04.2023 with 1,000 rupees and rate of interest is 7.5%.

(This will vary as and when the rate of Interest changes)

Period from the date of the account to the date of its pre-mature closure	Amount payable inclusive of interest (Rupees)
Two and half years but less than three years	1171
Three years but less than three and half years	1208
Three and half years but less than four years	1247
Three and half years but less than four years	1286
Three and half years but less than four years	1328
Five years but less than five and half years	1370
Five and half years but less than six years	1414
Six years but less than six and half years	1459
Six and half years but less than seven years	1506
Seven years but less than seven and half years	1554
Seven and half years but less than eight years	1604
Eight years but less than eight and half years	1655
Eight and half years but less than nine years	1708
Nine years but less than nine and half years	1763
Nine and half years but less than maturity	1819
On maturity after Nine years seven months	2000

8.6 Encashment of Certificates (Purchased before 01.07.2016)

- NSCs purchased cannot be encashed till the expiry of the period of non-encashability.
- The investor can get the maturity value of certificates on completion of the term, either at the Post office where investment was made or in any other PO. The investor can present the certificates for encashment or can present through a messenger.
- If presented at the office of issue – When the certificates are presented for encashment at the office of registration itself, the PA will take the following action:

PA will check to see that....

- The NSC has been matured.
- The certificate is not one which has been reported lost or stolen.
- The certificate has not been attached by a court of law.
- The certificate is not the one in lieu of which a duplicate has been issued.
- The counter assistant will process the certificate for payment in the following steps.

- ✓ If the certificate is presented on the date of maturity, the maturity value is payable
- ✓ If certificate is presented after maturity date, post maturity interest at simple interest at the prevailing SB rate is payable from the due date till the date of encashment (excluding date of encashment).
- ✓ The holder to write the amount accrued, on the reverse of NSC, in figures and words and to sign with date.
- ✓ The Counter PA will invoke the Menu “CSCCAAC” to proceed the discharge of certificate through Finacle and note down the TRAN ID. The Certificate will be transferred to supervisor for verification.
- ✓ The Supervisor will verify the same by using the same menu in CBS Software.
- ✓ The counter Assistant will print the discharge journal and the discharged certificates along with discharge journal will be sent to HO.

8.7 Discharge of certificate other than the office of issue (Purchased before 01.07.2016)

- For encashment of NSC /KVP at any other Post Office, the Certificate Account has to be transferred first and discharge of certificate is to be allowed.
- Transfer of certificate account from one CBS office to another and one person to another is to be done at HO level only.
- SO has to enter the transfer application (NC-32) detail in the register and send the transfer application with prescribed documents to HPO duly recommended on the day of receipt.
- HO shall transfer the account after due verification of the Signature/KYC documents on the day of receipt and return the documents to SO mentioning the date of transfer.

Note: - NSC/KVP PMC/Maturity Closure amount can be credited to Customer's Bank Account by following the procedure prescribed in Savings Bank Scheme.

8.8 Transfer procedure for NSC/KVP from one Person to another Person

Transfer of certificate from one person to another should be initiated at SO level.

- An account may be transferred from one individual to another, subject to the condition that the transferee is eligible to open an account under this Scheme, in the following cases, namely:
 - (i) On the death of account holder in case of a single account or on the death of all the account holders in a joint account, the amount shall be transferred to the legal heirs or the nominees as the case may be.
 - (ii) On the order of the court, the account shall be transferred from the account holder to the court or to any other individual as per the orders of the court.
 - (iii) On pledging, account/certificates shall be transferred from pledger to pledgee.

- (iv) In the event of the death of any of the account holders in a joint account, the account shall be transferred in the name of the surviving account holder or account holders, as the case may be.
- Transfer of Certificates from one person to another should be done at HO only. Any such request if received at any SO should be entered in a register and sent to HO along with documents and recommendations on the day of its receipt.
- All such request should be verified by the Postmaster of the respective HO and name of previous holder shall be rounded and name of new holder shall be written under the dated signature of the authorized Postmaster along with his/her designation and date stamp of the post office. The application for transfer shall be attached with the original application for purchase.
- In case the holder of a Certificate, who had made a nomination, transfers the Certificate, the nomination is automatically cancelled and the words "cancelled by transfer" will be noted on the application for nomination, application for purchase and in the register of nominations.

8.9 Procedure for issue of Duplicate Certificate- NSC/KVP

- The investor may be asked to fill up NC-29 and Indemnity Bond (form NC- 54(a)/NC-54(b)/NC-61).
- Receipt in respect of fee paid for issue of duplicate certificates.
- Procedure for Duplicate Certificate will remain the same except that no pre-printed duplicate certificate is to be issued. Instead, duplicate passbook will be issued.
- Bond of Indemnity – In case of mutilated or defaced certificates, no Indemnity Bond is required. But for lost, stolen, destroyed certificates, need to submit bond of indemnity in the prescribed form with one or more Sureties or with a Bank Guarantee.

A- Bond of Indemnity-form NC-54(A)

This form is used for issuance of a duplicate National Savings certificate(s) in lieu of lost, misplaced, spoiled or mutilated certificates.

B- Bond of Indemnity-form NC-54(B)

This bond of indemnity is to be executed for the issue of a duplicate certificate(s) in lieu of lost, misplaced, spoiled or mutilated certificates with a Bank guarantee.

C- Bond of Indemnity-(form NC-61)

This bond of indemnity is to be executed at the time of discharge of original certificates or Issue of duplicate certificate(s) in lieu of lost, misplaced, spoilt, destroyed, defaced or mutilated certificate (s), where original application for purchase is missing.

8.10 Pledging of Certificates (NSC/KVP)

- No pledge facility for duplicate certificates.
- An Account may be pledged or transferred as security, on an application made by the depositor in Form-7 supported with acceptance letter from the pledgee.

The Certificates can be pledged to:

- a. The President of India or the Governor of a State in his official capacity.
- b. The Reserve Bank of India or a Scheduled Bank or a Cooperative Society, including a Co-operative Bank.
- c. A Public or Private Corporation or a Government Company.
- d. A Local Authority or
- e. A Housing Finance Company approved by the National Housing Bank and notified by the Central Government.

Pledge Fee to be collected:

- Rs.100+GST per Registration/Account.
- SO/HO PA will initiate menu HGCHRG in Finacle. Select event ID- **PLEDGING** and credit Pledge fee collected and Supervisor will verify the transaction by using the same menu HGCHRG to account for the amount.
- Activities of security pledge or release in case of NSC or KVP should be carried out at HOs only.
- In case, such request is submitted at SO, SO can verify the facts and forward the pledge application with due remarks to HO for pledging process.
- At HO, a designated Supervisor will use “HAFSM” menu and execute the request. Another Supervisor or Postmaster has to verify the same.
- Application should be returned to SO which will do necessary entries on the original certificates and keep requests in a separate guard file.
- Pledging of an account can be done through Head Post Office.
- No separate fee to be collected for pledge release.

8.11 10 Year National Savings certificates (IX issue)

Issue has been discontinued from 20.12.2015. However, if already issued certificates are presented for encashment after completion of the term, such certificates will be discharged by following the same procedure of NSC VIII issue discharge.

8.12 Mahila Samman Savings Certificates, 2023 (MSSC): - Salient Features

(a) Type of Account

- (i) Account under this scheme can be opened for an individual girl or woman in whose name the account is held.
- (ii) On an application to the post office in prescribed form, a Single Holder Type Account may be opened on or before 31.03.2025 by a woman for

herself, or by the guardian on behalf of a minor girl.

(Note: - As per [SB Order 03/2025](#) issued on 28.03.2025, no new deposits shall be accepted under the scheme after 31.03.2025)

(b) Deposits

- (i) A minimum of one thousand rupees and any sum in multiples of one hundred rupees may be deposited in an account. Thereafter, no subsequent deposit shall be allowed in the account.
- (ii) There shall be a maximum limit for deposit of Rs. Two lakh in an account or in all accounts under this scheme held by an account holder.
- (iii) An individual may open any number of accounts in the scheme subject to the maximum limit for deposit Rs.2 Lakh and a time gap of three months between the existing account and the opening of another account. For example, an account holder who opened an account on 05.04.2023 with an amount Rs. 50,000, can open another account on or after 05.07.2023 with balance amount Rs. 1.50 lakh or part thereof.

(c) Interest

- (i) The rate of interest applicable to the deposits under this scheme is 7.5 per cent per annum. The interest shall be compounded on quarterly basis and credited to the account.
- (ii) Post Office Savings Account interest shall be payable on an account opened or maintained, in contravention of this scheme.

(d) Withdrawal from account

- (i) The account holder shall be eligible to withdraw for **maximum up to 40 per cent of the eligible balance once after the expiry of one year from the date of opening of the account** but before the maturity of the account by making application in prescribed form by using menu HCAACTD in DOP Finacle. For detail procedure kindly refer SB Order 02/2025.
- (ii) In case, an account opened on behalf of a minor girl, the guardian may apply for the withdrawal for the benefit of the minor girl by submitting the following certificate to the post office namely: - "Certified that the amount sought to be withdrawn is required for the use and welfare of Miss/Kumari who is a minor girl and is alive on this..... day..... of(month) (year).

(e) Payment on Maturity

The account shall mature on completion of two years from the date of the account opening. Eligible Balance may be paid to the account holder on an application in SB-7A/Form-2 submitted to the post office concerned on maturity.

(f) Premature closure of account

- (i) Account shall not be closed before maturity except in the following cases, namely:
 - (a) On the death of the account holder,
 - (b) Where the post office is satisfied, in cases of extreme compassionate grounds such as medical support in life-threatening diseases of the

Account holder or death of the guardian, that the operation or continuation of the Account is causing undue hardship to the Account holder, it may, after complete documentation, by order and for reasons to be recorded in writing, allow premature closure of the Account.

Note: - In case of premature closure, an application from the account holder/guardian shall be obtained along with certificate of treating doctor or death certificate of guardian shall be obtained.

- (ii) Where an account is prematurely closed under conditions mentioned in para (f) (i) above, interest on principal amount at the rate applicable to the scheme for which the account has been held shall be payable.
- (iii) Premature closure of an Account may be permitted, any time after the completion of six months from the date of opening of an account by submitting prescribed form, for any reason other than mentioned in para (f) (i) above, in such cases account shall be eligible only for the interest rate less by two per cent points than the rate specified for this scheme (viz. 5.5%).

The provisions of the Government Savings Promotion General Rules, 2018 shall, so far as may be, apply in relation to the matters for which no provision has been made in this Scheme.

Various forms prescribed for the scheme in the notification should be used. However, till the receipt of Form-1 for opening of account, existing SB-AOF form for opening of account may be used and it shall be ensured that declaration prescribed in para 3(2) of SB_AOF in respect of details of existing Mahila Samman Savings Certificate, shall be obtained from the account holder. For withdrawal from the account form SB-7C, for premature closure of account form SB-7B and for maturity closure form SB-7A may be used.

Note: -

- (1) Finacle process for Opening, Premature/Maturity closure of MSSC account will be same as in case of MIS/TD account using the menu CMISAOP for opening the account and HCAACTD menu for Premature/Maturity closure.
- (2) The procedure for withdrawal from Mahila Samman Savings Certificate in Finacle is now available as per [SB Order No. 02/2025](#) dated 17.03.2025 and [2A/2025](#) dated 12.06.2025.

9.0 PM CARES for Children Scheme, 2021

In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme, namely: -

- This Scheme may be called the PM CARES for Children Scheme, 2021.
- It came into effect from 6th October 2021.

9.1 Definitions:

In this Scheme, unless the context otherwise requires, -

- (a) “**account**” means account opened in post offices under this Scheme;
- (b) “**Account holder**” means beneficiary child in whose name the account is held;

- (c) “**Act**” means the Government Savings Promotion Act, 1873 (5 of 1873);
- (d) “**Concerned authority**” means the Ministry of Women and Child Development for the purpose of coordination and overall management of this Scheme;
- (e) “**Date of event**” means the date between the period 11.3.2020 to 31.12.2021 during which the children who had not attained the age of eighteen years, lost both parents or last surviving parent or both adopted parents or sole legal guardian to COVID-19 pandemic;
- (f) “**Date of opening of account**” means the date on which the account is opened under the scheme;
- (g) “**Form**” means forms appended to this Scheme;
- (h) “**General Rules**” means the Government Savings Promotion General Rules, 2018;
- (i) “**Joint account holder**” means the concerned District Magistrate, who shall act as the guardian for the purpose of operation of the account under the Scheme;
- (j) “**Scheme guidelines**” means the guidelines issued by the Ministry of Women and Child Development on PM CARES for Children Scheme, 2021.

9.2 Opening of account:

- (1) An account may be opened in the name of a beneficiary with the concerned District Magistrate as joint account holder for an eligible beneficiary who has not attained the age of 18 years on the date of event and has also not turned 18 years on the date of opening of account, in accordance with the scheme guidelines:

Provided that a single account may be opened for a beneficiary otherwise eligible under the scheme guidelines who has turned 18 years or more on the date of opening of the account.
- (2) No joint account shall be opened under this Scheme except as provided under sub-paragraph (1) above.
- (3) The application for opening an account in Form-1, shall be accompanied with the documents of the eligible beneficiary, as specified by the concerned authority, under the scheme guidelines.

9.3 Deposits:

- (1) The upfront lumpsum contribution shall be made only from the PM-CARES Fund, within one month of opening of the account, in the manner as specified in the Table below:

(TABLE SHOWING AGE-BASED UPFRONT LUMP SUM CONTRIBUTION)

Age of the eligible beneficiary at the time of opening of an account	Maturity (No. of Years)	Upfront Lumpsum Contribution (in Rupees) (Rounded off)
1 Year	17	2,87,870
2 Years	16	3,09,750
3 Years	15	3,33,290
4 Years	14	3,58,620
5 Years	13	3,85,870
6 Years	12	4,15,200
7 Years	11	4,46,750
8 Years	10	4,80,710
9 Years	9	5,17,240
10 Years	8	5,56,550
11 Years	7	5,98,850
12 Years	6	6,44,360
13 Years	5	6,93,330
14 Years	4	7,46,030
15 Years	3	8,02,720
16 Years	2	8,63,730
17 Years	1	9,29,370
18 Years and above	0	10,00,000

- (2) For purposes of computation of lumpsum contribution from PM CARES Fund, age of eligible beneficiary shall be the number of completed years on the upcoming date of birth.

For example: - The upfront lumpsum contribution amount for 4-month-old eligible beneficiary shall be the amount specified for one year old. Similarly, the upfront lumpsum contribution amount for 12 years 9 months old eligible beneficiary, shall be the amount specified for 13 years old. Any number of months and days shall be rounded off to the next complete year.

- (3) Age-based upfront lumpsum contribution, calculated as per sub-paragraph (2) of paragraph 4, shall be deposited in the account of the account holder by referring to the Table and the upfront contribution shall become Rs.10 lakh when the account holder attains the age of 18 years.
- (4) Upon account holder attaining the age of 18 years, the said account with corpus of Rs.10 lakh, shall become a single account of the account holder and bear the rate of interest applicable on the National Savings (Monthly Income Account) Scheme, 2019, as notified by the Central Government from time to time, for the duration from the account holder attaining the age of 18 years to 23 years.
- (5) For a beneficiary otherwise eligible but has attained the age of 18 years or more as on date of opening of account under the proviso of sub-paragraph (1) of paragraph 3, the upfront lumpsum contribution of Rs. 10 lakhs shall be deposited

into a single account in the name of the eligible beneficiary and the corpus of Rs.10 lakhs shall bear the same prevailing rate of interest applicable to the National Savings (Monthly Income Account) Scheme, 2019, as notified by the Central Government from time to time, for the duration from the date of credit of upfront lumpsum contribution in the account till the account holder attains the age of 23 years.

9.4 Interest on deposit:

- (1) The upfront lumpsum contribution in the account of an eligible beneficiary shall become Rs.10 lakhs when the account holder attains the age of 18 years.
- (2) If the account has been opened under sub-paragraph (5) of paragraph 4, the account shall operate as a monthly interest scheme and the monthly interest shall be payable to the account holder on completion of a month from the date of credit of upfront lumpsum contribution in the account.
- (3) The single account with a corpus of Rs.10 lakhs shall operate as a monthly interest scheme once the account holder attains the age of 18 years and shall bear the rate of interest applicable to the National Savings (Monthly Income Account) Scheme, 2019, as notified by the Central Government from time to time, for the duration from the account holder attaining the age of 18 years to 23 years.
- (4) Interest shall be paid on the credit of upfront lumpsum contribution in the account on a prospective basis under the scheme and if the interest payable every month from the single account opened with a corpus of Rs.10 lakhs is not claimed, such interest shall not earn any additional interest.
- (5) No interest shall be paid once the account holder attains the age of 23 years.
- (6) Interest shall be rounded off to nearest multiple of one rupee and for this purpose any amount of fifty paise or more shall be treated as one rupee and any amount less than fifty paise shall be ignored.

9.5 Operation of account:

- (1) The account opened as per sub-paragraph (1) of paragraph 3 shall operate as a joint account with the account holder (below eighteen years as on date of opening of account) and the concerned District Magistrate.
- (2) For account holder of eighteen years of age or above, under the proviso of sub-paragraph (1) of paragraph 3, the account shall be operated by the account holder as single account after submitting KYC documents.

9.6 Premature closure of account:

- (1) In the event of death of the minor account holder, the account shall be closed on an application in Form-2 and the lump sum upfront contribution shall be paid to the joint account holder for further transmission to the PM-CARES Fund.
- (2) Premature withdrawal or closure of the account shall not be allowed.

9.7 Closure of account:

The Scheme envisions upfront lumpsum contribution becoming Rs.10 lakhs at the time of the account holder attaining 18 years of age and when the account

holder attains the age of 23 years, the eligible balance shall be disbursed to the account holder and the account shall be closed on an application in Form-2.

9.8 Scheme Management:

Ministry of Women and Child Development shall be the nodal office and shall look into all matters pertaining to initiation and operation of the Scheme including problem-solving, identification of beneficiaries, opening of accounts, payment of upfront lumpsum contribution, scheme- related and beneficiary-wise accounting of credits or debits, scheme-related pay-in and pay-out, coordination with other agencies during implementation.

9.9 Closure of the scheme:

The Scheme shall be close-ended except for eligible beneficiaries as per the scheme guidelines and upfront lumpsum contributions from PM CARES Fund and upon settlement of dues, this Scheme shall stand closed.

Chapter :12 DOP Finacle MIS Reports & Exception Monitoring

12.1 Introduction

The Department of Posts has developed various Management Information System (MIS) reports in DOP Finacle to facilitate monitoring, supervision, exception reporting and decision-making at different levels of administration. These reports provide valuable information relating to customer accounts, transactions, financial performance, statutory compliance, social security schemes, accounting and other operational activities.

MIS reports are extensively used by Postmasters, Inspecting Authorities, Divisional Office, Regional Offices and Circle Offices for day-to-day supervision, inspection, performance review, fraud detection and compliance monitoring.

This chapter provides an overview of the MIS reports available in DOP Finacle and explains the important reports frequently used by Inspectors during inspections and supervisory activities.

12.2 DOP Finacle Environment: Production Server and MIS Server

The Department of Posts provides two separate Finacle environments for day-to-day banking operations and report generation.

Server	Purpose	URL
Production (Live) Server	Used for day-to-day banking transactions, account maintenance and generation of current-day reports.	https://dpdcpfjc.fsi.indiapost.gov.in:1443/finbranch/ui/SSOLogin.jsp
MIS (Reporting) Server	Used for generation of MIS reports, historical reports, exception reports and supervisory monitoring reports.	https://dpdcpfmlis.fsi.indiapost.gov.in:1443/finbranch/ui/SSOLogin.jsp

Note

- The **Production (Live) Server** is primarily meant for carrying out daily CBS transactions and viewing current operational data.
- The **MIS Server** is intended for supervisory users to generate historical reports, exception reports, statistical reports and other MIS reports required for monitoring and inspection. Access is role-based and not all user roles can log in to the MIS server

12.3 Report Generation in DOP Finacle

Reports in DOP Finacle are generated through the HFINRPT menu and viewed, saved as PDF or printed through the HPR menu.

The procedure for generating a report is as follows:

1. Log in to the **Production Server** or **MIS Server**, as applicable.
2. After successful login, the **FINCORE** application opens and the menu options are displayed according to the user's work class and role.
3. Enter **HFINRPT** in the **Menu Shortcut** field and press **Go**.
4. Select the required report from the list of available reports.
5. Enter the required parameters (such as SOL ID, date, account number, etc.), wherever applicable and click **Submit**.
6. On successful submission, the system displays a confirmation message indicating that the report has been generated.

7. Enter **HPR** in the **Menu Shortcut** field and press **Go**.
8. Select the generated report from the list and click **Print Screen** to view or print the report.

Note: The reports available to a user depend upon the role, work class and access rights assigned in DOP Finacle.

12.4 Reports Available in the Production Server

The Production (Live) Server provides a wide range of reports to support day-to-day banking operations, transaction monitoring, statutory compliance and supervisory functions. These reports are generated through the HFINRPT menu and can be viewed or printed using the HPR menu.

The list of some of the reports available in the Production Server is given below.

Sl. No.	Report Name
1	APY Auto Credit Report
2	APY Report
3	ATM Channel Consolidated Journal Report (Cash) – ONUS & Acquirer
4	ATM Channel Transaction Report (Cash) – ONUS & Acquirer
5	ATM Channel Transaction Report (Transfer) – ONUS
6	Agents Agent – RD Old–New Account Mapping Report
7	Agents Agent Commission Consolidated Report
8	Agents Agent Commission Report
9	Agents Agent Commission Transaction Details Report
10	Agents Agent List-wise Consolidation Report
11	Auto-renewal Batch Job Report for PMSBY & PMJJBY
12	CIF Risk Category Status Report
13	CIF Document Status Report
14	CIF KYC Status Report
15	CUUTR Monthly Report for Social Security Schemes
16	Common Bank CBS/CLSM Live Event Detailed (Today)
17	Common Accounts Transferred
18	Common Counter-wise Transactions Report – Discontinued Schemes
19	Common Counter-wise Transactions Report – Inter Branch
20	Common No. of Live Accounts
21	Common SB Automatic Transfer List Report
22	Common Standing Instructions – SB to RD Accounts Report
23	Common User Login Report
24	Common User Profile & Login Access Report
25	Consolidated Report on Certificates Discharged (NSC/KVP)
26	Counter-wise Report for ECS
27	DES Report for APY, PMJJBY & PMSBY
28	Daily MICR Report
29	ECS Remittance Report
30	eKYC Long Book Consolidation Report – SO/PO & AO (Previous Day)
31	eKYC Long Book Consolidation Report – SO/PO & AO (Today)
32	eKYC Long Book Detailed Report – SO/PO & AO (Previous Day)
33	eKYC Long Book Detailed Report – SO/PO & AO (Today)
34	eKYC Long Book Detailed Report – Branch Offices
35	EOD Pending Validation Report
36	EPAN Collected Report
37	EPAN Summary Report
38	ETDS – 15H/15G Deducted on Cash Withdrawal Detailed Report
39	ETDS – 15H/15G Deducted on Cash Withdrawal Summary Report
40	ETDS – 26Q TDS Deducted Detailed Report
41	ETDS – 26Q TDS Deducted Summary Report

42	Downloaded Cheques Report
43	GL Daily Monitoring Report – File Name Wise
44	GL Daily Monitoring Report – Sol ID Wise
45	GL Daily Transaction Report – Detailed
46	GL Daily Transaction Report – Summary
47	GL 12.2 Report – GL Wise Consolidated (Today)
48	GL 12.2 Transaction Report – Consolidated (Today)
49	GL 12.2 Transaction Report – Detailed (Today)
50	HTM Audit Report
51	HTM-wise Transfer Transaction Unposted List Report
52	IPPB Current Retrieval Report
53	IPPB Net Payable/Receivable Report
54	IPPB Payable/Receivable Detail Report
55	KVP/NSC Daily Discharge Certificate Report
56	KVP/NSC Daily Issued Certificate Report
57	KVP/NSC Discharge Journal
58	KVP/NSC Discharge Journal (Previous Day)
59	KYC Status Report
60	List of Accounts Seeded under AML Positive
61	Loan PSS Loan Dashboard
62	Long Book Consolidation Report (Today)
63	Long Book Consolidation Report – SO/PO & AO (Today)
64	Long Book Detailed Report – SO/PO & AO (Today)
65	Mobile Channel Report
66	NEFT RTGS Detailed Report
67	NEFT RTGS Report Based on Transaction Amount Range
68	NEFT RTGS Summary Report
69	NSC Accounts where MCAs are Issued
70	NSC Issue Journal
71	NSC List of Transactions
72	Offline Accounting Transaction Report
73	PLI CBS Detailed Report – Daily
74	PLI CBS File-wise Summary Report – Daily
75	PLI CBS Summary Report – Daily
76	PPF A/c Transfer from DoP to Bank
77	Payment Report – APBS Detailed Report
78	Payment Report – APBS Scheme Code-wise Report
79	Payment Report – File-wise Detailed Report
80	Payment Report – File-wise Summary Report
81	Payment Report – Sol-wise Summary Report
82	Personalized Cheque Book Report
83	Post Office Clearing Detail Report
84	Post Office Clearing Summary Report
85	Post Office Report for Social Security Schemes
86	Post Office TDS of SCSS/NSS87 Detail Report
87	Report for Transactions on Unverified Accounts
88	Report of Active CIF not Linked with Aadhaar Number
89	Report of BO-wise Count of RICT Transactions
90	Savings Welcome Kit Accounts Letter

12.5 Reports Available in the MIS Server

The MIS (Management Information System) Server provides a comprehensive set of reports designed primarily for supervisory, analytical and monitoring purposes. Unlike the Production Server, the MIS Server enables users to generate historical reports, exception reports, performance reports and statistical reports over a specified period. These reports

assist supervisory officers in monitoring operational performance, verifying compliance with departmental instructions, identifying irregularities and supporting inspection activities.

The list of some of the reports available in the MIS Server is given below.

Sl. No	Report Name
1	APY Auto Credit Report
2	APY Financial Report
3	APY Non-Financial Report
4	APY Report
5	APY Voluntary Exit/Death Closure Report
6	ATM Channel Consolidated Journal Report - Issuer
7	ATM Channel Transaction Report (Transfer) - ONUS
8	ATM Channel Transaction Report - Issuer
9	Administrative Office Report for Social Security Schemes
10	Agents Agent Commission Consolidated Report
11	Agents Agent Commission Report
12	Agents Agent Commission Transaction Details Report
13	Auto-renewal Batch Job Report for PMSBY and PMJJBY
14	BQ Details Report
15	Back Value Dated Transactions Report
16	CIF Merger Report
17	CUUTR Monthly Report for Social Security Schemes
18	Common Counter Wise Transactions Report - K/P16 (Previous Day)
19	Common Counter Wise Transactions Report - NSC16 (Previous Day)
20	Common Post Office Long Book Report Detailed (Previous Day)
21	Common Account Statistics Report
22	Common Account Statistics Transfer In/Out
23	Common Accounts Transferred
24	Common Bill Payment Transaction
25	Common Counter Wise Transactions Report - SSA (Previous Day)
26	Common Net Accretion Report
27	Common Nominee Amendment Audit Report
28	Common Settled/Unsettled Claims
29	Common Statistical Statement Report
30	DFS Report for APY PMUJBY and PMJSBY
31	Daily MICR Report
32	EKYC Long Book Consolidation Report - SDP & AO (Previous Day)
33	EKYC Long Book Consolidation Report - SDP & AO (Today)
34	EKYC Long Book Detailed Report - SDP & AO (Previous Day)
35	EKYC Long Book Detailed Report - SDP & AO (Today)
36	EKYC Long Book Detailed report - BRN (Previous Day)
37	EPAN Detailed Report
38	EPAN Summary Report
39	ETDS - 194N TDS Deducted on Cash W/D Detailed Report
40	ETDS - 194N TDS Deducted on Cash W/D Summary Report
41	ETDS - 26Q TDS Deducted Detailed Report
42	ETDS - 26Q TDS Deducted Summary Report
43	Exceptional Closure Report
44	GL Daily Monitoring report - File Name wise
45	GL Daily Monitoring report - Sol ID wise
46	GL Daily Transaction Report - Detailed
47	GL Daily Transaction Report - Summary
48	GL IT2.0 Report GL Wise - Consolidated (Previous Day)
49	GL IT2.0 Transaction GL Wise Report (incl HO, SO & BOs) - Consolidated (Previous Day)
50	GL IT2.0 Transaction Report - Consolidated (Previous Day)
51	GL IT2.0 Transaction Report - Detailed (Previous Day)
52	GL Monthly Product Wise Interest Balances Report

53	GL Monthly Report for Silent Accounts
54	GL Monthly Statistical Report of Nominations
55	GL Yearly Statistical Report of Nominations
56	HCRT Reversal Transactions Report
57	HRMS Audit Report
58	IPPB - List of POSB Accounts Linked with IPPB
59	IPPB - List of POSB Accounts not Linked with IPPB
60	IPPB Consent Retrieval Report
61	IPPB Net Payable/Receivable Report
62	IPPB Payable/Receivable Detail Report
63	KVP/NSC Discharge Journal Previous Day
64	KVP/NSC Duplicate Certificates
65	KVP/NSC Forfeited Certificates
66	KVP/NSC Released After Pledged Certificates
67	KVP/NSC Statistical report for number of certificates issued
68	KVP/NSC Statistical report for number of certificates discharged
69	KVP/NSC Transferred Certificates
70	KVP Pledged Certificates
71	Last Balance Report including BO for Scheme Type - SBA
72	Last Balance Report including BO for Scheme Type - TDA
73	List of Accounts opened under AML Positive
74	List of active SB accounts with balance above Rs. 10000/-
75	Long Book Consolidation Report (Previous Day)
76	Long Book Consolidation Report (Today)
77	Long Book Consolidation Report - SDP & AO (Previous Day)
78	Long Book Consolidation Report - SDP & AO (Today)
79	Long Book Detailed Report - SDP & AO (Previous Day)
80	Long Book Detailed Report - SDP & AO (Today)
81	NACH Credit Report
82	NEFT/RTGS Detailed Report
83	NEFT/RTGS Report based on Transaction Amount Range
84	NEFT/RTGS Summary Report
85	Overdue Mature TD Accounts
86	PLI-CBS Detailed Report - Daily
87	PLI-CBS File-wise Summary Report - Daily
88	PLI-CBS Summary Report - Daily
89	PPF Reversal Tran Report
90	PPF Acc Transfer from Bank to Dop
91	PPP_PPF Download Details
92	Passbook Report
93	Payment Report - APBS Detailed Report
94	Payment Report - APBS Scheme Code wise Report
95	Payment Report - File wise Detailed Report
96	Payment Report - File wise Summary Report
97	Payment Report - Sol wise Summary Report
98	Personalised Cheque Book Report
99	Post Office Clearing Summary Report
100	Post Office Report for Social Security Schemes
101	RD Discontinued Accounts
102	RD Pre Mature Closure Accounts
103	RD Report for Claim Settled Accounts Under RD-Protected Scheme
104	RD Report for Extended Accounts
105	RD Report for Loan Accounts Having Rd-Deposit
106	Report For Transactions on Unverified Accounts
107	Report Of Active CIF Not Linked with Adhar Number
108	Report Of Active CIF Not Seeded with Mobile Number or Email
109	Report Of Active CIF Not Seeded with PAN Card Number
110	Report Of BO wise Count of RICT Transactions

111	Report Of Silent SB Accounts
112	Savings Account Freeze Report
113	Savings Accounts Transfer Report
114	Savings Cheque Book Request Detailed Report
115	Savings Minor to Major Report
116	Savings Report Of Withdrawals Exceeding Limit
117	Savings Sanction Claim Details Report
118	Savings Silent Account Closure Details Report
119	Savings Silent Account Count
120	Savings Silent Accounts Reviewed
121	Savings Welcome kit Accounts Report
122	Statistical Report for Social Security Schemes
123	TD_Closure Reason Code
124	TD_Module of Operation (Single/Joint) Report
125	TD_Transition Reported by Auditor

12.6 User Profile and Login Access Report

Availability: Production Server

Purpose:

The User Profile and Login Access Report provides details of all users created in a Post Office, including their User ID, Employee ID, role, work class, user status and cash limit. It enables supervisory officers to verify that access to DOP Finacle has been granted only to authorised officials and that the access privileges assigned are appropriate to their official responsibilities.

Important Fields:

- SOL ID
- User ID
- Employee ID
- User Status (Active/Deleted)
- Role ID
- Work Class
- Cash Limit

Uses during Inspection:

- Verify that only authorised officials have active Finacle User IDs.
- Ensure that the role assigned in DOP Finacle corresponds to the actual duties performed by the official.
- Verify that supervisory roles (Supervisor, Postmaster, SBCO Supervisor, etc.) have been assigned only to officials entrusted with such responsibilities.
- Verify that User IDs of retired, transferred or relieved officials have been disabled or deleted.
- Examine cash limits and access privileges assigned to users.

Points to be Verified:

- The User ID should be mapped to the correct employee.
- The role assigned in DOP Finacle should correspond to the official's actual duties and responsibilities.
- The number of users assigned supervisory roles should be consistent with the sanctioned establishment, duty allocation and office orders. For example, if only

two officials are entrusted with supervisory duties in the Savings Bank Branch of a Head Office, only those officials should possess the Supervisor role in DOP Finacle.

- Officials not entrusted with supervisory responsibilities should not be assigned supervisory roles in the system.
- The Maker-Checker principle should be maintained by assigning maker and checker roles to different officials.
- Cash limits assigned to users should be commensurate with their assigned roles.
- Any discrepancy between the system role and the actual establishment should be investigated immediately.

Inspection Tip:

Compare the **User Profile and Login Access Report** with the sanctioned establishment, duty allocation orders and office orders. Assignment of supervisory or other privileged roles to officials not authorised to perform such duties is a serious supervisory lapse and may increase the risk of fraud.

12.6.1 Statement Showing Silent Accounts Revived

Availability:

MIS Server

Purpose:

The **Statement Showing Silent Accounts Revived** provides details of all silent (dormant) accounts revived during a specified period. The report enables supervisory officers to monitor the revival of silent accounts and verify that the prescribed procedure has been followed before permitting further transactions.

Important Fields:

- SOL ID
- Reporting Period (From Date and To Date)
- Customer Name
- Customer Account Number
- Scheme Code
- Account Status
- Revived Date
- Account Balance
- Number of Accounts Revived during the Period
- Progressive Number of Accounts Revived

Uses during Inspection:

- Verify that silent accounts have been revived only after following the prescribed procedure.
- Select revived accounts for detailed verification during inspection.
- Scrutinize accounts where large deposits or withdrawals have taken place immediately after revival.
- Identify unusual or frequent revival of silent accounts.
- Verify compliance with the provisions relating to revival of silent accounts prescribed in the CBS Manual.

Points to be Verified:

- The revival should be supported by the prescribed customer request and KYC verification, wherever applicable.
- The identity of the account holder should have been verified before permitting any transaction.
- High-value transactions immediately after revival should be verified with supporting vouchers and office records.
- As per **Rule 63 of the CBS Manual, 2021**, revival of silent accounts shall be carried out only at the **Head Office**. During inspection of a **Sub Office**, it should be verified from this report that no silent account has been revived at the Sub Office.
- During inspection of a **Head Office**, the entries appearing in this report should be tallied with the **Register for Revival of Silent Accounts** maintained under Rule 63 of the CBS Manual, 2021.
- Any unusual pattern in the revival of silent accounts should be investigated.

Inspection Tip:

The report provides a ready list of all silent accounts revived during the selected period. During inspection of a Head Office, this list should be cross-verified with the **Register for Revival of Silent Accounts**. During inspection of a Sub Office, the report should ordinarily not contain any revived accounts, as revival of silent accounts is permitted only at the Head Office under Rule 63 of the CBS Manual, 2021.

12.6.2 Passbook Report (Fresh/Duplicate Passbook)

Availability:

MIS Server

Purpose:

The **Passbook Report** provides details of passbooks issued during a specified period for Savings Bank accounts. It identifies whether the passbook issued is a **Fresh (FRSH)** or **Duplicate (DUP)** passbook. The report assists supervisory officers in monitoring passbook issuance and verifying compliance with the provisions of the CBS Manual, 2021.

Important Fields:

- SOL ID
- Reporting Period (From Date and To Date)
- Customer Account Number
- **Passbook Status**
- **FRSH** – Fresh Passbook
- **DUP** – Duplicate Passbook
- Date of Issue

Uses during Inspection:

- Identify the number of Fresh (FRSH) and Duplicate (DUP) passbooks issued during the inspection period.
- Verify compliance with the prescribed procedure for issue of fresh and duplicate passbooks.
- Select duplicate passbook cases for detailed verification.
- Identify repeated issue of duplicate passbooks for the same account.

- Detect unusual patterns in passbook issuance requiring further examination.

Points to be Verified:

- In respect of **Fresh (FRSH)** passbooks issued in lieu of used-up passbooks, verify that an acknowledgement has been obtained from the depositor or authorised person for receipt of the fresh passbook and return of the cancelled passbook, in accordance with **Rule 24(9)(C) of the CBS Manual, 2021**. The acknowledgement should be date-stamped and preserved in the prescribed guard file.
- In respect of **Duplicate (DUP)** passbooks, verify compliance with **Rule 24(9)(A) of the CBS Manual, 2021**. In particular, ensure that:
 - The application for issue of the duplicate passbook was accepted only at the office where the account stands;
 - The duplicate passbook was issued only by the **Head Office** for accounts standing in the Head Office and its attached Sub Offices/Branch Offices;
 - The prescribed fee has been recovered or exemption allowed, wherever applicable, in accordance with the rules;
 - The identity of the depositor was properly verified before issue of the duplicate passbook.
 - Repeated issue of duplicate passbooks for the same account should be examined to rule out misuse or fraudulent activity.
 - The date of issue shown in the report should agree with the relevant office records.

12.6.3 CIF Merger Report

Availability:

MIS Server

Purpose:

The **CIF Merger Report** provides details of all Customer Information File (CIF) merger transactions carried out during a specified period. It enables supervisory officers to verify that duplicate CIFs have been merged correctly, ensuring that all accounts belonging to the same customer are linked to a single CIF while maintaining a complete audit trail of the merger process.

Important Fields:

- SOL ID
- Reporting Period (From Date and To Date)
- Old CIF ID
- Old CIF Name
- New CIF ID
- New CIF Name
- Account Number
- Account Name
- Audit Date
- Authorization Date
- Enterer ID (Maker)
- Verifier ID (Checker)
- Reason Code

Uses during Inspection:

- Verify CIF merger transactions carried out during the inspection period.
- Ensure that duplicate CIFs belonging to the same customer or proper nominee have been merged correctly.
- Verify compliance with the Maker-Checker principle during CIF merger.
- Detect unusual or excessive CIF merger activities.
- Investigate customer complaints arising out of incorrect CIF merging.

Points to be Verified:

- The CIF merger should be in accordance with the prescribed departmental procedure. Ordinarily, the Old CIF and New CIF should belong to the same customer. However, in cases such as settlement of deceased claim cases, the New CIF may belong to the nominee or other eligible claimant. The merger should be supported by the relevant records and approval of the competent authority.
- All accounts shown in the report should have been correctly mapped to the surviving (New) CIF.
- The Enterer ID and Verifier ID should belong to different officials, ensuring compliance with the Maker-Checker principle.
- The Audit Date and Authorization Date should indicate that the merger has been duly authorised.
- The Reason Code, wherever recorded, should justify the CIF merger and be supported by the relevant records.
- Frequent CIF mergers carried out by the same official or involving multiple customer accounts should be examined carefully.
- Any merger resulting in accounts of different customers being linked to a single CIF should be investigated immediately.

Illustration – Suspicious Pattern in CIF Merger Report

Sl. No.	Old CIF Name	New CIF Name	Enterer ID	Verifier ID
31	Amit Kumar Patel	Imran A. Shaikh	10124500	ISHAIKH_SU
32	Rakesh P. Patel	Imran A. Shaikh	10124500	ISHAIKH_SU
33	Dinesh R. Patel	Imran A. Shaikh	10124500	ISHAIKH_SU
34	Mahesh V. Patel	Imran A. Shaikh	10124500	ISHAIKH_SU
35	Hitesh K. Patel	Imran A. Shaikh	10124500	ISHAIKH_SU

Observation:

In the above illustration, different customers have been merged into the **same New CIF**. Further, all the merger transactions have been processed by the **same Enterer ID** and authorised by the **same Verifier ID** within a short period. The similarity between the **New CIF holder's surname** and the **Verifier ID** is an additional indicator warranting closer examination. Such a pattern is unusual because a CIF merger should only consolidate duplicate CIFs belonging to the **same customer or eligible claimant in respect of** deceased depositor claim cases.

Inspection Action:

The Inspecting Officer should:

- verify the Account Opening Forms (AOFs) and KYC records of all affected CIFs;
- confirm that the Old CIFs and the New CIF belong to the same customer;
- examine the justification recorded for each merger;
- scrutinize transactions carried out after the merger; and
- investigate any indication of misuse of supervisory privileges.

Inspection Tip:

The above illustration depicts **only one possible fraud pattern** that may be observed in a CIF Merger Report. Frauds may manifest in several other ways, such as repeated CIF mergers by the same official, unusual frequency of CIF mergers, mergers involving high-value accounts, or any other abnormal transaction pattern. Inspecting Officers should therefore analyse the report holistically and investigate **any unusual or suspicious pattern**, rather than limiting their scrutiny to the example illustrated above.

12.6.4 NEFT/RTGS Detailed Report

Availability:

Production Server/MIS Server

Purpose:

The **NEFT/RTGS Detailed Report** provides transaction-wise details of NEFT and RTGS transactions processed during a specified period. It contains information relating to the transaction amount, UTR number, sender and beneficiary details, account numbers, IFSC code, transaction status and failure reason, if any. The report assists supervisory officers in verifying electronic fund transfers, investigating disputed transactions and monitoring high-value transactions.

Important Fields:

- SOL ID
- Reporting Period (From Date and To Date)
- Payment Type (NEFT/RTGS)
- Channel ID
- Transaction Type
- UTR Number
- Transaction ID
- Transaction Date
- Amount
- Sender Name and Account Number
- Beneficiary Name and Account Number
- Beneficiary IFSC Code
- Transaction Status
- Failure Reason (if any)
- Transaction-wise and Channel-wise Totals

Uses during Inspection:

- Verify NEFT/RTGS transactions processed.
- Scrutinize high-value outward fund transfers.

- Verify disputed or failed electronic fund transfer transactions.
- Detect unusual or suspicious patterns of electronic fund transfers.

Points to be Verified

- Every outward NEFT/RTGS transaction should be supported by the customer's written request or authorised electronic instruction, as applicable.
- In respect of transactions initiated through the Branch (BRN) channel, where any suspicious transaction or irregularity is noticed during inspection, the Inspecting Authority should request the Divisional Head to supply copies of the NEFT Mandate Form together with the SB-7 Form or POSB cheque, as applicable, from the concerned SBCO for detailed verification.
- In respect of transactions carried out through the e-Banking (EBK) channel, verify that the customer had submitted the prescribed ATM-1 Form for activation of the Internet Banking facility.
- Using the HAFI menu, verify whether the registered mobile number of the customer was changed shortly before activation of the Internet Banking facility or execution of the transaction.
- Where any recent change in the registered mobile number is noticed, verify that it is supported by the prescribed customer request, revised KYC documents and other relevant records. The corresponding CIF modification should also be scrutinised through the HAFI menu.
- High-value transactions should be examined carefully, particularly where multiple transfers are made to the same beneficiary or within a short period.
- The transaction totals shown in the report should agree with the corresponding office records.

12.6.5 BO Details Report and Last Balance Report

Availability:

MIS Server

Purpose:

The BO Details Report and Last Balance Report assist supervisory officers in obtaining the list of POSB accounts maintained under a Branch Office. These reports are particularly useful for conducting cent per cent verification (past work verification) in cases of POSB frauds.

Uses during Inspection:

- Obtain the list of POSB accounts maintained under a Branch Office.
- Facilitate cent per cent verification (past work verification) of accounts in cases of POSB fraud.
- Ensure that no account is omitted during verification.

Navigation:

Step 1 - Generate BO Details Report

1. Log in to the **MIS Server**.
2. Enter **HFINRPT** in the Menu Shortcut.
3. Select **BO Details Report**.
4. Enter the **SOL ID** of the concerned office and generate the report.
5. View the generated report through **HPR** and note the **BO Code**.

Step 2 - Generate Last Balance Report

1. Enter HFINRPT in the Menu Shortcut.
2. Select Last Balance Report including BO.
3. Enter the BO Code obtained from the BO Details Report.
4. Select the required Scheme Type:
 - **SBA** - Savings Bank Accounts; or
 - **TDA** - Time Deposit Accounts.
5. Generate the report and view or print it through **HPR**.

12.7 Important Finacle Inquiry Menus for Inspectors

Unlike Finacle reports, inquiry menus enable supervisory officers to trace transactions, verify audit trails and examine modifications made in the system. These menus are particularly useful during inspections, fraud investigations and preventive vigilance checks. Two important inquiry menus frequently used by Inspectors are **HAFI (Non Financial Transaction Inquiry)** and **HFTI (Financial Transaction Inquiry)**.

12.7.1 HAFI - (Non-Financial Transaction Inquiry)

Purpose:

The **HAFI (Audit File Inquiry)** menu is used to inquire into the audit trail of non-financial transactions recorded in DOP Finacle. It enables supervisory officers to verify modifications made to Customer Information File (CIF) and account-related details, examine unverified non-financial entries and detect unauthorized changes.

Common Uses:

- Verify modifications in customer particulars such as:
 - ✓ Customer Name
 - ✓ Mobile Number
 - ✓ Address
 - ✓ Other CIF details
- Verify whether non-financial modifications have been duly authorised.
- Detect unauthorized modifications to customer records.
- Investigate complaints relating to alteration of customer particulars.
- Examine unverified non-financial entries.

Audit Action Codes:

Code	Meaning
A	Add
M	Modify
Z	Close

Points to be Verified:

- Every non-financial modification should be supported by the prescribed application and documentary evidence.
- Changes in mobile number, name or address should be supported by the prescribed request and revised KYC documents, wherever applicable.

- Unauthorized or frequent modifications carried out by the same User ID should be examined carefully.
- Unverified non-financial entries should be scrutinized and their authorization status verified.
- Any abnormal pattern of modifications should be investigated immediately.

Procedure for Verification of Unverified Non-Financial Entries:

1. Open the HAFI menu in DOP Finacle.
2. Enter the SOL ID of the Division or office.
3. Leave the Reference Table field blank.
4. Enter the selected date in the Entered-On field.
5. Select "All" in the Authorized field.
6. Examine the Authorized Date column:

If the **Authorized Date** differs from the **Entry Date**, or is blank it should be inquired.

Procedure for Checking CIF-Level Modifications using HAFI Menu:

1. Open the HAFI menu in DOP Finacle.
2. Enter the SOL ID of the concerned office.
3. Enter the CIF ID or Account Number of the customer whose modification history is to be verified.
4. Enter the required Entered On date or date range.
5. Select "All" in the Authorized field to display both authorised and unauthorised modifications.
6. Execute the inquiry.
7. Examine the audit trail to verify:
 - the customer particulars modified (e.g. name, mobile number or address);
 - the date of modification;
 - the date of authorization; and
 - the User IDs of the officials who entered and authorised the modification.
8. Verify that every modification is supported by the prescribed customer request, revised KYC documents (where applicable) and approval of the competent authority.
9. If the Authorized Date differs from the Entry Date, or is blank, verify whether an objection has been raised and examine its current status.
10. Record any unauthorized or suspicious modification as an inspection observation for further verification.

Note: In the HAFI results, **"GAM"** generally represents **CIF/account-level modifications** (e.g. customer name, mobile number or address). The function codes indicate the action performed: **A - Add**, **M - Modify** and **Z - Close**.

12.7.2 HFTI – Financial Transaction Inquiry

Purpose:

The **HFTI (Financial Transaction Inquiry)** menu is used to inquire into financial transactions recorded in DOP Finacle. It enables supervisory officers to trace individual transactions, verify transaction status and examine pending or deleted financial entries during inspections, audits and fraud investigations.

Search Parameters:

Transactions may be searched using any one of the following fields:

- Account ID
- Transaction ID
- Transaction Type
- Reference Number
- Transaction Amount (Low)
- Transaction Amount (High)
- Post User ID
- Entry User ID
- Transaction Status
- Account Status

Common Uses:

- Verify pending and deleted financial transactions.
- Trace specific financial transactions.
- Identify transactions entered or posted by a particular user.
- Assist in fraud investigation and transaction audit.

Points to be Verified:

- Pending financial transactions should be examined to ascertain the reasons for non-completion.
- Deleted financial transactions should be verified with supporting records and approval of the competent authority.
- Verify whether objections, if any, have been raised by SBCO and whether they have been settled.
- Any abnormal transaction pattern should be investigated immediately.

Procedure for Verification of Pending and Deleted Financial Entries:

1. Open the HFTI menu in DOP Finacle.
2. Enter the Set ID of the Division or office ID.
3. Select the required date.
4. Uncheck "Today's Transaction Only", if required.

5. Apply the appropriate filter in the Transaction Status field to display Pending or Deleted financial transactions.
6. Examine each transaction and verify:
 - whether an objection has been raised by SBCO;
 - the current status of the objection, if any; and
 - any remarks recorded in support of the transaction.

12.7.3 Some of Important Finacle Menus

Menu	Purpose / Use
HAFI	Audit File Inquiry (CIF/Account modification history)
HFTI	Financial Transaction Inquiry
HFINRPT	Report Generation
HPR	View/Print Generated Reports
HCRV	Customer Relationship View (CIF Inquiry)
CMRC	CIF Modification
HCCA	CIF Merger
CDEDUP	Duplicate CIF Search
HCUDET	Customer General Details Inquiry
HACCDDET	General Account Details
HACLI	Account Ledger Inquiry
HACLINQ	Office Account Ledger Inquiry
HABI	Balance Inquiry
HACI	Signature Verification
VSPH	View Signature & Photograph
HAFSM	Account Freeze/Unfreeze
HSMI	NEFT/RTGS Transaction Inquiry
HSSIM	Standing Instruction Inquiry
CNAC	Old Account Number Lookup

12.8 CEPT MIS Portal

The Management Information System (MIS) Portal, developed by the Centre for Excellence in Postal Technology (CEPT), is a web-based reporting platform that provides consolidated statistical and analytical reports for various Department of Posts applications. The portal contains reports relating to CBS, Mail Operations, Booking, Delivery, Parcel and other operational modules. Under the CBS section, a wide range of reports are available relating to Savings Bank operations, including e-KYC, Aadhaar Seeding/De-seeding, ATM Cards, Channel Transactions, Internet/Mobile Banking Registration, PAN Validation, CIF Updates, Silent Accounts, Live Accounts, Transaction Summaries, APY/PMSBY/PMJJBY, SCWF Accounts and other operational reports. These reports assist Inspectors and other supervisory officers in monitoring office performance, identifying exceptions, analysing trends and supporting inspection, supervision and preventive vigilance. The MIS Portal serves as a valuable supplementary tool to DOP Finacle reports for effective monitoring and data-driven decision-making. URL is <https://mis.cept.gov.in/>

12.9 Fraud Risk Management Unit (FRMU)

The Fraud Risk Management Unit (FRMU) has been established to strengthen the Department's capability for early detection, monitoring and prevention of frauds through technology-driven risk management. FRMU generates alerts based on predefined risk

parameters and exception scenarios, enabling supervisory officers to identify suspicious transactions and initiate timely preventive or corrective action.

The detailed Standard Operating Procedures (SOPs), user manuals and operational guidelines relating to FRMU are available at <https://utilities.cept.gov.in/csi/Default.aspx?uid=7> and should be referred to for the latest instructions. At present, FRMU alerts are processed through the Advanced Postal Technology (APT) platform in accordance with the SOPs and instructions issued by the Directorate/CEPT from time to time. Operational Guide on EFRM under APT 2.0 is available at [Link](#)

Chapter :13 Supplementary Reading

India Post's Telangana Circle and Stree Nidhi: Partnering for Financial Inclusion

This case study highlights the partnership between the **Telangana Circle of the Department of Posts** and **Stree Nidhi Credit Cooperative Federation Limited** to promote financial inclusion for rural Self-Help Group (SHG) women. By leveraging the **Advanced Postal Technology (APT) 2.0** platform and the extensive Branch Post Office network, the Department enabled convenient loan repayment services at village post offices. The initiative improved customer convenience, increased footfall at Branch Post Offices, generated additional revenue for the Department and demonstrated how strategic partnerships and digital technology can strengthen financial inclusion and last-mile service delivery.

Learning Outcomes:

After studying this case, trainees will be able to:

- Understand the role of the Department of Posts in promoting financial inclusion.
- Appreciate the use of APT 2.0 for delivering financial services through Branch Post Offices.
- Understand the importance of strategic partnerships in expanding postal services.
- Identify best practices for improving customer service, revenue generation and last-mile service delivery
- For detailed study, trainees may refer to:

India Post's Telangana Circle and Stree Nidhi: Partnering for Financial Inclusion, Indian School of Business (ISB), Hyderabad, 2026. Available at link :-

https://drive.google.com/file/d/1OGqZ95b1pTw_OAOi2NHA4IL6a890dqiG/view?usp=drive_link

Chapter :14 Settlement of Deceased Claim Cases

Objective:

To train IP Induction trainees on procedures, documentation and responsibilities in handling settlement of deceased depositor claim cases under CBS (Core Banking Solution). This chapter gives overview of Chapter 19 of CBS Manual.

Overview:

When a depositor of any National (Small) Savings Scheme account or certificate passes away, the Post Office must ensure prompt and lawful settlement of their deposits to the rightful claimant.

14.1 Basis of Settlement

Claims can be settled on the basis of:

1. Nomination
2. Legal Evidence
3. Without Legal Evidence

(at the discretion of the sanctioning authority up to ₹5,00,000)

14.2 Types of Claim Cases

A. Where Nomination Exists

- Nominee(s) are entitled to receive the full amount irrespective of amount.
- Required documents:
 - ✓ Claim Form (in duplicate)
 - ✓ Original or verified copy of Death Certificate
 - ✓ Passbook/Certificate(s)
- If multiple nominees exist → Payment as per proportions specified in nomination.
- If one nominee is deceased → Proof of death of that nominee must be attached.

Key Notes:

- Payment to nominee releases Post Office from further liability.
- If a legal heir produces a court-issued Succession Certificate/Probate/Letter of Administration before settlement, that will take precedence.
- Unregistered but valid nomination can be registered later with Divisional Superintendent's approval.

Processing of Deceased Claim at Post Office:

➤ Submission of Claim:

- Claim must be submitted at the Post Office where the account/certificate stands.

- If submitted elsewhere, the receiving Post Office (GDS BPM/ SPM/ PM/ Sr.PM/ CPM/ Director) must:
 - ✓ Accept the claim form and documents.
 - ✓ Obtain witness signatures.
 - ✓ Forward the complete claim to the concerned office by Service Insured Post on the same day.
- **Verification by Postmaster (Office where account stands):**
 - Match depositor's name in Finacle, passbook/certificate and death certificate.
 - Check nomination details in Finacle.
 - Verify balance in passbook/certificate with Finacle.
 - Ensure no court order, tax lien, pledge, or freeze exists.
 - Confirm nominee's identity through valid ID and address proof.
- **Sanction & Payment:**
 - After verification, enter details in the deceased claim register and sanction payment to the nominee(s).
 - If claim was received from another office → send sanctioned claim form back by Service Insured Post for obtaining claimant's acquittance.
 - Collect original certificates (if any) and forward them to the paying office.
- **Account Closure & Payment Method:**
 - No separate closure form needed - acquittance on the claim form acts as closure voucher.
 - Payment through:
 - ✓ Crossed cheque (sent by insured post), or
 - ✓ Transfer to claimant's POSB/Bank account (details with passbook copy or cancelled cheque).
 - Intimation of payment and closure report must be sent to the claimant.

B. Claims Supported by Legal Evidence

Applicable **when no nomination exists.**

- **Legal evidence includes:**
 - ✓ Succession Certificate issued under Indian Succession Act, 1925 issued by court or legal heir certificate issued by the revenue authority not below the rank of Tahsildar having jurisdiction.
 - ✓ Probate of Will
 - ✓ Letter of Administration
- In case of dispute Succession Certificate issued under Indian Succession Act, 1925 issued by court will prevail. (SB Order 16/2023)

- **Documents Required:**

- ✓ Claim Form (in duplicate)
- ✓ Original or attested Death Certificate
- ✓ Supporting legal evidence

- **Sanctioning Authority:**

Office Level	Financial Limit
Time Scale / LSG	50000/-
HSG II and Above	Unlimited
Divisional Head	Unlimited

- **Verification to be done by Postmaster:**

- ✓ Name match (Death Certificate vs. Account)
- ✓ Account balance
- ✓ No pending legal/court orders
- ✓ ID and address proof of claimant

C. Claims Without Nomination / Legal Evidence

Applicable when:

- No nomination or legal document exists.
- Account balance $\leq$ ₹5,00,000.
- At least 6 months have passed since the depositor's death.
- If the eligible amount in the deceased depositor's account does not exceed ₹5,00,000, the Authorised Officer of the Accounts Office (or an authority specified by the Government Savings Bank) may sanction payment.
- Such payment can be made without legal evidence, provided that:
- Reasons are recorded in writing by the sanctioning authority. (SB Order 16/2023)
- The claimant appears to be the rightful person entitled to receive the amount or to administer the deceased's estate.
- The claimant submits an application in Form-11 along with required supporting documents.

- **Documents Required:**

- ✓ Death Certificate
- ✓ Passbook / Certificate
- ✓ Affidavit (Form-13)
- ✓ Letter of Disclaimer (Form-14)
- ✓ Bond of Indemnity (Form-15)

(Forms to be executed on non-judicial stamp paper as per state Stamp Act.)

- **Sanction Limits (Without Legal Evidence)**

Authority	Limit (₹)
-----------	-----------

Sub Postmasters (Time Scale / LSG SOs)	50,000
HSG Postmasters in SOs and Non-Gazetted HPOs	1,00,000
Senior PM / SP / Sr. SP / Chief PM / Divisional Head	5,00,000

- Claims above ₹5 lakh require Succession Certificate or legal heir certificate issued by the revenue authority not below the rank of Tahsildar having jurisdiction or Probate of will or letter of administration.
- In case of dispute Succession Certificate issued under Indian Succession Act, 1925 issued by court will prevail. (SB Order 16/2023)

- **Timeline:**

- Claim with nomination → 1 working day
- Other claims → 7 working days
- Divisional Office disposal → within 7 days of receipt

14.3 Guidelines for Sanctioning Authorities

- Section 4A & 5 of the Government Savings Promotion Act, 1873 empower sanctioning authorities to decide and protect them from bonafide errors.
- Confirm claimant's identity through witnesses and ID proof.
- Payment to natural guardians of minors can be made without guardianship certificate.
- If passbook is lost, closure may be allowed with Divisional Head's approval.
- Duplicate certificate/passbook may be issued in nominee's name if original lost.

14.4 Special Cases

(i) Minor or Person of Unsound Mind

- If nomination exists → Payment to nominee.
- If not → Payment to guardian (father/mother or legal guardian).
- Guardian must certify that the minor is alive and money is for the minor's benefit.

(ii) Claimants Abroad

- Authentication of claim documents are required to be carried out by Indian Embassy/Consulate, if reciprocal arrangements under Section 14 of the Notaries Act, 1952 and HAGUE APOSTITLE CONVENTION do not exist between India and that country.

(iii) Missing Depositor (Unheard for 7+ years)

- Presumption of death under Section 107/108 of the Indian Evidence Act.
- Required documents:
 - ✓ FIR copy
 - ✓ Non-traceable report / Court declaration
 - ✓ Letter of Indemnity

14.5 Operational Procedure in CBS

(i) Marking CIF as 'Deceased'

- Counter PA marks CIF → Supervisor verifies.

(ii) Transfer to Claimant

- **Within Post Office:** Use HCCA menu → merge CIF → close account → credit claimant's account.
- **To Bank:** Close account → transfer via ECS.

(iii) Payment Method

- Only through crossed cheque or account transfer.
- No cash payment.
- Sub Offices not authorized for cheques must obtain from HO/GPO.

14.6 Register & Record Maintenance

(i) Acknowledgement of Claim

To be issued on the same day of claim receipt, including:

- Date/time
- Name & Account details
- Scheme name
- Serial number of claim register entry

(ii) Deceased Claim Register

Must record:

- Date of claim receipt
- Claimant's name & address
- Relationship to deceased
- Account details & balance
- Date of sanction/payment

(iii) Monitoring:

- Reviewed monthly by Head of Office or Section.
- No case should remain pending beyond 7 working days.
- All inspecting officers while visiting/inspecting any post office or administrative office should examine this register to see that no case is delayed beyond 7 working days and if any such case is noticed, separate report should be sent to higher authority,

14.7 Role of Branch Post Offices (BOs)

- BPM to:
 - ✓ Record "Depositor Died" in the BO Journal and Specimen Signature Book.
 - ✓ Stop transactions immediately.

- ✓ Forward claim with documents to Account Office for sanction.
- Account Office handles settlement and sanction.

14.8 Reconciliation Certificate

Used when the depositor's name differs in records or certificates.
Issued by **Head of Division / GPO / Gazetted Officer** after verification.

14.9 Key Do's & Don'ts

✓ Do's

- Verify all documents and witness signatures.
- Settle eligible claims within prescribed time.
- Maintain claim register accurately.
- Respect claimant confidentiality.

✗ Don'ts

- Make cash payments.
- Accept incomplete claim forms.
- Delay marking CIF as "Deceased".
- Proceed without verifying death proof.

Chapter :15 Postal Life Insurance & Rural Postal Life Insurance

15.1 Post Office Life Insurance Rules 2011

Rule.1 SHORT TITLE, EXTENT AND COMMENCEMENT

- (1) These rules may be called Post Office Life Insurance Rules - 2011
- (2) These extend to the whole of India.
- (3) These shall come into force on the date of its notification in the Official Gazette of India.

Rule.2 The President reserves the right of making from time to time such addition, alteration or modification in the rules or in the premia to be paid as may be considered necessary, provided that no such addition, alteration or modification shall affect the terms of any contract for a policy which any person may have made with the Director General of Postal Services under these or any other rules in force at the time of making the contract, unless such person has given his consent in writing to such addition, alteration or modification.

Rule.3 The administration of the Post Office Life Insurance Fund and Rural Post Office Life Insurance Fund under these rules is vested in the Director General of Postal Services who is authorized to issue from time to time such subsidiary regulations and orders as may be deemed necessary provided that no such regulation or order shall be inconsistent with any provision of these rules or any rules that may hereinafter be made by the President.

Rule.4 The Post Office Life Insurance Rules, 2011 shall apply to the Postal Life Insurance and Rural Postal Life Insurance of the Department of Posts mutatis mutandis.

Rule.5 DEFINITION

In these rules: -

- (1) "Acceptance letter" is an intimation sent by Accepting Authority to the proposer regarding acceptance of proposal.
 - (2) "Accepting Authority" means an officer who is authorised to accept the proposal for Postal Life Insurance policy/ Rural Postal Life Insurance policy.
 - (3) "Age proof" means the proof given by the proposer as prescribed by the Department from time to time to determine his/her age on the next birth day on the date of proposal.
 - (4) "Anticipated Endowment Assurance" means a life insurance contract entered into by Government to pay a given sum of money, in stipulated instalments, to an individual or his assignee, on survival to the end of specified periods, or to pay the given sum of money in one lump sum to his legal representatives or assigns on his death, if death occurs before the specified date of maturity.
 - (5) "Auto paid up" means a policy for which 36 or more premiums have been paid and also has completed three years or more duration from its date of acceptance and the policy holder without intimation discontinues payment of further premia. However, the policy shall be maturing on the same date as the original policy, either for the original sum assured, when the future premiums, as admissible, payable are compounded by a single payment, or for a reduced sum assured, when the premium in respect of the original policy are discontinued before the stipulated term.
- 5(A). A "Central Processing Centre (CPC)" means a Branch of Head Post Office, where all work relating to PLI/RPLI is carried.

(6) "Children Policy" means a life insurance contract entered into by Government to pay a given sum of money to a child or his/ her parent at a certain specified period of child's life or to his/her legal representatives or assigns at his/her death, if death occurs before the specified date.

(7) "Commutation" means any alteration in a contract of insurance excepting one in the date of maturity and includes alteration in the amount of premium in the premium-term, or in the sum assured.

(8) "Conversion" means any alteration affecting the date of maturity of a contract of insurance and includes not only alteration from Whole Life Insurance class to the Endowment class but also the antedating or post dating of the maturity of an Endowment policy and consequent increase/decrease of premium.

(9) "Convertible Whole Life Assurance" means a life insurance contract entered into by Government to pay a given sum of money with accrued bonus to the insured either on attaining the age of 80 years, or on death of the insured to his /her legal representatives or assignees whichever occurs earlier, with option to the policy holder to convert the policy, at the end of 5 years (with a grace period at end of 6 years) from the date of commencement of risk into an Endowment Assurance after prescribed maturing terms.

(10) "Date of Acceptance" means the date on which the proposal is accepted and mentioned in the "Acceptance letter" issued to the proposer.

(11) "Date of commencement of risk" means the date on which the proposal is accepted. No claim shall lie with Postal Life Insurance or Rural Postal Life Insurance before date of acceptance.

(12) "Direct Agent"^{2,3} means an Insurance Agent engaged by the competent authority who receives or agrees to receive payments by way of commission or other remuneration in consideration of his/her soliciting or procuring PLI/RPLI business including business relating to continuance, renewal or revival of policies of PLI/RPLI.

(13) "Director PLI" means the Director, Postal Life Insurance, Kolkata.

(14) "Due date of premium" means the first day of the month for which the premium is payable.

(15) "Endowment Assurance" means a life insurance contract entered into by Government to pay a given sum of money to an individual or his assigns at a certain specified period of his life or to his legal representatives or assigns at his death, if death occurs before the specified date.

(15)A. "Free Look Period" means a period of 15 days from the date of delivery of the policy at the address of the insurant during which the insurant may make a request to the Department of Posts for cancellation of his policy.

(15)B. "General Post Office (GPO)" means the first-class Head Office situated at the Headquarters of the Head of a Circle or, where there are more than one such Head Office, the one attached to the Headquarters.

(16) "Head of Division" means Head of Postal Division/ RMS Division/ Chief Post Master.

(16)A. "Head Office (HO)" means a main Post Office of a group Post Offices consisting of itself and a number of small offices called Sub and Branch Offices which have been placed under its Accounts jurisdiction.

(17) Deleted.

(18) "Insured" or "insured person" means the person to whom a policy of Postal life insurance/Rural Postal Life Insurance has been issued.

(19) "Joint Life Insurance/Yugal Suraksha" means a life insurance contract entered into by Government to pay a given sum of money to an individual or his/her surviving spouse or his/her assigns after a certain specified period of term or his/her legal representatives or

assigns at his/her death, if death occurs before specified term of period.

(20) (a) "Lapsing of policy" –a policy which is in existence more than three years shall be treated as lapsed if premium/ premia remain unpaid for more than twelve months. (b) a policy which is in existence for less than three years shall be treated as lapsed if premium/ premia remain unpaid for more than six months.

(21) "Life Insurance" contract is a contract by which the Government, in consideration of a certain premium, either in a gross sum or periodical payments, undertakes to pay the person for whose benefit the insurance is made, a stipulated sum upon the expiry of a fixed period, or a stipulated sum upon death of the person whose life is insured.

(21)A. "Manager" or "Postmaster" means Chief Postmaster of General Post Office /Sr. Postmaster/Head Postmaster of Head Office or Director of New Delhi HO/Mumbai GPO/Kolkata GPO, as the case may be, who will be head of Central Processing Centre of PLI/RPLI (GPO/Head Office).

(22) "Marketing staff"⁵ is an official or person who is authorized by the competent authority to procure Postal Life Insurance and Rural Postal Life Insurance business. The marketing staff includes IPOs, ASPOs, ASRMs, Ex- D.O (PLI), PRI (P), Post-masters, Selected Postal Assistant, Postman, Retired GDS BPM, D.O (PLI) Field Officer (PLI), SPM (Rural S.O), GDS staff and also includes Direct Agents such as Anganwadi worker, Mahila Mandal worker, Ex-Serviceman, Retired school teacher, SHGs, Gram Pradhan & Member Gram Panchayat and any other official/person as considered suitable by the Head of Postal Division.

(23) "Paid up Policy" means a policy which requires no further payment of premium in respect of it, but maturing at the same date as the original policy, either for the original sum assured, when the future premiums as admissible payable are compounded by a single payment, or for a reduced sum assured, when the premium in respect of the original policy are discontinued before the stipulated term.

(24) "Pay and Accounts Officer and Drawing and Disbursing Officer" means the Officer whatever is his official designation, in whose office the account of pay and allowances of the proposer or the insured person is maintained.

(25) The "Period of Grace" extends until the last day of the calendar month for which the premium is due. If the last day falls on a Sunday or a Postal holiday, the grace period for payments at the Post Office counter will be the day before. However, premiums can still be paid online even on Sundays or Postal holidays.

(26) "Policy" means the written or the electronic copy of policy bond having a digital signature available at Digi locker platform or any other mode authorized by the Department from time to time, containing the terms of contract in respect of insurance.

(27) "Policy in Force" means a policy for which all the due premia have been paid regularly and such policy has neither become 'void' nor 'lapsed' under Post Office Life Insurance Rules 2011 applicable from time to time.

(28) "Post Office Life Insurance Fund (POLIF)" means the amount outstanding in the fund arising out of Postal Life Insurance.

(29) "Postal Life Insurance (PLI)" includes Whole life Insurance, Endowment Assurance, Convertible Whole Life Assurance, Anticipated Endowment Assurance, Joint Life Insurance and Children Policy and such other schemes as may be introduced by the Department of Posts from time to time.

(30) "Postmaster General" means the Head of Postal Circle or Region concerned and includes all officers exercising the powers of a Postmaster General in Postal Life Insurance and Rural Postal Life Insurance matters.

(31) "Post Office" means a Head or Sub-Post Office or Branch Post Office in India under the control of the Director General of Postal Services. For insurant on Field Service with an

expeditionary Force, it includes Base Post Offices as well.

(32) "Premium" means the periodical payment for any policy.

(33) "Proposer"/ "Proponent" means the person who applies for scheme/schemes of PLI/RPLI.

(33)A. "Primary Identifier/Proof of Identity" means Aadhar number an identification number as defined in clause (a) of section 2 of Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016) for purchase of a Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) policy.

(34) "Rural Post Office Life Insurance Fund (RPOLIF)" means the amount outstanding in the fund arising out of Rural Postal Life Insurance.

(35) "Rural Postal Life Insurance (RPLI)" includes Whole life Insurance, Endowment Assurance, Convertible Whole Life Assurance, Anticipated Endowment Assurance, Children Policy and 10 Year policy in Rural Postal Life Insurance and such other schemes as may be introduced by the Department of Posts from time to time.

(36) "Surrender Value" of a policy means the amount that is payable to an insured, when he foregoes the contingent benefit of his policy and surrenders it for an immediate payment, provided at least 36 premiums have been paid and policy has completed minimum 36 months duration.

(37) "Void" means a policy which is less than three years duration and any premium(s) that have become due, not paid either on the first day of the month for which the premium is due or within the period of grace.

(38) "Whole Life Assurance" means a life insurance contract entered into by Government to pay a given sum of money with accrued bonus to the insured on attaining the age of 80 years, or to his/ her legal representatives or assignees on death of the insured, whichever occurs earlier, provided the policy is in force on the date of claim.

GENERAL RULES:

Rule.6 Eligibility Conditions for Postal Life Insurance

The following persons are eligible to the benefits of the Post Office Life Insurance fund provided their age is not less than 19 years and not more than 55 years on the next birth day on the date of proposal, except in case of Anticipated Endowment Assurance, Joint Life and Children policy for which the minimum and maximum age limits are prescribed separately: -

(1) All permanent and temporary employees of Central/State Governments, Universities established by Governments (Centre/ State), Gramin Dak Sewaks, Government Aided educational institutions, Nationalized Banks, State Bank of India, Subsidiary Banks of State Bank of India, Financial Institutions notified by Government, Defence personnel (Army, Navy, Air Force), Personnel of para military force including Assam Rifles, ITBPF, CISF, BSF and CRPF etc., Regular employees of Public Sector Undertakings⁷(Centre and State), Regional Rural Banks^{8,10}, Permanent & temporary servants of local bodies paid from "Local Funds" as defined in Fundamental Rule 9 (14).

(2) All permanent and temporary employees of the Council of Scientific and Industrial Research, The Medical Council of India, The Dental Council of India, The Nursing council of India and The Pharmacy Council of India⁹.

(3) Industrial and Work-charged employees in the Department of Posts and Department of Telecommunications whose pay is regulated under the "Fundamental Rules".

(4) All permanent and temporary employees of autonomous body established by stipulated rules of Centre/State governments⁹.

(5) Members of the Defence Services including those holding short service commission,

extended service commission and other kinds of non-permanent commissions are also eligible to join the fund.

(6) Employees engaged/appointed on contract basis by Central/ State Governments, where contract is extendable.

(7) Employees of Joint Ventures in which Central/ State Governments/ Public Sector Undertakings/ Nationalized Banks have minimum holding of 10 percent.

(8) Members/employees of Credit Cooperative Societies and other cooperative societies registered with Government under the Cooperative Societies Act and partly or fully funded from the Central/State Governments/RBI/SBI/Nationalized Banks/ NABARD and other such institutions notified by Government.

(9) Employees of Deemed Universities and Educational Institutes accredited by recognized bodies such as National Assessment and Accreditation Council, All India Council of Technical Education, Medical Council of India, etc. and/ or affiliated to Universities/ Boards, etc.

(10) Employees of all Scheduled Commercial Banks.

(11) Employees (teaching/ non-teaching staff) of all private educational institutions/ schools/ colleges etc. affiliated to recognized Boards (recognized by Centre/State Governments) of Secondary/Senior Secondary education i.e. CBSE, ICSE, State Boards, Open Schools, etc.

(12) Professionals such as Doctors (including Doctors pursuing Post Graduate degree courses through any Govt/Private Hospitals, Residents Doctors employed on contract/permanent basis in any Govt/Private Hospitals etc), Engineers (including Engineers pursuing Master's /Post Graduate degree after having passed GATE entrance test), Management Consultants, Chartered Accountants registered with Institute of Chartered Accountants of India, Architects, Lawyers registered with Bar Council of India/ States, Bankers working in Nationalized Banks and its Associate Banks, Foreign Banks, Regional Rural Banks, Scheduled Commercial Banks including Private Sector Banks etc.

(i). All types of Degree / Diploma /Post-Graduate Diploma holders in professional courses such as management, computer application, software development, agriculture, horticulture, journalism, mass communication, hospital administration, pharmacy, dental and veterinary courses, hotel management and catering technology, tourism and travel management, tourism administration, fine arts, fashion design, interior design, web design, gem, Jewellery and diamond design, textile design, leather design, sports science and technology, pilot, visual communication, nutrition, physiotherapy, audiology, speech therapy, optometry, fisheries, home science, food production, JBT, DIET, B.Ed., M.Ed. etc. Such degree/diploma should be from a Central/State Government recognised institution.

(ii). Journalist and employees of print, electronic and digital media companies.

(iii). Lawyers and employees of State Bar Councils.

(iv). Regular employees working in Endowment Department of temples and religious places.

(v). Nurses, para-medical staff, technicians and regular employees of private and government hospitals.

(vi). All types of ITI courses recognised by Central/State Government.

(vii). AMIE / Degree/ Diploma in civil, electrical, mechanical, architecture, agriculture and other branches of engineering recognised by Central/State Government.

(viii). Chartered Accountants, Company Secretary, Cost and Work Accountants of Comptos to activate Windows ICAI/ICSI/ICWA

(13) Employees of listed companies of NSE (National Stock Exchange) and Bombay Stock

Exchange (BSE) in IT, Banking & Finance, Healthcare/Pharma, Energy/Power, Telecom, Infrastructure Sector etc., where employees are covered for Provident Fund/ Gratuity and/or their leave records are maintained by the establishment.

NOTE 1: - If a member of the Defence Service is transferred to Reserve then his policy shall be converted into cash policy for payment of premium in cash at any post office or online on the authorized website of the Department on or before last day of the month to which the premium relates. If the last day happens to be a Sunday or a Postal holiday and insurant wants to make payment in cash at Post Office counter, the amount should be paid on the previous business day.

NOTE 2: - Eligible Joint Ventures/ Cooperative Societies and Deemed Universities/ Educational Institutions mentioned at Sub Rule (7), (8) and (9) above will be notified in Schedule 'A' of these rules by Director General of Postal Services from time to time.

NOTE 3: - In case of WLA and EA plans under PLI, the minimum term of the policy for proponents above the age of 50 years where sum assured exceeds '5 lakh, will be 7 years and further for a person aged 54 years the minimum term will be 6 years.

NOTE 4: - If the death of the insured arise either directly or indirectly as a result of aviation otherwise than as a fare paying passenger in an aircraft authorized to undertake public transport or as a servant of Government of India in the Indian Navy or Air Force, only the surrender value acquired by the policy will be payable under the policy provided that the surrender value will be paid only if 3 years premia have been paid on the policy and the policy is of not less than 3 years duration.

(14) Graduates/Diploma holders from Universities/Institutions recognized by Central /State Governments.

Rule.7 Limits of Sum Assured in Postal Life Insurance

Any person who is eligible to the benefit of the Post Office Life Insurance Fund under Rule 6, may effect an insurance- Whole Life Assurance, Endowment Assurance, Convertible Whole Assurance, Anticipated Endowment Assurance and Yugal Suraksha Policy or all of them on his life for a sum not less than '20,000/- in each class but not more than an aggregate of 'Fifty Lacs (50,00,000/-)^{12,13,14} in respect of one class/ all classes of insurance policy(s) taken together. The value of policy shall be taken in multiples of ' 10,000/-, ¹¹ after minimum limit of ' 20,000/- i.e. ' 20,000/-, ' 30,000/-, ' 40,000/-, ' 50,000/- and so on.

Rule.8 Life Insurance and Endowment Assurance and other types of Assurance

Whole Life Assurance or Endowment Assurance or Convertible Whole Life Assurance Policy can be made effective by making a monthly payment of premium till the end of selected term or death of the insured person, whichever is earlier, as specified in Table I^{15, 19}, II^{15,16,18,19} and III^{15,17} respectively of these rules.

In case of Endowment Assurance, Policy can also be made effective by making Quarterly/ Half Yearly/ Yearly payment of premium, as per the mode opted by the insurant at the time of proposal, specified in Tables II-A/II-B/II-C, respectively.

Anticipated Endowment Assurance and Joint Life Assurance can be made effective by making a monthly payment of premium till the end of selected term or death of the insured person, whichever is earlier, as specified in Table IV¹⁵ and Table V⁴ respectively of these rules. The monthly payment in respect of Children Policy shall be regulated by Table VI¹ of these Rules.

NOTE: - In every case except that of Anticipated Endowment Assurance and Joint Life Assurance, the maximum number of monthly premiums payable is twelve times the difference between the age at entry according to which the premium is charged and the age at which payments are to cease. In case of Anticipated Endowment Assurance and Joint Life Assurance, the maximum number of monthly premiums payable is twelve times the selected term.

Rule.9 Anticipated Endowment Assurance (Introduced w.e.f. 01-02-1984)

A policy under this scheme will be available in two plans, one of 15 years and the other of 20 years term. The minimum age at entry for both the plans shall be 19 years on the next birth day whereas the

upper age limit shall be 45 years and 40 years for 15 years and 20 years term respectively. The sum assured under both the plans shall be paid in four installments as given below Table IV, Table X. In case of death of insured at any time during the term of the policy, the full sum assured will be paid along with the accrued bonus without making any adjustment of the periodical survival benefit payments already made. Neither any surrender value nor any loan shall be granted for the policy issued under this scheme. No conversion from/ to this policy is permissible. In the event of cessation of premium before maturity age, the reduced paid up assurance will be granted, provided premiums have been paid for not less than three years, only at the date of maturity, that is at the end of stipulated plan term or on death of life assured and no further periodical payments on account of survival benefit will be paid.

Rule. 9(A) Rural Postal Life Insurance (Introduced w.e.f. 24-03-1995)

(a) "Rural Postal Life Insurance scheme-1995" called 'Rural scheme'^{20,21} is envisaged to provide insurance cover to the rural public in general and benefit weaker sections and women workers of rural areas in particular. Post Office Life Insurance Rules-2011 as amended from time to time shall be applicable to the "Rural Scheme" mutatis-mutandis except where special provisions have been made and notified under this scheme. The scheme shall cover all persons, male or female, who permanently reside in rural areas and ordinarily residents in India to the exclusion of Foreigners and Non-Resident Indians. Persons fulfilling such eligibility conditions should be between 19 years and 55²² years of age on next birth day, except for Ten Year Rural PLI and Anticipated Endowment Assurance plan for which upper age limit is prescribed separately. A policy holder who subsequently shifts his/her residence outside India shall make arrangements to make payments of due premia within India in the specified Post Office in Indian currency. The claims in respect of policies of such persons shall be settled in Indian currency in accordance with Post Office Life Insurance Rules 2011. The existing plans of PLI viz. Whole Life Insurance, Convertible Whole Life Insurance, Endowment Assurance and Anticipated Endowment Assurance are available under "Rural Scheme". The minimum limit for insurance under this scheme shall be '10,000/- (' ten thousand only) and maximum limit under medical scheme, taking total sum assured together under all plans shall not exceed ' 10,00,000/-²⁵ (' ten lakh only), while the maximum limit in respect of non-medical scheme, taking total sum assured together under all plans shall not exceed Rs. 1,00,000/- (Rs. One Lakh only). The value of policy shall be taken in multiples of '5000/-, after minimum limit of '10,000/- i.e.'15000/-, '20000/-, '25000/-, '30000/, '35000/- and so on. In case of non-medical policies²³, the terms and conditions as that of Post Office Life Insurance Rules 2011 amended from time to time shall be applicable. The rates of premium applicable to different plans under "Rural Scheme" shall be the same as per the premium tables

notified under different plans of the Postal Life Insurance schemes by the Department from time to time except where different rates of premia are specifically prescribed for any "Rural Scheme". The premium tables for Whole Life Assurance, Convertible Whole Life Assurance, Endowment Assurance and Anticipated Endowment Assurance are given as Tables VII, VIII, IX and X at end of these rules. The terms and conditions for Anticipated Endowment Assurance under "Rural Scheme" are the same as prescribed in Postal Life Insurance.

- (b) The maximum limit of sum assured with non-standard proof of age shall be 'one lac. The 5% extra premium will be loaded and policies with sum assured of more than ' 25,000/- should be subject to usual medical examination. Also, any one taking policies worth or more than ' 25,000/- (sum assured) with non- standard proof of age shall not be beyond 45 years of age²⁴.

Note 1 : If the death of the insurant arise either directly or indirectly as a result of aviation otherwise than as a fare paying passenger in an aircraft authorized to undertake public transport or as a servant of Government of India in the Indian Navy or Air Force , only the surrender value acquired by the policy will be payable under the policy provided that the surrender value will be paid only if 3 years premia have been paid on the policy and the policy is of not less than 3 years duration.

Rule.10 Ten-Year Rural Postal Life Insurance Plan (Introduced w.e.f. 24-03-1995)

- (a) A policy under this plan shall be available for ten years only²⁶. The minimum sum assured under this plan shall be '10,000/- ('ten thousand only) and the maximum limit taking total sum assured together under all plans shall not exceed ' 10,00,000/- ('ten lakh only), while the maximum limit in respect of non-medical scheme, taking total sum assured together under all plans shall not exceed ' 25,000/- (' twenty five thousands only). A person who is not less than 19 years and not more than 45 years of age on his/her next birth day shall be eligible for this plan. Under this plan two installments of periodical survival benefits shall be payable to the insurant as a percentage of sum assured in case the insured survives the specific period as indicated below the premium table XI at the end of these rules and the remaining amount shall be payable at the time of maturity along with the bonuses accrued thereof. In case of death of the insured person at any time during the term of the policy, full sum assured shall be payable along with the accrued bonus without adjustment of the survival benefit(s) already paid or which were due to be paid i.e. due survival benefit(s) which remain unpaid shall be paid along with the amount of claim.
- (b) No surrender or loan facility shall be available under this plan. No conversion to/ from this plan is permissible. In the event of cessation of premium before maturity age, the reduced paid up assurance will be granted, provided premiums have been paid for not less than three years, only at the date of maturity, that is at the end of stipulated plan term or on death of life assured and no further periodical payment on account of survival benefit will be paid.
- (c) Under this 'Plan', in such cases where the insurant is unable to pay the due premia against his/her policy as direct consequences of a natural calamity, such as floods, droughts or earth quakes, in the area in which the insurant permanently resides, provided he/she had declared the said residence in his/her proposal form, no interest/ fine shall be charged from him/her in respect of arrears of premia as accrued and subsequently paid by him up to a maximum period of 12 months from the date of occurrence of such natural calamity. The Postmaster General may also permit

payments of such arrears of premia subsequently in monthly installments, not exceeding six installments if the insured so desires. In such cases where the death of the insurant occurs within twelve months of the date of occurrence of the natural calamity and where the premia had remained unpaid from the month of occurrence of such natural calamity, the policy shall be entertained by the Department. However, in such cases where the premia are in arrears before the said date of occurrence of the natural calamity or beyond twelve months of the occurrence of the natural calamity, shall not come under the purview of this exemption and shall be treated at par with other cases under normal rules. Further, in such cases where Postmaster General has permitted payment of arrears of premia in installments and where death of the insured takes place any time after the first installment of arrears is paid the policy shall be deemed to be in force and shall be entertained by the Department, provided all other regular premia except such arrears which were permitted to be paid in installments have been paid by insured regularly. In all aforesaid cases the arrears of premia shall be recovered from the claim amount payable to the legal heir/ nominee of the insurant. In all the aforesaid cases, a certificate shall have to be produced by the insurant/claimant from District Collector confirming the fact of the natural calamity in the area in which the insurant resides/residing causing damage to life or property belonging to the insurant.

Rule.11 Joint Life Assurance (Introduced w.e.f. 01-08-1997)

The policy under this plan shall be issued to a person with his/her spouse who is literate and has independent income for providing insurance cover to both the spouses. The policy shall be limited to a term not less than five years and not exceeding 20 years. The person who has more than one spouse living, such cover will be available only in respect of the eldest spouse. The age at entry of the spouses should not be less than 21 years and more than 45 years and at maturity, the older spouse should not be more than 60 years on his/her next birth day. Both the spouses under this plan shall have to undergo the prescribed medical examination as per these rules irrespective of the sum assured. The premium shall be based on equivalent age on next birth day, which will be calculated by addition to the lower age depending upon difference in the ages of spouses. The schedule to calculate equivalent age next birth day is given along with Table V⁴. The payment of premium shall cease on the death of any one of the spouses. The sum assured with accrued bonus shall be payable at the end of endowment term (date of maturity) if both survive. Otherwise, the sum assured with accrued bonus will be payable on the death of one spouse before maturity, to the survivor. In case of death of both the insured lives simultaneously, the sum assured with accrued bonus shall be payable to the nominee/legal heir. No claim, whatsoever, shall be entertained, if the policy lapses under these rules.

Note-1

- i. In case of divorce etc., the Yugal Suraksha policy can be converted into Endowment Assurance policy.
- ii. On conversion of Yugal Suraksha to Endowment Assurance policy, insurant will not be provided the maturity term under Endowment Assurance policy more than the maturity term opted under Yugal Suraksha policy and in case the same/equal term is not available in the Endowment Assurance policy, the Yugal Suraksha policy can be converted to an immediately lower term available term of maturity under Endowment Assurance policy.

- iii. If premium under Yugal Suraksha is lower than that under the proposed Endowment Assurance policy under the revised term (If applicable), the increased premium should be charged from the date of conversion of the policy. Further the difference in the premium along with interest @ 12% p.a. (which is being charged in case of defaults) may also be charged from the date of commencement of the Yugal Suraksha policy to the date of conversion to the Endowment Assurance policy, before the policy is converted into Endowment Assurance policy.
- iv. If premium under Yugal Suraksha is higher than that of the proposed Endowment Assurance policy under the revised term (If applicable), the reduced premium should be charged from the date of conversion of the policy. However, the excess premium received prior to date of conversion may neither be refunded nor adjusted in future premiums as the risk on both insurant was being covered earlier, under Yugal Suraksha policy.

Rule.12 Children Policy (Introduced w.e.f. 20-01-2006)

The scheme is envisaged to provide insurance cover to maximum two children of a policy holder of Postal Life Insurance and Rural Postal Life Insurance, provided that only one such policy will be allowed for a child against one policy of the father/mother. This is a separate policy. If the father/mother (called insured) of the child has already taken policy(s) or is proposing to take policy(s) on their life either as Whole life or Endowment Assurance (called Main Policy) for a sum assured not less than the sum assured of Children Policy, then Children Policy in respect of their own child/children shall be issued to such insured. The age of child should be between 5 years and 20 years. The maximum age of main policy holder should be below 45 years.

The minimum limit for Insurance under this scheme shall be '20,000/- (' Twenty Thousand only). In case of PLI, the maximum Sum Assured under this scheme shall not be more than '3,00,000/- ('Three Lakhs only) or the Sum Assured of the father or mother, whichever is less in respect of each individual policy and in case of RPLI, the maximum Sum Assured shall not be more than ' 1 lakh ('One Lakh only) or the Sum Assured of the father, mother, whichever is less in respect of each individual policy. Total Sum Assured of this Policy with the other Policy (ies) of the Insured shall not exceed the upper limit of the Sum Assured that is allowed under PLI/RPLI from time to time.

Rule.13 Medical Scheme

(a) In every case where a proposal for Postal Life Insurance or Rural Postal Life Insurance is submitted, the proposer must undergo a medical examination by the prescribed medical authority (except where the proposal is up to sum assured of Rs. 5,00,000/- (Rs Five lakh) in PLI or Rs. 1,00,000 /- (Rs. One lakh)*in RPLI together with any other Non-Medical Policy/Policies which the proposer may hold or proposes to hold under the Non-Medical Scheme and age of proposer is not exceeding 40 years (in PLI) and 35 Years (in RPLI) on next birthday) and must be declared fit for such insurance by the said authority. Further, a PLI policy upto Rs. 2,00,000/- (Rs. Two lakh) of sum assured will be a non -medical policy irrespective of age limit.

(b) The medical examination shall be carried out as per Rule 24, by the prescribed medical authority depending upon the amount of insurance involved and the fees on account of medical examination shall be borne by the Department in accordance with Rule 26. However, if second medical opinion is required to be obtained the fee thereof shall be paid by the proposer in case he is responsible for the delay in acceptance of proposal otherwise the fee shall be borne by the Department.

Rule.14 Non-Medical Scheme (PLI) –

Any person, whose age on next birthday does not exceed 40 years and who is eligible for a Postal Life Insurance under Post Office Life Insurance Rules, 2011 and anyone who had applied for a Life Assurance Policy either under NonMedical or Medical Scheme and had not been turned down by any insurance company operating in India, may apply for a Non-Medical Policy in PLI in multiples of '10,000/- ('Ten thousand), for such sum assured which shall not exceed '5,00,000/- (' Five Lakh) together with any other Non-Medical policy/policies which the proposer may hold or proposes to hold under the said Non-Medical Scheme. Further the total sum assured shall not exceed '50,00,000/- (' fifty Lakhs) together with any Non-Medical or/and Medical policy/policies which the proposer may hold or proposes to hold. The medical history of the proponent should not reveal any adverse features and the proponent is medically fit at the time of proposal and had not suffered with any chronic disease and hospitalized during the two years prior to the date of proposal. Only Endowment Assurance Policies will be issued under this scheme.

Note: - 'Maximum aggregated sum assured limit of non-medical RPLI policy/ies with non -standard age proof will remain '25,000/- (' twenty-five thousand only).

Rule.15 Non-Medical Scheme (RPLI) –

Any person, whose age on next birthday does not exceed 35 years and who is eligible for a Rural Postal Life Insurance, with the exclusion of handicapped persons and anyone who had applied for a Life Assurance Policy either under Non-Medical or Medical Scheme and had not been turned down by any insurance company operating in India, may apply for a Non-Medical Policy in RPLI in multiples of '5,000/- (' Five thousand), for such sum assured which shall not exceed '1,00,000/- (' One lakh only) together with any other Non-Medical policy/policies which the proposer may hold or proposes to hold under the said Non-Medical Scheme. Further the total sum assured shall not exceed '10,00,000/- (' ten Lakhs) together with any Non-Medical or/and medical policy/policies which the proposer may hold or proposes to hold. The medical history of the proponent should not reveal any adverse features and is medically fit at the time of proposal and had not suffered with any chronic disease and hospitalized during the two years prior to the date of proposal. Only Endowment Assurance Policies will be issued under this scheme.

Rule 15(A).

Rule 15(B).

Rule.16 In the event of a Non-Medical Policy issued under these Rules in PLI or RPLI, becoming a claim before maturity and notwithstanding the total sum assured as per the said policy, the payment against such claim shall be restricted to the following amounts: -

- (i) Thirty five percent of sum assured along with the accrued bonus in case the death of the insured person occurs before the completion of one year from the date of acceptance of the proposal except In case of death by suicide, which shall be dealt as per Rule 61.
- (ii) Sixty percent of the sum assured along with the accrued bonus in case the death of the insured person occurs before the completion of two years, but not before the completion of one year, from the date of acceptance of the proposal.
- (iii) Ninety percent of the sum assured along with the accrued bonus in case the death of the insured person occurs before the completion of three years, but not before the completion of two years, from the date of acceptance of the proposal.

- (iv) Full sum assured along with the accrued bonus in case the death of the insured person occurs after completion of three years from the date of acceptance of the proposal.

Rule.17 . Deleted.

Rule.18 Manner of Effecting an insurance

(NOTE: - The procedure to be followed in connection with proposals submitted by Defence service personnel is given in the appendix to these rules.)

For PLI policies: when a person wishes to purchase a Whole Life Assurance, Convertible Whole Life Assurance, Endowment Assurance including Anticipated Endowment Assurance, Joint Life Assurance and Children policy under PLI, he will be required to answer, the question in the prescribed form of proposal which can be obtained at the nearest post office and to sign the form or impress his/her left hand thumb impression, if illiterate, in token of having accepted the terms and conditions thereof and having furnished correct and factual information in the proposal form. The proposal form shall be signed or impressed with thumb by the proponent in the presence of Marketing Staff i.e. Development Officer, Field Officer, Direct Agent etc., or in the presence of counter assistant of Post Office, as the case may be, who will have to give certificate in this regard. The proposal form may be handed over to the concerned Marketing Staff or Counter Assistant by the proponent along with the advance premium in Cash or in Cheque for which a receipt will be given to the proponent by the concerned Marketing Staff or Counter assistant.

Note 1:- Every PLI/RPLI sales person including a Direct Agent is authorized to receive an advance deposit in cash or cheque equal to 1st premium from the proponent. A receipt in the form L1-7(a) (Preliminary Receipt) is issued on the spot in token of having received the amount by the sales persons/ agents. The sales person/agents are required to deposit the same with the Post office as early as possible, but not later than the following working day, after the day of receipt of advance deposit. This procedure is applicable to all sales force.

Rule.19 .

NOTE 1: - In the case of temporary Official, the proposal should be accompanied by the certificate granted by a competent officer of the department on the terms and conditions of appointment. A self-attested copy of proposer's school certificate or certificate of birth or any other proof of date of birth should also be attached to the proposal.

Rule.20 .

For RPLI policies: When a person wishes to purchase a Whole Life Assurance, Convertible Whole Life Assurance, Endowment Assurance including Anticipated Endowment Assurance, 10 Year RPLI and Children policy under RPLI, he will be required to answer, the question in the prescribed form of proposal which can be obtained at the nearest post office and to sign the form or impress his/her left hand thumb impression, if illiterate, in token of having accepted the terms and conditions thereof and having furnished correct and factual information in the proposal form. The proposal form may also be signed or impressed with thumb in the presence of counter assistant, if presented at Post Office counter by the proponent, who will in turn sign the certificate to the effect that the proposer has affixed his/her signatures or thumb impression in his presence. The proponent should give advance premium in cash or cheque along with the proposal form, for which a receipt will be given to the proponent

by concerned Marketing Staff or Counter Assistant.

Rule.21 .

The premium due on a Policy taken under any plan in Postal Life Insurance or Rural Postal Life Insurance is calculated on the proposer's age on the next birthday on the date of proposal. The intending insurants are advised to submit their proposals sufficiently in advance of their next birth day so as to admit their proposals being accepted and the first premium paid before the next birthday, otherwise the proposer would be liable to pay the premium at the higher rate if he pays it after he attains the next higher age.

Rule 21(A). Identification of PLI/RPLI Policy holders and proposers – Identification of the proposers or insurant shall be done on the basis of the prevailing KYC norms prescribed by the Department and circulated from time to time.

Rule.22 .

The Competent Authority shall authorize the Marketing staff in his jurisdiction to collect advance deposit of the first premium from the proponent by issuing the prescribed receipt that the risk of his (her) life will commence from the date of acceptance of the proposal by the Competent Authority under these rules, provided the advance deposit is not less than the amount of first premium as worked out after the proper scrutiny of proposal. The proponent shall pay the first premium; however, he may choose to pay in advance for up to a maximum of 12 months and an admissible rebate shall be granted for advance payments of six (6) months and twelve (12) months for Postal Life Insurance. For Rural Postal Life Insurance, rebates shall be provided for advance payments of three (3) months, six (6) months and twelve (12) months. The amount of premium(s) shall be refunded to the proponent after deducting the medical examination fee, if the proposal is not accepted by the accepting authority.

Rule.23 .

The marketing staff will then take the proposer and proposal with the certified documents referred to in the preceding rules to the medical officer concerned and request the medical officer to examine the proposer, to record his/her opinion regarding the proposer's health in the place provided for the purpose in the proposal form. For RPLI, the medical officer shall record his/her findings in the separate form titled "Medical Examination Report" prescribed for the purpose. The Medical Officer shall also obtain the signature/left hand thumb impression of the proposer in his/her presence at the place provided for the purpose. The Medical Officer will sign the proposal form after recording his/her recommendations at the place provided for the purpose and return the proposal form to the marketing staff who had submitted the proposal form to him.

Rule.24 The status of Medical Officers for medical examination is given as under:-

S.No	Limit of Sum Assured	Status of Medical Officer ^{29 to 34}
------	----------------------	---

(a)	For Insurance up to Rs. 5 lac.	(i) Assistant Civil Surgeon or above/Medical officer in PHC. (ii) Medical officer equivalent to Assistant Civil Surgeon or above employed in Central and State Government, Municipal District Board, Local Board, Cantonment Board or Union Board Hospital or dispensaries and also Medical officers of units of Public Sector undertakings, both State and Central, nearest to the place of duty of temporary/permanent duty or residence or stay of the proponent. (iii) Retired Medical Officers (Gr. II).
(b)	For insurance above Rs. 5 lac and upto Rs.10 lac	(i) Dy. Civil Surgeon or above (ii) Medical Officer equivalent to Dy. Civil Surgeon or above employed in Central and State Government, Municipal District Board, Local Board, Cantonment Board or Union Board Hospital or dispensaries and also Medical officers of units of Public Sector undertaking both State and Centre with at least 10 (ten) years experience, nearest to the place of temporary/permanent duty or residence or stay of the proponent. (iii) Retired Medical Officers (Gr.I).
(c)	For insurance in excess of Rs.10 lac	(i) Civil Surgeon, Medical Officers in the employment of Government enjoying the status not lower than that of a Civil Surgeon or Chief Medical Officer nearest to the place of temporary/permanent duty or residence or stay of the proponent. CMO Grade-I/ Specialist Grade-II shall also be considered as equivalent to the rank of Civil Surgeon. (ii) Medical Officer (Allopathic) equivalent to Civil Surgeon employed in Central and State Government, Municipal District Board, Local Board, Cantonment Board or Union Board Hospital or dispensaries and also Medical officers of units of Public Sector undertaking both State and Centre with at least 15 (years) experience, nearest to the place of temporary/ permanent duty or residence or stay of the proponent. (iii) Retired Civil Surgeon, CMO Gr.-I and Specialist Grade-II.

NOTE 1: -Medical examination of the proposer must be carried out by the Medical Officer of the status prescribed in these rules. If a woman medical officer of the prescribed rank or qualification is not available at the station or in the District, the female proposer may be examined after obtaining her written consent by a male medical officer of the corresponding rank and possessing the prescribed qualifications.

NOTE 2: - In all cases the Medical Officer defined in these Rules should be registered with Medical Council of India in the State

NOTE 3: - The Divisional Head concerned will appoint retired medical officer Gr-II, retired Civil Surgeon, CMO Grade-I, Specialist Class-II and Postgraduate Doctor in Medicine, who voluntarily resigned from the Government Service and working as a practicing Consultant Physician, for examining PLI/RPLI proponents up to the limits as given in these rules.

Rule.25

The Head of Division may also appoint the Registered Medical Practitioners (Allopathic)

to conduct medical examination of PLI and RPLI proponent up to the sum assured of Rs five lacs (Rs 5 lacs) subject to the following conditions: -

- (i) The RMPs (allopathic) will be authorized only when Government Doctors are not available in particular areas or if available, decline to undertake medical examination;
- (ii) The RMPs so authorized should have at least MBBS degree and registered with Medical Council of India in the State;
- (iii) The RMPs should have experience of at least five years after possessing MBBS degree;
- (iv) The RMPs should be a person of repute having good professional conduct and character;
- (v) The fees prescribed for Government Medical Officers for examining the proponents under PLI/RPLI will be payable to an RMP;
- (vi) On authorization, such RMPs will be called as 'Authorized RMP' in PLI/RPLI term.
- (vii) In order to examine the cases of recommending bad lives by Registered Medical Practitioners and consequential premature Death claims within three years from the date of acceptance, a proper record of RMPs (Full name, permanent address, name of clinic, date of authorization, Policy No in respect of which premature death claim was received with sum assured and cause of death etc.) should be kept by the Postmaster General for review of authorization after two years. Any adverse report should be taken notice of for his decision.

Rule.26

The Medical officer concerned will receive a fee^{33,35} for each medical examination at the prescribed rates fixed by the Department from time to time.

Rule.27 .

The Accepting Authority as authorized by the department will decide whether the proposal is to be accepted or not after satisfying himself on the basis of parameters fixed viz. eligibility, limit of sum assured, Medical Examination report, completion of columns of proposal forms, documents in respect of date of birth, service documents (in respect of PLI), particulars of marketing staff, declaration of proponent and also that the proposer's signature/thumb impression made before the Medical Officer agrees with that made before counter assistant/ marketing staff (in respect of RPLI). If he decides that the proposal should be accepted, he will accept the same. Postmaster/ Manager of concerned Central Processing Centre (GPO/HPO) will intimate to the proposer the acceptance of his proposal and furnish him acceptance letter with the instructions as to the amount of subsequent premia to be deposited by him in cash at any Post Office or online on the website authorized by Department of Posts by the due dates in case of cash policy. A copy of the above intimation (acceptance letter) shall also be sent to the Drawing and Disbursing Officer (DDO)/Pay Account Officer (PAO) of the proposer for deduction of monthly premium from the pay of the proposer, in case of pay policy. The Accepting Authority shall accept proposals up to the Sum Assured as determined by the Department from time to time.

Rule.28

When a proposal is not accepted after the proposer has been medically examined, within sixty days, a second medical certificate shall be obtained and the fee thereof shall be paid by the proposer if he is responsible for the delay, otherwise it shall be paid out of the Insurance Fund.

Rule.29 .

If a fact regarding serious illness of the proposer or death occurring due to any serious disease in the family of the proposer after medical examination of the proposer comes to the light of the Postmaster General/Head of Division/ Postmaster/ Manager of CPC/Accepting Authority before acceptance of proposal, a fresh medical examination may be ordered at the cost of the Fund.

Note: - The proposer is responsible to intimate such facts to the accepting authority in time.

Rule.30 .

After acceptance of the proposal, the Postmaster/ Manager of Central Processing Centre (GPO/ Head Office) shall simultaneously issue acceptance letter, policy document and premium receipt book (for cash policy only). Policy document shall be signed by the Postmaster on behalf of the President of India.

For policy documents Upto the sum assured of Rs. 25,000/- in Rural PLI, facsimile signature shall be affixed on policy document.

Rule 30(1) The insurant is allowed to place a request to the Postmaster/ Manager of the CPC within 15 days of delivery of the policy document at his address, for cancellation of his policy stating reasons thereof, if after review of the terms & conditions of the policy, he/she wish to do so, Postmaster/ Manager of the CPC shall cancel the policy after receipt of such a request and shall refund the premium paid by him/ her after deduction of the proportionate risk premium for the period of cover and the expenses incurred towards medical examination and on account of stamp duty, if any. The insurant may also get his policy cancelled online through the authorized website of the Department during the aforesaid free look period.

Rule.31

An insured person who adopts the mode of paying premium in cash as a regular measure will be supplied by the Department with a premium receipt book in which entries relating to payment of each premium shall be made. The Postmaster receiving the monthly premiums will grant a receipt for the amount in this book. When the Book is filled up and has no further space for entries, it should be forwarded to the Postmaster/ Manager of Central Processing Centre (GPO/Head Post Office)/ who after verifying the entries will arrange to issue a new Book in which it will be noted, under his signature, the month up to which premia have been paid.

Rule.32

In the event of a premium receipt book being lost, the insured person should apply, through the nearest Post Office (Head or Sub or Branch), to the Postmaster/ Manager of Central Processing Centre (GPO/ Head Post Office) for a duplicate premium receipt book stating in his application the circumstances under which the original book was lost along with the prescribed fee in form ACG-67 or computerized receipt. The Postmaster/ Manager of Central Processing Centre (GPO/Head Post Office)/ will then issue a duplicate book and send it to the Post Office concerned for delivery to the insured person. The postmaster shall charge the amount towards PLI/RPLI receipt. The Postmaster/ Manager of Central Processing Centre (GPO/Head Post Office)/ may, however, if he is satisfied that the original book was lost through no fault of the insured person, issue duplicate book without any fee for the purpose.

Rule.33

Any person, who has purchased any insurance/assurance policy, may insure/may effect further assurance for additional sum assured subject to the limitation specified in Rule 7(Rule 9 in case of RPLI). In such cases he should submit a proposal in prescribed form. The insured person will also have to undergo medical examination by the prescribed Medical Officer depending upon the aggregate sum assured of all the policies held by him including the fresh proposal applied for.

Exception: - A proposer who desires within 60 days from the date of his medical examination made in connection with a proposal for insurance to increase the amount of his original proposal or to purchase a fresh policy to mature at the same age or an earlier age will not be required to submit a fresh proposal in the prescribed form or to undergo a second medical examination if the original medical examination was conducted by a Medical Officer competent under Rule 24 to examine the proposer for the revised amount, otherwise second medical examination shall be carried out. If however, the proposal for additional benefits is not accepted within two months from the date of medical examination a further medical certificate should be obtained and the fee thereof should be paid by the proposer if he is responsible for the delay; otherwise the fee should be paid out of the Post Office Life Insurance Fund/ RPOLIF. The additional premium thus due to the increase in the value of the policy or to the purchase of a fresh policy shall be communicated to the insured and the request for increase in policy value or to the purchase of fresh policy shall be accepted only after deposit of the amount in the Post Office and the receipt for the same shall be sent to the Postmaster/ Manager of Central Processing Centre (GPO/Head Post Office).

Rule.34

A life insurance contract will commence from the date borne on the policy (date of acceptance) in which the contract is recorded; and the policy will be given to the person insured for custody.

Rule.35

The Defence, Assam Rifles and Para Military Forces personnel who are in Medical Category "AYE" (for JCOs/NCOs/OR or equivalent) or "SHAPE" –I (for officers), while submitting proposal for taking a Postal Life Insurance Policy will be exempted from Medical Examination^{36, 37} for purpose. Separate proposal form will be used for taking a policy by these personnel. Full claims for sum assured along with the vested bonus will be admissible to the claimant(s) if a policy becomes claim after its acceptance. Suicide cases will however be governed by existing Post Office Life Insurance Rules 2011.

Rule.36

Assignment and Nomination:-

- (1) In registering any assignment, nomination or appointment of any person to receive the money secured by policy in the event of the insured's death during the minority of the nominee, the Post Office Life Insurance Fund/RPOLIF assumes no responsibility as to the validity thereof.
- (2) The forms prescribed for assignment or for nomination (registration or change), or for the notice thereof, if any, may be used for the purpose.
- (3) Policies may be assigned by the policyholder, either:-
 - (i) for valuable consideration; or
 - (ii) By way of gift.

(4) The assignment or re-assignment shall be made in a prescribed form. The assignment or re-assignment must be dated and signed by the assignor and assignee. Except in the case of an assignment in favour of the President of India as a security for the repayment of any loan granted out of the Fund, an assignment, otherwise complete, will be inoperative against the Fund, unless a notice in writing of the assignment has been delivered to the Postmaster/ Manager of Central Processing Centre (GPO/Head Post Office).

The notice of assignment must be accompanied by the policy duly endorsed or, where the assignment has been effected by a separate deed, by the deed or assignment or a copy thereof duly certified to be correct by both the assigner and the assigns or their duly authorized agents. The priority of claim under a policy will be governed by the dates on which the notices of the assignments have been received by the Postmaster/ Manager of Central Processing Centre (GPO/Head Post Office).

(5) "After the assignment of a policy is once effected, the policy cannot be dealt with any further by the assignor and the only person competent to deal with it will be the assigns. In order to enable the policyholder to deal with the policy again he should have a re-assignment in writing in his own favour executed by the assigns and registered in the records of the Postmaster/ Manager of Central Processing Centre (GPO/Head Post Office)"

(6) Nomination

(a) A policy holder is advised to nominate a person or a trust to whom the sum assured shall become payable in the event of his death, so as to save his legal heirs the trouble and expense of obtaining legal title to the sums payable under the policy³⁹.

(i) Provided that if any of the legal heir(s) or the nominee(s)/trustee of a policy holder has been charged with the murder of the policy holder, the policy money shall not be paid to him/her unless he/she is honorably acquitted by the competent court of law.

(b) The holder of a policy of life assurance on his own life may when effecting or at any time before the policy matures for payment nominate the person or persons or religious trust to whom the money secured by the policy is desired to be paid in the event of his death³⁹.

(c) Where the proposer gives the name of the intended nominee or nominees in the proposal form itself, the Fund will incorporate the name of such nominee or nominees in the text of the policy. A nomination, if not incorporated can be made only by an endorsement on the policy. In order to be effective, such endorsement must be communicated to the Postmaster/ Manager of Central Processing Centre (GPO/Head Post Office) for records. A nomination may, at any time before the policy matures for payment, be cancelled or changed by the assured by an endorsement or a further endorsement or a will, as the case may be, but the Fund will not be liable for any payment under the policy made bonafide by it to a nominee mentioned in the text of the policy or to be one nominated by an endorsement on the policy and registered in the records of the Fund unless notice in writing of any such cancellation or change has been received by the Postmaster/ Manager of Central Processing Centre (GPO/Head Post Office) prior to such payment.

(d) A transfer or assignment of a policy made in accordance with the provision of section 38 of the Insurance Act, 1938 shall automatically cancel a nomination (Section 39 (4)), provided that the assignment of a policy to the insurer who bears the risk on the policy at the time of the assignment, in consideration of a loan granted by that insurer on the security of the policy within its surrender value, or its re-assignment by the insurer or repayment of the loan shall not have the effect of canceling a nomination, but shall affect the rights of the nominee only to the extent of the insurer's interest in the policy.

(e) Where the policy matures for payment during the life time of the person whose life is

insured or where the nominee or, if there are more nominees than one, all the nominees die before the policy matures for payment, the amount secured by the policy shall be payable to the policyholder or his heirs or legal representatives of the holder of a succession certificate as the case may be.

(f) Where the nominee or, if there are more nominees than one, a nominee or nominees survive the person whose life is insured the amount secured by the policy shall be payable to such survivor or survivors.

(g) Minor Nominee: - The holder of a policy of life insurance may, in any case where the nominee is a minor, appoint any person to receive the money secured by the policy in the event of his death during the minority of the nominee and communicate such appointment to the Manager Central Processing Centre by forwarding the documents relating to such appointment. The consent of the appointee should be obtained at the same time as the appointment is made.

(h) Nominations as above are not permissible in the case of policy effected by any married man on his own life and expressed on the face of it to be for the benefit of his wife, or of his wife and children or any of them; in such a case the policy ensures and is deemed to be a trust for the benefit of the insurant's wife or for the benefit of his wife and children or any of them according to the interest so expressed (vide Section 6 of the Married Women's Property Act, 1874).

Provided that the said section 6 shall be deemed not to apply or not to have applied to a policy where the nomination made at any time in favour of the insurant's wife and children or any of them is expressed, whether or not on the face of the policy, as being under section 39 of the Insurance Act, 1938.

NOTE 1: - Assignment of policies made in compliance with Rule 21 (viii) (a) of the General Provident Fund Rules, which in essence, is an assignment for valuable consideration, should also be registered in the office of the Postmaster/ Manager of Central Processing Centre (GPO/Head Post Office) under this rule.

NOTE 2: - Assignment of policy as a whole may be made either in favour of one person or jointly in favour of two or more persons.

NOTE 3: - In the case of an absolute assignment, all rights of the assured are vested in the assigns by an assignment and the assigns may therefore be entitled to claim the surrender value of the policy under Rule 55 without the consent of assured.

NOTE 4: - A policy may be assigned to the President of India for the purpose of paying estate duty payable under the Estate Duty Act, 1953 (34 of 1953) in the form prescribed in Section 31 of the Estate Duty Act, 1953. When such a policy matures or is surrendered, the value of the policy or the amount of surrendered value thereof, as the case may be, shall be paid in the manner prescribed in the form of assignment. If the estate duty payable on the estate of assured is less than the policy money receivable under an insurance policy assigned to the President of India under rule 31 of the Estate Duty Rules, 1953, the Postmaster/ Manager of Central Processing Centre (GPO/Head Post Office), will arrange to pay to the Government so much thereof as may be demanded by the Government for satisfaction of the estate duty liability on the estate of the assured and pay the balance to the legal heirs, executors, administrators or other legal representatives or assigns of the deceased or other persons to whom the same may be payable under the policy.

When an insurance policy is assigned to the President of India for the purpose of paying estate duty, the assured shall within three months of the date of registration of the assignment by the Postmaster/ Manager of Central Processing Centre (GPO/Head Post Office) deposit the policy with the Commissioner of Income Tax (who is also the Controller of Estate Duty) within whose jurisdiction the assured resides. In the case of a policy assigned to the President of India for the purpose of paying estate duty, the assured shall surrender to the Controller of Estate Duty all former deeds of assignments or re-assignments, if any, in respect of the policy.

Note 5: - A nominee under a policy of the life insurance has a bare right to collect the money payable under the policy on the death of the insured and give a good discharge to the insurer. The nominee does not become the owner of the money payable under the policy and he/ she is liable to make it over to the legal representative of the insured. Thus the nominee acts as a receiver only, subject to the provision of these Rules.

Rule.37

A person who has once been admitted to the benefits of the Post office Life Insurance Fund shall not forfeit his right or interest in any life insurance policy purchased by him under these rules by reason of his quitting the service in which he is employed, from any cause whatsoever except that referred to in Rule 39, provided that all payments due under the rules are regularly made.

Rule.38

All persons who are admitted to the benefits of the Post Office Life Insurance Fund / Rural Post Office Life Insurance Fund have government security for the payment, at the proper time, of the money due to them.

Rule.39

Wrong information⁴⁰ furnished by a person or suppression of factual information by a person admitted to the benefits of the Post Office Life Insurance Fund/ Rural Post Office Life Insurance Fund will, at the discretion of the Approving Authority, render voidable the contract concluded with that person and lead to forfeiture of all payments made in the respective insurance policy, if the insurance policy becomes claim before completion of 3 (three) years from the date of acceptance of policy or revival of policy whichever is later.

Rule.40 .

Government officials are prohibited from making public any information of a private character obtained in the course of business regarding the Post Office Life Insurance Fund/ Rural Post Office Life Insurance Fund or any transactions relating thereto. The official violating the rule shall be liable to suitable disciplinary action against him.

Rule.41

Policies of PLI/RPLI granted in accordance with these rules are exempted from stamp duty (Government of India, Finance and Commerce Department, Notification No. 5199 SR an 1390 SR dated the 1st November-1895 and the 22nd March 1898 respectively issued under section 8 of the Indian Stamp Act, 1879).

Rule.42

The accounts of Post Office Life Insurance Fund/ Rural Post Office Life Insurance Fund will be kept in the office of the Director, Postal Life Insurance, Kolkata.

MANNER OF REALISING PREMIUM

NOTE: - (The procedure to be followed in connection with proposal submitted by Defence Services Personnel is given in the appendix to these rules.)

Rule.43

Premium is due on the first day of the month.

Rule.44

The first premium paid on any date shall represent the premium for that calendar month. The first premium must always be paid in cash or cheque or authorized digital mode by the proposer. In respect of 'pay recovery policies', the premium for a particular month shall be deducted from insurant's salary of the same month but not later than the last day of the said month except in the case of the month of March, where the salary is payable on 1st working day of April. The insured person is responsible that the amount of the premium, which is due on the first day of each month, shall be deducted from his pay for the said month. If the premium due for any month is not deducted due to any reason from the pay drawn, the insured person should pay the premium in cash for that month and inform the fact to Pay and Accounts Officer/Drawing and Disbursing Officer. In case of such policies, where it is found that an extra premium has been received as result of switching over from 'Pay recovery' to 'Cash recovery' and vice versa, such premium shall be refunded at the time of maturity/settlement of claim. And if the premium is to be paid in cash the insured person must pay the premium at any Post Office or make online payment of premium on authorized website of Department of Posts either on the first day of the month for which the premium is due, or during the period of grace, which shall extend up to the last day of the calendar month for which the premium is due, if the payment is made online on the authorized website of Department, or the day before the last day if the last day of the month falls on Sunday or postal holiday, in case payment is made at Post Office Counter in cash and obtain the Postmaster's receipt for it in his premium receipt book. Payment of premia by insured person who has quit the service of Government is governed by Rule 49. The insured person may pay advance premium for his/her policy for permissible number of months at one time in cash/cheque in a post office or by the authorised digital mode.

Note 1: - MDR (Merchant Discount Rate) Charges in respect of PLI/RPLI online transactions to be borne by customers w.e.f. 17.01.2022 and amended time to time

Exception: Under special arrangements existing in Tamilnadu, the deductions on account of premium from the pay bills of establishments employed in certain commercial undertakings of Government whose accounts are maintained on a commercial system, are made at the time of disbursement and cash for the total amount recovered is remitted to the treasury. Such deductions will be treated in the same manner as if they had been made by short drawals in the bill encashed at the treasury.

Rule.45

In case of pay recovery policy, when an insured person proceeds on leave in India or is under suspension, he/she must arrange payment of premia at any post office or through authorized digital mode or he/she may, if so desires, pay the premia by deduction from his/her leave salary or subsistence allowances drawn. When the insured person is on Foreign Service in India or proceeds on leave out of India, he may arrange payment of premia at any post office across India. or through authorized digital mode However, when an insured person is on leave out of India, he/she will not be considered as in arrears of premia for any month so long as long he/she has not been able to draw

any pay and allowances, though due for the month, due to circumstances beyond his/her control. If the pay and allowances are drawn subsequently without deduction of premia, the premia should be paid within a week positively.

Rule.46

When a policy has been assigned by the insured person to any other person, the insured person may arrange with the assigns that all the premium shall be paid from time to time by the latter and the assigns will, with the concurrence of the Postmaster/ Manager of Central Processing Centre (GPO/Head Post Office), Pay Premia at any post office or through authorized digital mode. If the premium is not paid on or before the last working day of the month in which it is due, the provision of Rule 56 or the Rule 57, as the case may be, will apply.

Rule.47

The Pay and Accounts Office/Drawing and Disbursing Officer of each Department will furnish to the Director PLI, Kolkata with monthly statements in the prescribed form showing all payments of premium realized by deduction from the pay of person belonging to his Department and will give credit for the total amount of such realizations in his exchange (or Central Adjusting Account) with the concerned branch audit officer of the Department of Posts with whom he is in account.

Rule.48 .

When an insured person is transferred from one establishment to another, the premium recoverable from him should be recorded in his last pay certificate with a view to the necessary deduction being made from his pay at the new office. The disbursing officer of the insured person should inform the Drawing and Disbursing Officer of the office where the insured person is transferred and the insured person himself must give such notice to the Postmaster/ Manager of Central Processing Centre (GPO/Head Post Office).

Rule.49

Policies held by persons who have left the Government Service. - If an insured person resigns or retires or is dismissed from the service of Government, his policy holds good so long as the premium due are regularly paid by him on the first day of the month or within the period of grace at any Post office or make online payment of premium on the authorized website of Department of Posts. As soon as the connection of the insured person ceases with the Government, he may apply to the Postmaster/ Manager of Central Processing Centre (GPO/Head Post Office) for a Premium Receipt Book, if required. If such Premium Receipt Book is not received by policy-holder by the time next premium after leaving government service falls due, he should pay the amount by the due date producing a certificate from his last Disbursing Officer in the form appended at the end of this rule. In such a case, the concerned Postmaster would grant a receipt for the amount in from ACG-67. Subsequent premium will be paid in cash on production of the receipt for the previous month's premium, till the Premium Receipt Book is received by him. Thereafter, the due premium shall be paid on production of the Premium Receipt Book and receipt for the amount will then be given only in the Premium Receipt Book.

FORM

Ministry of -----

Government of ----- /Department of -----

Office of -----

No. ----- (Name of Station) Dated the -----

Certificate of the Disbursing Officer regarding premium deduction on account of PLI

Certified that a sum of Rs. ----- (in words also) being the amount of premium/premia on PLI policy/policies No. ----- dated ----- of Shri ----- (with office address) for the month (s) (Name's of month's with year) was last deducted from the salary for the month(s) of (name of month(s) with year), paid on ---

----- (office seal)

Signature

(With full name in Block capitals &

Designation of Disbursing officer)

Rule.50 PREMIA AS WELL AS POLICIES WHEN DUE PAYABLE ONLY IN INDIA

If the purchaser of a PLI / RPLI policy leaves India, he must arrange with the Postmaster/ Manager of Central Processing Centre (GPO/Head Post Office)/DDO for the payment at any Indian Post Office or through authorized digital mode of the premia payable on his policy. If the insured person dies out of India, the value of his policy will be paid to the nominee(s)/legal heir(s). The payment shall be made by the Postmaster/ Manager of Central Processing Centre (GPO/Head Post Office) by means of an account payee crossed cheque, "Not negotiable" or through authorized digital mode.

Rule.51 REDUCTION, DISCONTINUANCE OR COMMUTATION AND OTHER ALTERATIONS

- (1).A policy holder holding a policy other than Anticipated Endowment Assurance and 10 Year Rural PLI policy may at any time apply for reduction of his monthly premium and sum assured without altering the class of his policy, or after payment of premia for not less than three years he may apply to have his policy made paid –up for a reduced sum assured free from further payment of premium. The paid up value of any policy will be the amount bearing to the total sum assured the same proportion as the total period for which premia have been paid bears to the maximum period for

which premia were originally payable. Paid Up policies will not attract bonus with effect from the date of discontinuance of premia⁴³. Proportionate bonus shall however be paid on paid up value after completion of 5 years i.e. if a policy remains in force at least for 5 years.

Exception: the above Rule regarding the amount of the paid up policy does not apply to the following cases: -

- (i) Where there are arrears of premiums and
 - (ii) Where there is any outstanding loan or interest due.
- (2). Commutation of future premiums by payment of a lump sum may be permitted at any time.
- (3). In the case of policies other than Joint Life Assurance, Children Policy, Anticipated Endowment Assurance policies and 10 Year Rural PLI, conversions involving alteration of policy terms other than reduction, discontinuance or commutation of premia referred to above will be allowed only after payment of premia for an integral number of years and in any case where it is intended to extend the premium term or to defer the maturity date, on the production of a medical certificate of good health at the expense of the assured. Such conversions will be permitted only once on the duration of each policy without a fee. Second and subsequent conversions shall be subject to current prescribed fee of Rs.20/- or as fixed by the Department from time to time, in each case.
- (4). No alteration from Anticipated Endowment Assurance and 10 Year Rural PLI policy to other classes of policies or vice-versa, or alterations in the selected term or in the sum assured of the Anticipated Endowment Assurance policy and 10 Year Rural PLI policy will be allowed.
- (5). No such conversion of a policy as would put the date of maturity or of cessation of premium to a date preceding or within one year from the date of conversion is admissible.

Rule.52 PAYMENT OF POLICIES

- (1).
- (a) An insured person claiming maturity value of the policy shall be required to fill up and sign an application in the prescribed form available at any Post Office or website of the Department and forward it to the Postmaster /Manager of Central Processing Centre (GPO/ Head Office) direct or through any Post Office with the documents prescribed by the Department.
 - (b) In case of claim arising due to death of the insured, the claimant shall fill and sign the application in the prescribed form available at any Post Office or the Website of the Department and forward it to the Postmaster/Manager of Central Processing Centre (GPO/Head Office) direct or through any Post Office with the death certificate and other documents as prescribed by the Department from time to time.
 - (c) For claiming the amount of survival benefit i.e. periodical payments in AEA and 10 Year RPLI policy, the insured person is required to fill up and sign an application in the prescribed form available at any Post Office or website of the Department and forward it to Postmaster/Manager of Central Processing Centre (GPO/Head

Office) direct or through any Post Office with the documents as prescribed by the Department from time to time.

(d) To be Deleted.

- (2). On receipt of the prescribed application and the documents, Postmaster/Manager of Central Processing Centre (GPO/Head Office) shall examine title of the claimant and if the claim is found admissible and if it is within his power, Postmaster/Manager of Central Processing Centre (GPO/Head Office) shall issue an order for payment of the sum assured along with accrued bonus or the periodical survival benefit as the case may be and take necessary action to effect the payment or forward the case to the competent authority, depending on the claim amount and the powers of such authorities, for approval. Upon receiving approval from the authority, the Postmaster/Manager of the Central Processing Centre (GPO/Head Office) shall issue an order for the payment of the sum assured along with accrued bonus or the periodical survival benefit, as applicable, under the policy, minus any amount due on account of premium arrears and interest thereon. Necessary action shall then be taken to effect the payment to the claimant. The Department will not be held responsible for any delays in the settlement of claims resulting from delays by the claimant. Therefore, claimants are strongly advised to submit their claims well in advance of the policy's maturity date, along with proof of premium payment for the six months prior to the last instalment. This proof should be in the form of a Disbursing Officer's Certificate, i.e., a certificate of recovery issued by the officer disbursing the pay and allowances, if all paid premiums have not been updated in software. If the payment is made through cheque or direct credit in Post Office Saving Bank account or any other mode, as prescribed by the Department from time to time then the Dispatch particular along with the details of the cheque or details of SB account or other mode shall be noted by the Postmaster/Manager of Central Processing Centre (GPO/Head Office) in prescribed Register as prescribed in respective SOPs.

Exception: - If, however, it is established that the delay in the payment of claims was attributable to administrative delays, ex-gratia payment of interest at the rate of 8% per annum on the unsettled amount of claim shall be paid for the delay beyond this period stated as under:

- (i). For more than 30 days from the actual date of receipt of complete claim papers or 30 days from date of maturity whichever is later, in the case of maturity claim.
- (ii). For more than 60 days, from the actual date of receipt of complete claim papers in the case of death claim under policies where no investigation is required.

NOTE 1: If the claimant is the legal assigns of the policy, he will further be required to forward to the Postmaster/ Manager of Central Processing Centre (GPO/ Head Office) any deed of assignment that he may hold. The Approving Authority shall in such a case after making such further inquiries as he may deem fit, approve the payment of the amount admissible to the assigns.

NOTE 2: The Competent authority concerned may sanction maturity/death claims within the limits prescribed by Director General of Postal Services from time to time.

NOTE 3: The Department will not be liable for payment of interest for delay on amount of any type of claim/benefit if insurant has not preferred claim on due date.

Rule.53 Settlement of early death claims

Cases of early death i.e. before completion of 3 years from the date of Acceptance or date of revival of a policy will be investigated thoroughly to enquire if the insurant while submitting the proposal had suppressed material information which otherwise would not have allowed the proponent to be eligible for PLI/RPLI and it should be examined whether insurant was suffering from any disease prior to taking of a policy, whether there was any deliberate attempt on the part of marketing staff to insure substandard life or to cause loss to fund and whether the cause of death had any relation to the disease. The competent authority after satisfying himself may sanction death claim.

Rule.54

In death claim for an amount up to ₹3,00,000/- (₹ three lakh only), where no nomination exists or nominee pre-deceases insurant, the production of succession certificate may be waived by the Head of Circle, provided the case is recommended by the Postmaster General concerned on valid grounds. After waiver, the case shall be settled by respective approving authority, as per the limits of the claim sanction prescribed by Director General of Postal Services from time to time, observing usual formalities.

Additionally, to safeguard against wrong payment, PLI/RPLI death claim settlement cases requiring waiver of succession certificate, shall only be entertained after expiry of three months from the date of death of Policyholder and on obtaining an affidavit from the claimant in the prescribed format.

Rule.55 SURRENDER OF POLICIES

A policy other than an Anticipated Endowment Assurance, 10 Year Rural PLI and Children policy may be surrendered for an immediate payment, provided the policy is of not less than three years duration. In such a case, the insured person or the assigns of the policy, as the case may be, shall give notice of surrender, in writing, to the Postmaster/Manager of Central Processing Centre (GPO/Head Office) concerned and forward the policy or a duplicate copy thereof or Indemnity bond (if policy is lost) at any Post office along with the premium receipt book, if premia had been paid in cash and loan repayment receipt book, if loan principal/interest is outstanding. The concerned Post Office will send all those documents to the Postmaster/ Manager of Central Processing Centre (GPO/ Head Office) from where the same will be sent to the concerned approving authority for approval. Further deductions on account of premium from the pay of the insured person shall cease on receipt of instructions of Postmaster/ Manager of Central Processing Centre (GPO/ Head Office) issued after approval of the concerned approving authority. A policy surrendered under this rule shall continue to be in force till the application for surrender request is approved by the approving authority concerned. The bonus for the policy being surrendered will be paid for every completed year upto last paid premium. No bonus will be paid in respect of a policy with effect from the date of discontinuance of premia⁴³. Proportionate bonus shall be paid on paid up value after completion of 5 years i.e. if a policy remains in force at least for 5 years.

55.1 The Policyholder shall give his/her consent on system generated quote along with surrender claim application form. On receipt of the application and the documents required, the Postmaster/ Manager of Central Processing Centre (GPO/ Head Office) shall examine the title of the claimant. The Competent authority will issue sanction for payment of admissible amount of surrender value under intimation to the claimant. The amount sanctioned shall be paid to the claimant through authorized mode as prescribed by the Department from time to time.

55.2 Approving Authority, in his discretion, may allow withdrawal of an application for

surrender at any time before approval of the request of surrender, if sufficient reasons are adduced for such a withdrawal and if the withdrawal would not adversely affect the interest of the fund.

Rule.56 Lapsing of policy within thirty six months and settlement of death claims 45 to 48

(1).The policy for which any premium/premia have become due, not paid either on first day of the month for which the premium is due or within the period of grace allowed as per Rule 44, the policy shall become void.

(2). (a) In the case of a policy which has not completed thirty six months from the date of acceptance of the policy and where any premium/ premia have become due, not paid either on first day of the month for which the premium is due or within the period of grace allowed as per Rule 44, the policy shall become void and if death of the insurant takes place at any time after becoming the policy void, all claims to any benefit in virtue thereof shall cease and all money that have been paid in consequence thereof shall be forfeited except in cases mentioned hereafter;

(i) Provided that for the purpose of this rule, an insured person is not to be considered as in arrears of premium for any months so long as he has not been able to draw his pay, pension, or subsistence allowance during suspension, or if the insured person is on leave in India, any leave allowance though due for the month next before it is due because of circumstances beyond his control.

(ii) Provided further that the provisions of (i) above shall not be applicable to the insurants who pay their premium/premia in cash.

(b) Notwithstanding what is stated above, if death of the life assured occurs within thirty six months from the date of acceptance of the policy, a further period of remission shall be allowed in respect of such policies where premia remain unpaid beyond the period of grace permitted under Rule 44 in the following manner;

(i) If the death of the life assured occurs within six months of the date of acceptance of the policy, no remission period beyond the period of grace shall be allowed.

(ii) If the death of the life assured occurs within twelve months but not before completion of six months from the date of acceptance of the policy, a remission period of 30 days shall be allowed in addition to the period of grace.

(iii) If the death of the life assured occurs within twenty four months but not before the completion of twelve months from the date of acceptance of the policy, a remission period of sixty days shall be allowed in addition to the period of grace.

(iv) If the death of the life assured occurs within thirty six months

(v) but not before the completion of twenty four months from the date of acceptance of the policy, a remission period of ninety days shall be allowed in addition to the period of grace.

(vi) In the event of death of the life assured taking place during the period of remission allowed as per Rule 56(2)(b) (i) (ii) (iii) and (iv) above and before payment of arrears of premium/premia that had become due along with interest thereon, the policy shall still be considered valid and the sum assured paid to the nominee or legal heir of the insurant as the case may be after the deduction of unpaid premium/premia from the claim amount along with interest thereon at such rate as may be prescribed by Director General of Postal Services.

NOTE 1: -The Postmaster General, however, has discretionary powers in special cases to allow ex-gratia payment of the value of a policy or a part thereof, or ex-gratia refund of premia paid by the insurant or part thereof, with interest or without interest, provided he is satisfied that there has been no deliberate infringement of rules with the object of using the insurance fund in a manner adversely affecting its interest and circumstances warrant payment of policy money.

(3). In the event of a policy-holder of a void policy desiring re-instatement of his/her policy within a period not later than six months from the date of first unpaid premium had become due in respect of such policy, he may deposit all the arrears of premium/premia till the date of payment along with interest thereon at the rates as prescribed by the Director General of Postal Services Posts in the Post Office or online on the authorized website of the Department of Posts. The re-instatement of the policy shall be automatic without any further act on the part of the insurant or the Department, subject to continued insurability of the life at the time of payment of arrears and for that the insured person shall submit declaration of good health;

(i) Provided that if any payment purporting to be premium payments are made during the period of six months mentioned above and if they do not cover all the arrears together with interest thereon required to prevent the policy from becoming void, such payment shall be held in suspense and shall not be considered as payment by way of premium to cover the risk of the life assured. No claim whatsoever shall lie on the Department in the event of death of the life assured during such period when premium/premia are held in suspense and the policy is not re-instated. Such premia as are held in suspense shall be refunded to the policy holder or his/her nominee or his /her legal heir as the case may be, as and when applied for along with interest as prescribed by the Director General of Postal Services.

Rule.57 Lapsing of policy beyond thirty-six months and settlement of claims^{45 to 48}

(1). If in the case of a policy which has remained in force for not less than thirty six months from the date of acceptance of the policy and where any premium/premia have become due after such period, not paid either on first day of the month for which the premium is due or within the period of grace allowed as per Rule 44, the policy shall cease to be active and treated as lapsed at the end of twelve months from the date the first unpaid premium had become due in respect of such policy;

(i). Provided that for the purpose of this rule an insured person is not to be considered as in arrears of premium for any month so long as he has not been able to draw his pay, pension or subsistence allowance during suspension, or, if the insured person is on leave in India, any leave allowance though due, for the month next before it is due because of circumstances beyond his control.

(ii). Provided further that the provision (i) above shall not be applicable to the insurant's who pay their premium in cash.

(2). (a) Should the Policy become a claim either due to death of the life assured or completion of term of the policy within the said period of twelve months from the date first unpaid premium had become due, the claim for the payment of the policy shall be accepted subject to deduction of all arrears of premium/premia together with interest thereon from the date the first unpaid premium in respect of such policy had become due to the date of its becoming

a claim, at interest rate prescribed by the Director General of Postal Services and subject to further deduction of accumulated loan and interest thereon, if any.

(b) If within the above said period of twelve months the policy does not become a claim either due to the death of the life assured or on completion of term of the policy and if no application for surrender value or for making the policy paid up policy is received within that period, the policy will be automatically kept alive only to the extent of its paid-up value provided such paid-up value is not less than Rs. 10,000/-.

- (3). In the event of a policy holder of a policy that has become inactive in terms of sub rule (1) above desiring re-instatement of his/her policy within a period not later than 12 months from the date the first unpaid premium in respect of such policy had become due, he may deposit all the arrears of premium/premia up to date of payment along with interest thereon at the prescribed rates in the Post Office or online on the authorized website of the Department of Posts. The re-instatement of the policy shall be automatic without any further act on the part of the insurant or the department subject, however, to continued insurability of the life at the time of payment of arrears and for that the insured person shall submit declaration of good health.
- (4). Provided that if any payment purporting to be premium payments are made during the aforesaid period of 12 months mentioned in sub rule (3) above and if they do not cover all the arrears together with interest thereon required to prevent the policy from ceasing to be active at the end of 12 months such payment shall be held in suspense and shall not be considered as payment by way of premium to cover the risk of the life assured. No claim, whatsoever shall lie on the department in the event of death of the life assured taking place during such period when premia are held in suspense and the policy is not re-instated. Such premia as are held in suspense shall be refundable to the policy holder, his/her nominee or his/her legal heir as the case may be, as and when applied for, with interest as prescribed by the Director General of Postal Services at the time of such refund.

Rule.58 REVIVAL OF POLICIES

- (1). Authority competent to accept proposal, may in his discretion, on receiving an application in the prescribed proforma allow a policy, which has become void in terms of Rule 56(1), or has ceased to be active in terms of Rule 57(1) and has not been re-instated under the provisions of Rule 56 (3) or 57(3), to be revived provided that the said policy has not attained the date of maturity and a period of consecutive 5(five) years has not passed from the date of first unpaid premium and the life assured is insurable at the time of revival. Such revival shall be subject to payment, within a date to be specified by the competent authority, of all arrears of premia with interest thereon at the rates prescribed by the Director General of Postal Services and calculated from the date the first unpaid premium in respect of such policy had become due and certificate from an authorized medical attendant in the prescribed proforma certifying that the life assured is insurable having regard to the insurants health and habits and of evidence to show that there has been no adverse change in his/her personal or family history or his/her occupation.

Note: The above-mentioned restriction of 5 (Five) years for revival of lapsed PLI/RPLI policies shall not be applicable for the policies issued before 20.09.2019.

- (2). A policy shall not be considered to have been revived unless an application for that purpose has been made and until the policy has been formally revived after credit of all due arrears of Premium.
- (3). Any payments purporting to be premium/premia payments made after a policy has become void in terms of Rule 56(1) or has ceased to be active in terms of Rule 57(1) but before the policy is formally revived in terms of sub rule (1) and (2) above shall be held in suspense and shall not be considered as payments by way of premium/premia to cover the risk of life assured. No claim whatsoever shall lie on the department in the event of death of the life assured during such period when premium/premia are held in suspense and the policy is not revived. Such premia as are held in suspense shall be refunded to the policy holder, his/her nominee or his/her legal heir as the case may be, as and when applied for, with interest as prescribed by the Director General of Postal Services.
- (4). The Approving Authority concerned, may at his discretion in order to revive a policy which has become void under Rule 56 (1) or cease to be active under Rule 57(1) allow the arrears of premia along with interest payable thereon to be paid in convenient instalment not exceeding 12 instalments in deserving cases under a specific revival intimation to be issued in writing. In such cases, the risk of the life assured shall be covered from the day the first instalment is deposited provided that subsequent instalments have been paid regularly thereafter, as also the normal monthly premia besides the arrears as become due have been deposited regularly as and when due without fail. In the event of death of the insurant, who has been depositing the instalment of arrears as directed by the approving authority besides the normal monthly premia regularly as and when due notwithstanding the fact that some arrears of premia remain unpaid at the time of death, the claim against the said policy shall be accepted subject to the deduction of such arrears of premia and interest thereon besides loan amount and interest thereon, if any, from the claim amount.
- (5). For revival of RPLI policies, these rules shall apply mutatis mutandis.

NOTE: -The revival of a policy under Rule 58 shall be allowed on any number of occasions during the entire term of the policy including the relaxation given under Rules 56(3) and 57(3) for re-instatement. However, a period of consecutive 5(five) years should not have passed from the date of first unpaid premium against such lapsed policy.

Rule.59 LOAN ON POLICIES

- (1).(a) Loan may be granted on the security of policies other than Anticipated Endowment Assurance, Ten year Rural PLI and Children policies issued under these rules. Such loans may be granted on the security of a Whole Life policy, if it has been in force for at least four years and is otherwise unencumbered. The maximum admissible amount of loan will be 90% of surrender value of the

policy which will be subject to the condition that amount of loan should not become less than '1000.

(b) Loan may also be granted on the security of an Endowment Assurance policy including Joint Life Assurance, if it has been in force for at least three years. The maximum admissible amount of loan will be 90% of surrender value of the policy which will be subject to the condition that the amount of loan should not become less than '1000/.

- (2). Application for loan in the prescribed form available at any Post Office shall be made to the Postmaster/ Manager of Central Processing Centre (GPO/ Head Office) along with the Copy of Policy document, premium receipt book (in case of cash policy) and loan repayment receipt book (in case of second or subsequent loan) and disbursing officer's certificate for last six months for deduction of premia (in case of pay recovery policy). The loan application form duly filled in and signed by the insurant, along with the Copy of policy document and other documents as mentioned above, shall be handed over, against a receipt, to the Postmaster of any Post Office. The Postmaster concerned shall, immediately forward all the papers to the Postmaster/ Manager of its Central Processing Centre (GPO/ Head Office). Postmaster/ Manager of Central Processing Centre (GPO/ Head Office) shall on receipt of the application and documents, shall verify connected records relating to that policy for eligibility of loan and whether the policy is free from encumbrances. He shall also calculate the amount of loan as admissible on the date of application and sanction the loan, if admissible, on the conditions stated above. A copy of the sanction along with a loan bond with the relevant entries filled in shall be forwarded to the Postmaster concerned with instructions to pay the amount to the applicant after his executing the loan bond, which shall be returned by the Postmaster and kept with the policy and the application for loan in safe custody with the Postmaster/ Manager of Central Processing Centre (GPO/ Head Office). The policy shall be released to the insured person or the party legally entitled thereto after ensuring that the amount of loan and interest have been completely repaid. The amount of loan sanctioned should be in complete multiples of Rs. 100/-. Insured person will be supplied by the Postmaster/ Manager of Central Processing Centre (GPO/ Head Office), through the Post Office concerned, with a loan repayment receipt book, in which the Postmaster will enter under his initials with date each instalment of amount paid in repayment of the loan. In the event of loss of the loan repayment receipt book, the procedure laid down in Rule 32 shall be followed. The policy against which loan is taken should always be assigned to the President.

If an insured person has assigned his policy in favour of another person, loan on such a policy will be granted to the insured person only on his getting the policy re-assigned in his favour and then assigning it to the President. A second or subsequent loan not exceeding the amount prescribed in sub-rule (1) of this rule may be granted by Postmaster/Manager of CPC on the security of a policy on which one loan has already been granted. The second or subsequent loan shall not, however, be granted until full repayment of the previous loan.

Revised Limits of first and subsequent loan against PLI & RPLI Policies:

Sl.No.	Designation	Existing Limit	Proposed revised limits
1.	Postmaster of CPC of HOs/GPOs	No Limit	No Limit

- (3).The loan may be repaid at any time. It may also be paid in instalments of amount not less than Rs. 100/-. Interest will be charged @ 10% per annum compounding half yearly from the date of disbursement of loan and should be paid on or before the dates specified in the loan bond and loan repayment receipt book. Interest for the half year will be charged on the amount outstanding on the first day of the half year and any repayment made during that half year will be taken into account for calculation of interest only for the next half year. In the case of final repayment, interest will not be charged beyond the last date of the month in which the final repayment is made provided that interest had already been charged on the loan for at least six months. The responsibility for payment of interest rests solely on the insurant. A notice regarding the amount to be paid as half yearly interest will be issued to the insurant only when there is a change in the amount payable as interest as a result of payment of a part of the principal.

But the plea of non-receipt of such a notice cannot in any circumstances be accepted for non-payment of interest. If the interest is not paid on the due date, it will be added to the outstanding amount of loan and usual interest charged thereon.

In the event of defaults in the payment of half yearly interest or defaults in repayment of loan, the Postmaster/Manager of Central Processing Centre(GPO/Head Office), will send 1st reminder/intimation to insurant when loan capitalization(including due interest) reaches 90% of the surrender value and 2nd intimation/reminder when loan capitalization (including due interest) reaches 95% of the surrender value and final notice to pay off outstanding loan amount and due interest when loan capitalization reaches 100% of the surrender value.

If the due amount is unpaid within 30 days from the date of issue of 3rd intimation/reminder, the policy shall be forcibly surrendered and the balance, if any of such surrender value will be paid to policy holder thereto.

However, the forced/auto surrender shall not be applied in following cases:

- (i) Where policy becomes a claim
- (ii) Maturity date of the policy is within the next one year

The outstanding balance of the loan with interest will be recovered from the value of the policy at the time of settlement of the claim. Interest on a loan will accrue up to the last date of the month in which the policy becomes a claim either by maturity or by surrender, provided that interest for at least six months had been charged on the loan."

- (4).The insurant is advised in his own interest to send an intimation of final repayment of his loan to the Postmaster/ Manager of Central Processing Centre (GPO/ Head Office). On receipt of the above intimation, interest chargeable up to the end of the month of final repayment (provided that interest on the loan has already been charged for at least one-half year) shall be calculated by the Postmaster/ Manager of Central Processing Centre

(GPO/ Head Office) and communicated to the insurant under registered post. The insurant shall be required to pay the amount of interest at any Head or Sub Post office within 21 days from the date of issue of intimation by the Postmaster/ Manager of Central Processing Centre (GPO/ Head Office).

- (5). If the insured person wants to surrender the policy before repayment of the loan, he can apply to any Postmaster/Manager of Central Processing Centre (GPO/Head Office), to surrender the policy, adjust the surrender value thereof to the balance of loan and interest due and to pay him the balance, if any. On receipt of this application, the Postmaster/ Manager of Central Processing Centre (GPO/ Head Office) will take necessary steps to stop recovery of further premium and to surrender the policy.

Rule.60

Where in respect of any policy maturing for payment, the Postmaster General/ Head of Division/ Postmaster/ Manager of Central Processing Centre (GPO/ Head Office) is of opinion that by reason of conflicting claims to or insufficiency of proof of title to the amount secured thereby or for any other adequate reason it is impossible otherwise for him to obtain a satisfactory discharge for the payment of such amount, he may take steps, after the expiry of the period prescribed in Section 47 of the Insurance Act, 1938, to apply to the Court having jurisdiction for permission to pay the amount into it in accordance with the provisions of Section 47 of the said Act. If the court allows the application, payment shall be made into the court. The Postmaster General/ Head of Division/ Postmaster/ Manager of Central Processing Centre (GPO/ Head Office) shall also transmit every notice of claim received after the making of the application to the court in order to enable the court to dispose of claims relating to the amount. Upon such payment the fund is discharged of liability in respect of the policy.

Rule.61 Suicide Cases:

In the event of an insured person committing suicide any time after the date of acceptance or revival of the policy (whether sane or insane at that time) and after having paid his first premium in full but not after expiry of one year from such date of acceptance or date of revival whichever is later, the policy shall be entitled for 80% of the premium paid till the date of death or the surrender value, if applicable, as on date, whichever is higher provided the policy is in force.

Rule.62 Settlement of death claim cases of murder of the insured committed by the nominee(s) or any legal representative(s)

If the policy holder is murdered by any of the legal representative/ nominee(s), the policy money shall not be paid to the murderer even if he/she is acquitted by the competent court of law by giving him/ her the benefit of doubt. If person(s), who in the event of death of policy holder, is/are eligible to receive the policy money under Post Office Life Insurance Rules 2011, is/are charged with the offence of murdering the policy holder or for abetting the commission of such an offence, the claim of such person(s), including other eligible member or members of the family to receive the policy money, shall remain suspended till the conclusion of the criminal proceedings instituted against him/them. If on the conclusion of the criminal proceedings, the person(s) concerned is/are convicted for the murder or abetting the murder of the policy holder or acquitted thereof by giving benefit of doubt, such person(s) shall be debarred from receiving the policy money which shall be payable to other eligible legal heir(s) of the policy holder.³⁸

15.2 Standard Operating Procedures for handling PLI/RPLI Maturity, Survival claim cases and Death Claim cases :

A. Handling PLI/RPLI Maturity/Survival Claim Cases:

Standard Operating Procedure:

Life Insurance plans serves multi-dimensional benefits to the insurant. It combines the benefits of a life insurance cover and accumulation of saving. So, in addition to securing himself/herself and his/her family, it also creates a corpus to meet financial goals at every life stage. PLI/RPLI insurance plans offer amount equal to Sum Assured and Bonus thereon as Maturity Benefit when the policy ends. In addition, Anticipated Endowment Assurance help in creating a regular stream of income throughout the policy duration.

One of the basic and important reasons behind buying a Life Insurance Policy is to accumulate savings for future financial necessities of life. Bringing a new person under the coverage of Postal Life Insurance/ Rural Postal Life Insurance (PLI/RPLI) is just the beginning of our relationship with our customer. We need to be vigilant to ensure that the main aim of our customers for buying a PLI/RPLI policy is not lost sight of. Timely settlement of Maturity claim is one of the most important functions of any Insurance Business. PLI/RPLI is operating in significantly one of the most competitive insurance markets. Delay in settlement of maturity claim has a negative effect on our business and consequently leads to downward trend in PLI/RPLI business apart from having an adverse effect on our goodwill.

The objective is to pay the insurant on the date of maturity of the Policy. Policies are of two types based on the mode of premia being deposited viz. Cash Policies wherein premia payment is made by the Insurant directly visiting Post Office or using online payment facility,

Pay Policies wherein the premia are deducted by the Employer from the salary of the Insurant and details updated in McCamish.

In case of Cash Policies, the premia payment frequency can be monthly/quarterly /half yearly/annual.

Initiation of Process:-

Intimation to Insurant : Each and every CPC shall generate a 'Detailed Pending Maturity Policy' report through McCamish software on the first working day of the month, 2 months in advance i.e. report for the month of March shall be generated on 1st working day of January. The report will (automatically) list all PLI/RPLI policies standing at that particular CPC and maturing during the given month. An Intimation Letter, which will be generated through McCamish with data pre-fed in table of para 1 of the Intimation Letter, shall be sent by the CPC concerned to all policy holders, listed/showing in the report so generated, latest by 5th working day of the month in which report is generated.

The intimation will be sent by post and shall be accompanied with blank Maturity/Survival Benefit claim form with all Enclosures.

In case of AEA (Anticipated Endowment Assurance) policies, the process shall be done for first or subsequent term payment or the final maturity, as the case may be. However, once Maturity/ Survival Benefit Claim Form submitted, the details so

submitted shall be used till final maturity claim settlement unless and until the same is modified on the specific request of the Insurant.

In addition, the Intimation Letter along with all enclosures shall also be sent to the Insurant on his registered email ID through Central Server, in case email id is available for the policy.

An SMS shall also be sent, from Central server, to the Insurant on his mobile, if mobile number is available, intimating his/her about the maturity of the Policy as under: "Dear Insurant, your (policy type viz. PLI/RPLI EA/AEA etc.) policy no..... will be maturing on..... Maturity Claim Form has been sent to email ID/your address for filling and submitting at your nearest Post Office."

1. Manner of Submission of Claim by Insurant:

Maturity/Survival Benefit Claim Form (Annex-II) along with the required documents can be submitted by the Insurant at any Post Office including Branch Post Office or CPC across the country through himself/herself along with all original documents for comparison with copy of the document(s) by Official concerned.

In case any insurant is unable to visit post office, being medically unfit or outside India, for submission of Maturity claim form, he/ she may authorize any person as a messenger for submission of the maturity claim form along with necessary documents. Only an adult literate person of sound mind, who is not an insolvent, can be appointed as messenger.

In case of being medically unfit to visit post Office, a self-attested medical certificate to this effect need to be submitted from Govt. hospital or Govt. accredited hospital.

However, in case insurant being abroad, he/she need to submit a self- attested copy of passport clearly showing the date of departure from India.

2. Action at Claim receiving Office:

The Insurant shall submit Maturity/Survival Benefit Claim Form along with required documents at any Post Office or CPC. The BPM/SPM/Postmaster or CPC in-charge of the Office concerned, where the Maturity/Survival Benefit claim is submitted, shall scrutinize the Form to ensure that the requisite details are duly filled in and the relevant documents are attached and the same is mentioned thereon. If required, the official concerned shall help the Insurant in filling up the Maturity/Survival Benefit Claim Form correctly by guiding and explaining the requirements.

While receiving the Claim Form, the Official concerned shall inform the Insurant that after submission of Maturity/Survival Benefit Claim Form and Indexing of service request in the system, he/she will not be able to deposit any premia or repay loan in the Policy. Therefore, Insurant should be advised to pay his/her all due premia/loan amount before indexing the service request in system.

All the ORIGINAL documents are required to be produced while submitting the Maturity/Survival Benefit Claim Application and the same will be returned to the Insurant after having been compared with the copies thereof being submitted along with the Maturity/Survival Benefit Claim Form.

However, Policy Bond or E-bond through Digi locker or Letter of Indemnity (Annex-III) shall be submitted in original along with the Claim Form and shall be retained by the receiving office.

During settlement of PLI/RPLI maturity cases, where original bond is not presented by the insurant due to loan taken from Postal Department, the approving authority may consider settlement of such cases without original policy bond by taking letter of indemnity on the Government Cost as prescribed in the para 3.3 of SOP. Likewise, in Loan cases, where original policy bond is kept in the custody of our Department and is not readily traceable or if there is delay of more than 7 days in getting Original Policy Bond from the office of custody, such maturity cases may also be dealt in similar manner, with copy to the concerned PLI CPC (where policy bond is lying). Document of Credit or Premium Receipt Book, if applicable, would also be retained in original by the receiving office.

The following documents are required to be submitted along with the Claim Form:

- Letter of Indemnity, if any, must be Notarized from Public Notary on non-judicial stamp paper of value as prescribed in the State concerned.
- In case, premia payment is not updated in Pay Policies, a certificate from the Employer about deduction of premia and details/copy of pay recovery schedule sent to India Post.
- In case, premia payment is not updated in Cash Policies, Premium receipt Book is mandatory for updation of Premia paid by Insurant in McCamish Software.
- In case, loan amount shown outstanding in the Intimation letter has been repaid partially or in full.
- Wherever a self-attested copy of a document is submitted, the official accepting the same will compare it with the ORIGINALS and shall put his/her signature in token of having verified the copies with their originals.
- The Office concerned will give an Acknowledgement (Part of Annex-II) for receipt of the Claim Form to the Insurant.

i. Action at Branch Post Office (BO)-

In case the Claim Form is received at BO, the BPM shall forward the Claim Form along with all the enclosures to its Account Office through Account Bag on the same day duly entered in their Daily Account/Daily Transaction report (DTR) after Indexing it in the RICT device, if possible

ii. Action at Sub Post Office (SO)-

The Claim Form may be received at SO either directly or through BO. In both the cases, Indexing of the Claim Form shall be done at the SO itself (in cases Indexing not already done at BO for Claim Form received at BO). After Indexing, the Claim Form shall be sent to the HO (CPC) concerned (with which the office is mapped with) on the same day through Account Bag duly entered in their Daily Account/ Daily Transaction report (DTR).

iii. Action at HO (CPC)-

The Claim Form may be received at CPC either directly or through SO/BO. Claim Form shall be indexed before further processing (if Indexing not already done at SO/BO for Claim Form received at SO/BO).

All Post Offices shall maintain a Register in the prescribed format for the Claim Form received. All CPCs shall generate a 'Matured Policy' report, from McCamish, on the last working day of the month for the policies matured in that particular month but service request not generated in any CPC across the

country i.e. process for payment of maturity/ survival benefit claim has not started. A reminder (Annex-VII) shall be sent by the CPC concerned to the insurant by Post with POD. Similarly, a SMS and e-Mail ID shall be sent by the central Server as reminder to all such insurant where mobile number and e-Mail ID is available in the McCamish.

Wherever mobile number of insurant is available CPC will contact the insurant over phone also and results to be mentioned in the remarks column of the register maintained for the purpose.

A separate register for all such reminders shall be maintained at CPCs in the following format.

Name of CPC.....

S. No.	Name of Insurant	Policy Number	Type of Policy	Sum Assured	Date and Item Number through which intimation letter was sent	Date and Item Number through which reminder was sent	Remarks	Sign of Official

iv. Processing of Maturity/Survival Claim Form - Action at CPC on receipt of Claim Form:

All the Claim Forms so received shall be entered in a Register maintained for this purpose in the following format:

Name of the CPC.....

SL. No	Service request No. and date	Date of receipt in CPC	Received from (Insurant/ Name of office)	Name of Insurant	Policy No.	Sum Assured	Type of Policy	Cash/ Pay Policy	Sanction amount and date	Mode and Date of payment	Remarks	Sign of Official

In case any required document is found not submitted, a written communication (Annex-V) will be sent immediately by the CPC by post with POD to the Insurant requesting to submit the requisite document(s) within 15 days.

Once the document(s) is/are received at the Post Office (BO/ SO/HO) it will forward the same to the CPC concerned in the same way previous documents were sent. However, there would be no Indexing required in this case as the matter has already been Indexed. It is to be ensured that Service Request number is mentioned on each of such documents submitted.

In case of non-receipt of requisite document(s) within 15 days, a reminder (Annex VII) shall be sent to the Insurant by post with POD intimating that the case could not be processed further if required document(s) are not submitted. The CPC shall check to ensure that entries of all the documents are made correctly while Indexing, Scanning and Data Entry of the Maturity/Survival Benefit Claim Form along with all the enclosed documents.

Once the Maturity/Survival Benefit Claim Form is found to be complete in all respects including receipt of required documents, the CPC in-charge shall take time bound action to ensure payment of maturity claim within the prescribed time.

v. Action by Approving Authority:

The Approving Authority shall go through the Maturity/ Survival Benefit Claim Form and shall approve/reject the case after scrutiny by making appropriate remarks on checklist (Annex VI). A copy of Annex VI is retained by office of the Approving Authority.

In case of rejection, the reasons for rejection shall be stated in writing. The Approving Authority concerned should ensure returning the checklist (Annex – VI) to the CPC duly signed along with his/her name, designation and date on the checklist, after approval/rejection for further processing.

vi. Action at CPC on receipt of Approval/Rejection of the Claim from Approving Authority:

- In case of Approval:

- Shall generate Sanction Letter on the day of maturity/due survival benefit or later, as the case may be.
- Shall send a copy of Sanction Letter to Postmaster for crediting the sanctioned amount into the Account details submitted by the Insurant in the Claim Form. One copy of Sanction Letter shall be sent to the Insurant by post with POD.
- In case of account details not given by the Insurant or any technical problem arising due to incomplete/wrong information about the account, a Crossed Cheque shall be drawn by the Postmaster within a day of receipt of Sanction letter. The Crossed Cheque along with the Sanction Letter shall be sent to the Insurant by post with POD on the same day.

- In case of Rejection:

- If Maturity/Survival Benefit claim is rejected, CPC shall send Rejection Letter (generated through McCamish) to the Insurant by post with POD by the next working day giving him/her the reasons of rejection.

3. Time limit prescribed (in working days):

Sl.No	Activity	Time Limit
i.	Receipt, Indexing and forwarding of Claim Form by BO	1 day
ii.	Receipt, Indexing and forwarding of Claim Form by SO	1 day
iii.	Indexing and Scanning (ECMS) in CPC	2 days
iv.	Data Entry in CPC	1 day

v.	Sending letter for missing documents	1 day
vi.	Quality Checking in CPC	1 day
vii.	Approval/Rejection	3 days
viii.	Sending reminder to Insurant	1 day
ix.	Sanction Letter generation in CPC (on or after date of maturity)	1 day
x.	Sanction amount transfer through Bank mandate by Postmaster	2 day
xi.	Drawing Cheque of the Sanction amount by Postmaster, in case account details not provided/technical problem	1 day
xii.	Dispatch of Sanction Letter/Rejection Letter with/without Crossed Cheque	1 day

(The SOP issued vide PLI Directorate No. 25-04/SOP/202-LI dated 21-09-2020)

B. Handling of PLI/RPLI Death Claim Cases:

Standard Operating Procedure in brief

Life insurance is a vital protection coverage for the loved ones in the event of one's untimely death. The most basic and important reason behind buying a Life Insurance Policy is to arrange for financial assistance for the loved ones. Bringing a new person under the coverage of Postal Life Insurance/ Rural Postal Life Insurance (PLI/RPLI) is just the beginning of our relationship with our customer. We need to be vigilant to ensure that the main aim of our customers for buying a PLI/RPLI policy is not lost sight of. Timely settlement of Death claim/ Maturity claim is one of the most important functions of any Insurance Business. PLI/RPLI is operating in significantly one of the most competitive insurance markets. As per the IRDAI's (Insurance Regulatory and Development Authority of India) Annual Report, average number of days taken by major insurance players in settling the death claim is about 30 days. A commitment has also been made by the Department in its Citizen Charter, that death claim of PLI/RPLI would be settled within 30 days in respect of normal claim cases and 90 days in respect of cases involving Inquiry. However, it is observed that against the norm of 30 days, all India average number of days taken to settle a PLI death claim is 62 days. Similarly, the average number of days taken to settle a RPLI death claim is 64 days. In respect of death claim cases requiring inquiry, average number of days taken by majority of Circles to settle/reject the case is more than the prescribed 90 days. This has a negative effect on our business and consequently leads to downward business trends in PLI/RPLI business apart from having an adverse effect on our goodwill.

The period elapsed between date of acceptance of proposal and cause of death of the Insurant plays an important role in deciding the procedure for handling of the death claim cases. Death Claim cases of PLI/RPLI may be classified into following types:

i. Based on the period of the Insurance Policy: -

Claims where Death occurs after completion of 3 years from the date of acceptance of proposal or date of revival of policy, whichever is later. Claims where death occurs before completion of 3 years from the date of acceptance of proposal or date of revival of policy, whichever is later.

ii. Based on cause of Death of the Insurant

Natural Death – All deaths except death by suicide, murder or accident.

Un-natural Death – Death due to suicide, murder or accident.

1. Manner of Submission of Claim by Claimant:

The Claim Application (Annex-I) along with the required documents can be submitted by the Claimant (Nominee(s) or Legal Heir(s) as the case may be) at any Post Office including Branch Post Offices or CPC.

a. Action at Claim receiving Office:

The Claimant shall submit Claim Application (Annex-I) along with required documents at any Post Office or CPC. The BPM/ SPM/Postmaster or CPC in-charge of the Office concerned, where the claim is submitted, shall scrutinise the Claim Application to ensure that the requisite details are duly filled in and the relevant documents are attached and the same is mentioned thereon. If required, the official concerned shall help the Claimant in filling up the Claim Application correctly by guiding and explaining the requirements.

All the ORIGINAL documents are required to be produced while submitting the Claim Application and the same will be returned to the Claimant after having been compared with the copies thereof being submitted along with the Claim Application.

However, original Policy Bond shall be retained/submitted along with the Claim Application. Letter of Indemnity (Annex-III) and Indemnity Bond (Annex-VI) shall also be submitted in original.

The following documents are required to be submitted along with the Claim Application:

Sl.	List of Documents	Unnatural Death	Natural Death
1	Claim Application form	Yes	Yes
2	Original Policy Bond or Letter of Indemnity* (Format at Annex- III)	Yes	Yes
3	Self-Attested copy of Death Certificate (issued by Local Administration/Registrar of local board/village panchayat/Medical Practitioner or Certificate from Doctor who last attended the Insurant clearly mentioning reason of death)	Yes	Yes
4	Self-Attested copy of ID and Address proof of the Claimant (list of Documents acceptable as ID and Address proof is given in Annex-II) with the details of mobile number, e-Mail ID and his/her relationship with insurant	Yes	Yes
5	Cancelled Cheque for Bank mandate	Yes	Yes
Sl.	List of Documents	Unnatural Death	Natural Death
6	Self-Attested copy of Legal Documents in support of his/her claim (Letter of Administration or Succession Certificate or Probate of Will), if nomination is not available)	Yes	Yes
7	Self-Attested copy of FIR	Yes	No
8	Self-Attested copy of post-mortem report	Yes	No
9	Indemnity Bond* (Annex-VI) from Claimant	Yes	No
10	Document of Credit ** (if Pay Policy)	Yes	Yes
11	Premium Receipt Book *** (If Cash Policy)	Yes	Yes

Note (*): Letter of Indemnity and Indemnity Bond, if any, must be Notarised from Public Notary on non-judicial stamp paper of value as prescribed in the State concerned.

Note ()** In case, premia payment is not updated in Pay Policies, a certificate from the Employer about deduction of premia and details/copy of premia schedule sent to India Post.

Note (*)** In case, premia payment is not updated in Cash Policies, Premium receipt Book is mandatory for updation of Premia paid by Insurant on McCamish Software.

Wherever a self-attested copy of a document is submitted, the official accepting the same will compare it with the ORIGINALS and shall put his/her signature in token of having verified the copies with their originals. The Office concerned will give an Acknowledgement (Part of Annex-I) for receipt of Claim Application to the Claimant.

i. Action at Branch Post Office (BO)-

In case the Claim Application is received at BO, the BPM shall forward the Claim Application along with all the enclosures to its Account Office through Account Bag on the same day duly entered in their Daily Account/Daily Transaction report (DTR) after Indexing it in the RICT device, if possible.

ii. Action at Sub Post Office (SO)-

The Claim Application may be received at SO either directly or through BO. In both the cases, Indexing of the Claim Application shall be done at the SO itself (in cases Indexing not already done at BO for Application received at BO). After Indexing, the Claim Application shall be sent to the HO (CPC) concerned (with which the office is mapped with) on the same day through Account Bag duly entered in their Daily Account/Daily Transaction report (DTR).

iii. Action at HO (CPC)-

The Claim Application may be received at CPC either directly or through SO/BO. Indexing of the Claim Application shall be done before further processing (if indexing not already done at SO/BO for Application received at SO/BO).

All Post Offices shall maintain a Register in the following format for the Claim Application received-

Name of the Office

Sl. No.	Date of Receipt	Name of Insurant	Policy Number	Sum Assured	Type of Policy	Service Request No.	Date of dispatch to CPC	Sign of Official

b. Processing of Claim Application:

Action at CPC on receipt of claim cases:

All the Claim Applications so received shall be entered in a Register maintained for this purpose in the following format:

Sl.	Service request number and date	Date of receipt in CPC	Received from (Claimant/ name of office)	Name of insured	Policy number	Sum Assured	Type of policy	Inquiry required (Yes/ No)	Sanction Amount and Date	Mode and Date of Payment	Remarks	Sign of Official.

In case any required document is found not submitted, a written communication (Annex-VII) will be sent immediately by the CPC by post with POD to the Claimant requesting to submit the requisite document(s) within 15 days.

In case of non-receipt of requisite document(s) within 15 days, a reminder shall be sent to the Claimant by post intimating that if required document(s) are not submitted within next 7 days, the case will be closed.

In case required document(s) are still not received after expiry of the extended period, the claim application along with other document(s), so submitted, shall be returned to the Claimant by post with POD. Remarks to this effect shall be made in the Register maintained for this purpose (as prescribed above).

The CPC shall check to ensure that entries of all the documents are made correctly while Indexing, Scanning and Data Entry of the death claim application along with all the enclosed documents.

Once the Claim Application is found to be complete in all respects including receipt of required documents, the CPC in-charge will check the category of claim i.e. whether claims pertain to category (i) where Death occurred after completion of 3 years from the date of acceptance of proposal or date of revival of policy, whichever is later or (ii) where death occurred before completion of 3 years from the date of acceptance of proposal or date of revival of policy, whichever is later and shall take time bound action accordingly.

(a) Death occurs beyond 3 years from the date of acceptance of proposal or date of revival of policy, whichever is later:

As per the Insurance market regulator in India (IRDAI) the insurer has only 3 years window for calling a policy in question on the ground of misrepresentation or suppression of a material fact not amounting to fraud, from the date of issuance of Policy or date of commencement of risk or date of revival of policy or date of rider of the policy, whichever is later. It is regardless of whether claim has arisen or not and when it is intimated. Once this period of 3 years is over, the policy cannot be called in question. Accordingly, if a death claim in respect of policy arises after 3 years from the date of acceptance of proposal or date of revival of policy, whichever is later, there is no need of Inquiry.

Therefore, all PLI/RPLI death claims which are presented after 3 years from the date of acceptance of proposals or date of revival of policy, whichever is later, there is no need for carrying out any Inquiry in the matter.

CPC will send all the documents including the death claim application duly signed on checklist (Annex IV) with full name (of CPC incharge), Designation and date

to Approving Authority, under whose jurisdiction the CPC lies, for approval. The case shall also be submitted in McCamish, simultaneously.

(b) Death occurs within 3 years from the date of acceptance of proposal or date of revival of policy, whichever is later

Where death of insurant occurs within 3 years from the date of acceptance of proposal or date of revival of policy, whichever is later, the CPC shall submit all the documents including the death claim application duly signed on checklist (Annex- IV) with full name (of CPC incharge), designation and date to Approving Authority, under whose jurisdiction the CPC lies, for death claim inquiry and processing. The case shall also be submitted in McCamish, simultaneously.

C. Action by Approving Authority

(a). In case Claim Application does not require Inquiry: -

The Approving Authority shall go through the Claim Application and shall approve/reject the case after scrutiny by making appropriate remarks on checklist (Annex IV). A copy of Annex IV is retained by office of the Approving Authority. Original checklist and all the enclosed documents are returned to CPC concerned for further action.

(b). In case Claim Application requires Inquiry:

The Approving Authority shall send the case to the Inquiry Officer concerned if the place of Inquiry (which would be primarily decided based on the place of death) lies within jurisdiction of the Approving Authority.

In case the place of Inquiry is beyond jurisdiction of the Approving Authority, the case shall be sent to the Division concerned (under whose jurisdiction place of inquiry lies) for Inquiry through McCamish.

On receipt of Inquiry report from the Inquiry Officer, the Approving Authority concerned shall either approve or reject the case.

Approving Authority shall maintain details of Inquiry cases in the following format:

Sl.	Service Request No. and date	Date of receipt in O/o Approving Authority	Policy No.	Date of sending case for Inquiry	Name & designation of Inquiry Officer (in case place of Inquiry lies within jurisdiction of Approving Authority)	Name of the Division to which case sent for Inquiry (in case place of Inquiry lies outside the jurisdiction of Approving Authority)	Date of receipt of Inquiry Report	Date of Approval/ Rejection of the Claim

In case of rejection, the reasons for rejection shall be stated in writing. The Approving Authority concerned should ensure returning the checklist (Annexure - IV) to the CPC duly signed along with his/her name, designation and date on the checklist, after approval/rejection for further processing.

D. Manner of Inquiry:

The Inquiry Officer shall be nominated by the Approving Authority or the Divisional Head, as the case may be.

Any Inspector Posts/Assistant Superintendent of Posts/PRI (P)/Marketing Executive etc. may be nominated as Inquiry Officer. He/she may obtain assistance of any postal official for the purpose, if considered necessary.

While inquiring into the death claim, the Inquiry officer must check, if the insured has died due to any disease and if so, whether the insurant was aware of that disease prior to taking the policy.

Inquiry officer should clearly mention this fact along with supporting document(s) in his report that insurant was aware of the disease prior to taking the policy and insurant has suppressed the material fact about the disease at the time of taking the policy. In case, no such supporting document is available with investigating officer in support of his claim, he should clearly mention it in his report that no document(s) to this effect are available.

In case of unnatural death, the Inquiry officer shall inquire with the Hospital/Doctor and Police Station concerned to verify the genuineness of the post-mortem report, FIR etc.

Additionally, he/she shall inquire about any update/amendment in the Post-mortem/FIR and shall obtain a copy of such update/ amendment, if any. Inquiry officer is required to submit his/her report (Annexure V) complete in all respect within 21 days (15 days for Inquiry into the case and 6 days for preparation and submission of report).

1. Action at CPC on receipt of Approval/Rejection of the Claim from Approving Authority:

a. In case of Approval:

- Shall generate Sanction Letter
- Shall send a copy of Sanction Letter to Postmaster for crediting the sanctioned amount into the Account details submitted by the Claimant in the Claim Application. One copy of Sanction Letter shall be sent to the claimant through Registered AD.
- In case of account details not given by the Claimant or any technical problem arising due to incomplete/wrong information about the account, a Crossed Cheque shall be drawn by the Postmaster. The Crossed Cheque along with the Sanction Letter shall be sent to the claimant by post with POD.

b. In case of Rejection

- If claim is rejected, CPC shall send Rejection Letter (generated through McCamish) to the Claimant by post with POD by the next working day giving him/her the reasons of rejection.

Time limit prescribed (in working days):

a. In case No Inquiry is required

Sl.	Activity	Time Limit (Max.)
i.	Receipt and forwarding of Claim Application by BO	1 day
ii.	Receipt, Indexing and forwarding of Claim Application by SO	1 day

iii.	Indexing and Scanning (ECMS) in CPC	2 days
iv.	Data Entry in CPC	1 day
v.	Quality Checking in CPC	1 day
vi.	Approval	3 days
vii.	Sanction Letter generation in CPC	1 day
viii.	Sanction amount transfer through Bank mandate by Postmaster	2 day
ix.	Drawing Cheque of the Sanction amount by Postmaster, in case account details not provided	1 day
x	Dispatch of Sanction Letter with/without Crossed Cheque	1 day
Total No. of Days		14 days

b. In case Inquiry is required:

Sl.	Activity	Time Limit (Max.)
i.	Receipt and forwarding of Claim Application by BO	1 day
ii.	Receipt, Indexing and forwarding of Claim Application by SO	1 day
iii.	Indexing and Scanning (ECMS) in CPC	2 days
iv.	Data Entry in CPC	1 day
v.	Quality Checking in CPC	1 day
vi.	Claim Inquiry	21 days
vii.	Approval	15 days
viii.	Sanction/Rejection Letter generation in CPC	1 day
ix.	Sanction amount transfer through Bank mandate by Postmaster	2 days
x	Drawing of Cheque for the Sanction amount by Postmaster, in case account details not provided	1 day
Dispatch of Sanction Letter with/without Crossed Cheque		1 day
Total No. of Days		47 days

25-04/SOP/202-LI dated 08-10-2020

E. Appeal in PLI/RPLI Death Claim cases:

As per PLI Directorate letter no. 25-1/2020-LI dated 21.08.2020, approver limits for settlement of death claim cases have been revised as under:

(i). PLI/RPLI Death Claim cases involving no investigation (to be settled within 30 days)

Approving Authority	Amount Limit (single or aggregate sum assured)
Postmaster (HSG-I/HSG-II), Sr. Postmaster (Gr. B), Dy. Chief Postmaster (Gr. B), AD of HO (Gr B) headed by Director	Upto Rs. 20 lakhs
Head of Division (Gr A/ Gr B), Chief Postmaster (Gr A), Dy. Director of HO (Gr A) headed by Director	More than Rs. 20 lakhs and upto Rs. 50 lakhs

(ii). PLI/RPLI Death Claim cases involving investigation i.e. death within 3 years of acceptance of policy (to be settled within 90 days)

Approving Authority	Amount Limit (single or aggregate sum assured)
Director GPO (JAG)/ Director (HQ)/ Regional DPS (JAG)	All cases irrespective of Sum Assured

An appeal can now be preferred by the claimant (nominee/legal heir etc) against rejection of a death claim case in respect of PLI/RPLI. The Standard Operating Procedure in this regard is laid out as under:-

Cases where Appeal can be made:

An appeal can be submitted by the claimant against rejection of 'Death Claim' case.

i. Appellate Authority:

Appeal against rejection of death claim cases shall lie with the authority, who is the next higher authority of the Approving Authority as detailed under:

Approving Authority	Appellate Authority
Postmaster (HSG-I/HSG-II), Sr. Postmaster (Gr. B)	Divisional Head
Dy. Chief Postmaster (Gr. B)	Chief Postmaster (Gr A)
AD of HO (Gr B) headed by Director, Dy. Director of HO (Gr A) headed by Director	Director (GPO)
Head of Division (Gr A/ Gr B), Chief Postmaster (Gr A),	Director Postal Services (Region/HQ)
Director Postal Services (Region)	Postmaster General
Director Postal Services (HQ)	Chief Postmaster General

In case the post of Appellate Authority is lying vacant or incumbent is on leave, the appeal shall lie with the officer who is holding the charge of the Appellate Authority.

Details of the Appellate Authority shall be mentioned on the rejection letter issued to the claimant. The following shall be mentioned on the rejection letter: "In case you are not satisfied with the decision of the authority concerned, you may file an appeal against the decision within 90 days of receipt of this communication to the following:-

Designation of the Appellate Authority,
Postal Address with pincode
Email id:xxxxxxxx@xxxx.xx"

The appeal should be supported by relevant rules and documents etc., as applicable."

ii. Time limit to file the Appeal:

The Appeal may be submitted by the claimant herein after called appellant to the Appellate Authority within 90 days of receipt of the rejection letter.

The Appellate Authority may condone the delay in filing the appeal within prescribed time of 90 days, if she/he is satisfied that the appellant was prevented by sufficient cause from filing the appeal in time.

iii. Manner of submission of appeal:

The appellant may submit his appeal in writing to the Appellate Authority either in person or through post/email. Alternatively, appeal may also be submitted at any CPC.

The CPC shall immediately forward the appeal to the Appellate Authority concerned by Registered Post or by proper entry. The appellant should elaborate the grounds for appeal and relevant documents etc. be enclosed in support of the same.

iv. Action by Appellate Authority:

An Appeal Register shall be maintained at the office of the Appellate Authority in the following format:

Sl.	Date of receipt of Appeal	Name & Address of the Appellant	Grounds of Appeal in brief	Date of decision on Appeal	Date and particulars of dispatch of Appellate Order

On receipt of appeal, the Appellate Authority may take one or more than one of the following steps, if deemed necessary:

- May call for additional information/documents from the Appellant
- May call for detailed report from the Approving Authority / CPC
- May give personal hearing to the Appellant

The Appeal shall be decided within 45 days from the date of receipt of appeal by the appellate authority. The order passed by the Appellate Authority shall be reasoned order containing detailed justification, rulings, documents etc. which were relied upon while deciding the appeal. The order passed by the Appellate Authority shall be conveyed to the appellant by authorized mode of transmission. A copy of the order shall also be marked to the Approving Authority, against whom the appeal was made for information and record.

SOP for handling of Appeals under PLI / RPLI issued vide PLI Directorate No: 25-04/202-LI dated 17-12-2020

Other Standard Operating Procedures issued vide PLI Directorate are :

Standard Operating Procedure for handling of PLI / RPLI loan cases was issued vide PLI Dte No. 25-04/SOP/202-LI dated 08-10-2020.

Note: SOPs relating to different subjects were also issued by PLI Directorate New Delhi which are available at India post website.

For reference link is <https://utilities.cept.gov.in/DOP/ViewUploads.aspx?uid=10>

Part IV – Human Resource Management

Chapter :16 Recruitment And Training

This brief contains:

- A. Recruitment of GDS
- B. Recruitment of Group 'MTS'
- C. Recruitment of Postmen/Mail Guards
- D. Training of GDS
- E. Training to Postmen cadre

16.1 Recruitment procedure for Gramin Dak Sevak

1. Introduction:

The Gramin Dak Sevaks (GDS) form the backbone of the rural postal network. They perform key functions such as Branch Postmaster (BPM), Assistant Branch Postmaster (ABPM) and Dak Sevak. Their recruitment is governed by the GDS (Conduct and Engagement) Rules, 2020 and is conducted through a centralized online system managed by the Directorate.

2. Categories of Posts:

1. **Branch Postmaster (BPM)** – Head of the Branch Post Office.
2. **Assistant Branch Postmaster (ABPM)** – Assists BPM and delivers/collects mail.
3. **Dak Sevak** – Assists in office work, mail conveyance and other support duties.

3. Eligibility Conditions:

Criteria	Requirement
Age Limit	18–40 years (Relaxations as per Govt. norms)
Education	Pass in 10th standard with Mathematics and English as compulsory subjects
Local Language	Must have studied the local language up to 10th standard
Computer Knowledge	An undertaking declaring that he/she has adequate knowledge to operate Computer desktop/laptop/POS/mobile etc.
Residence	Must reside within the BO/delivery jurisdiction of the BO.

4. Method of Recruitment:

Recruitment is **purely merit-based** through the **online portal**
<https://indiapostgdsOnline.gov.in>

Steps:

1. **Online Notification** (Circle-wise)
2. **Online Application** by eligible candidates
3. **Automatic Generation of Merit List** based on 10th marks
4. **Verification of Documents** by the Divisional Head
5. **Issue of Provisional Offer and Final Engagement Order**

Note: There is **no written exam or interview**.

5. Reservation Policy:

- Reservation for **SC, ST, OBC, EWS, PwBD** categories as per DoPT guidelines.
- **Roster maintained Division-wise.**
- Backlog vacancies carried forward to subsequent notifications.

6. Verification and Approval:

- **SDH** to verify residence, place of BO and candidate eligibility wherever necessary.
- **Appointing Authority** i.e. DH approves final engagement after prescribed verification.

7. Nature of Engagement:

- GDS are **not regular Government servants**, but are engaged under specific rules.
- They work **4 to 5 hours daily** depending on the workload.
- They receive **Time Related Continuity Allowance (TRCA)** instead of pay scale.

8. Role of Inspector Post:

- Verify local residence and space for BO.
- Report irregularities or complaints to Divisional Head promptly.

[Source: GDS (C&E) Rule, 2020 as amended]

16.2 Recruitment process of Multi-Tasking Staff (MTS)

1. Introduction

The Multi-Tasking Staff (MTS) forms the basic support cadre in the Department of Posts. They perform essential operational, clerical and office assistance duties in Postal Divisions, RMS Units, Postal Stores, Administrative Offices and Circle Offices.

Recruitment to the cadre is governed by the MTS (Group 'C' Non-Gazetted, Non-Ministerial) Recruitment Rules, 2019 and relevant DoPT instructions.

2. Nature of Duties

MTS officials perform various supportive functions such as:

- Physical transmission of files and dak within the office.
- Opening, closing and cleaning of office premises.
- Watch and ward duties.
- Assisting in postal and mail operations as required.
- Operating duplicating machines, or assisting clerical staff.
- Performing any other duty assigned by the superior officer.

3. Classification

Category	Group	Pay Level (7th CPC)
MTS	Group 'C' (Non-Gazetted, Non-Ministerial)	Level 1 (₹18,000 – ₹56,900)

4. Eligibility Conditions

(a) Age Limit

- 18 to 25 years (relaxable for SC/ST, OBC, PwD, Ex-servicemen as per Govt. rules).

(b) Educational Qualification

- Matriculation (10th pass) or equivalent from a recognized Board.

(c) Other Conditions

- Must possess adequate knowledge of the local language of the Postal Circle.

5. Method of Recruitment

Recruitment to MTS posts is done through two main channels:

Mode	Source	Percentage
(a) Direct Recruitment	From Open Market through Competitive Examination conducted by Circle Office	50%
(b) Promotion	By selection from eligible Casual Labourers / GDS / Departmental Candidates	50%

6. Process of Direct Recruitment

1. Notification: Issued by the Circle/Regional Office through the official website and newspapers.
2. Online Application: Candidates apply through the mode of submission prescribed in the notification.
3. Examination: Conducted as per the scheme notified (generally objective type).
4. Preparation of Merit List: Based on marks secured in the written test and reservation policy.
5. Verification: Document and character verification before appointment.
6. Issue of Appointment Order: By the Divisional Head or appointing authority.

7. Departmental Quota (Promotion)

Filling of 50% departmental quota posts is done as follows:

1. By Promotion:

- From eligible Gramin Dak Sevaks (GDS) having 3 years of regular engagement.
- Selection through Limited Departmental Competitive Examination (LDCE).

2. From Casual Labourers:

- Full-time or part-time casual labourers with prescribed service as per Directorate guidelines.

3. Seniority-cum-Fitness basis:

- Eligible departmental employees may also be considered.

8. Reservation

- SC/ST/OBC/EWS/PwD/Ex-servicemen reservations are provided as per DoPT's Model Roster and orders.
- Roster maintained at Circle level for Direct Recruitment and at Division level for Departmental Quota.

9. Verification and Appointment

- Appointing Authority to verify the credentials and eligibility.
- Character verification through police report.
- Medical fitness certificate required before appointment.
- Probation period: Two years.

10. Role of Inspector Post

- Supervise verification of eligibility.
- Monitor training completion and posting compliance.
- Report any irregularities or complaints to Divisional Head.

[Source: MTS RR, 2019 as amended]

16.3 Recruitment process of Postmen/Mail Guards

1. Introduction

The recruitment to the cadre of Postmen and Mail Guards in India Post is governed by the Recruitment Rules (RRs) notified under Article 309 of the Constitution. The process ensures fair opportunity for promotion to departmental employees and limited entry for Gramin Dak Sevaks (GDSs) through competitive examinations.

2. Cadre Overview

Cadre	Nature of Duty	Entry Level
Postman	Mail delivery and related postal operations	Group 'C'
Mail Guard	Handling of mail bags in RMS offices	Group 'C'

3. Source of Recruitment

As per the Postman/Mail Guard Recruitment Rules, 2023 (as amended):

Mode of Recruitment	Percentage	Eligibility
(a) Limited Departmental Competitive Examination (LDCE) from MTS	50%	From MTS officials fulfilling eligibility criteria as per the RR.
(c) Competitive Examination (LDCE) from GDS	50%	From eligible GDSs with eligibility criteria as per the RR.

4. Eligibility Conditions

(a) For MTS (LDCE)

- Shall have 3 years of regular service as MTS.
- Shall have 5 years of regular service including service rendered regularly as GDS.

(b) For GDS (posts remains vacant from LDCE for MTS)

- Shall have Five years of continuous service as GDS.
- Shall have passed Secondary School Examination (Matriculation), Computer knowledge, vernacular language knowledge as notified, possession of valid licence for two wheelers (as amended).
- Upper age limit: 50 years (relaxable for SC/ST/OBC/PwBD as per Govt. orders).

5. Examination Process

1. Notification: Issued by the Circle Office specifying number of vacancies, eligibility date and exam schedule.
2. Application: Eligible candidates can apply as per the mode specified in the notification.
3. Admit Card: As specified in the notification.
4. Exam Pattern:
 - Paper I: Basic Postal knowledge and General Awareness
 - Paper II: Knowledge of Postal Operations
 - Paper III: Knowledge of Local language
 - Paper IV: Data Entry Skill test
5. Qualifying Marks: Fixed as per category (UR/SC/ST/OBC).
6. Merit List: Prepared Circle-wise based on marks obtained.

6. Reservation Policy

- Reservation for SC/ST/OBC/EWS/PwBD categories is followed as per DoPT Model Roster.
- Backlog vacancies are carried forward as per instructions.

7. Role of Inspector Posts

Inspectors play a key role in ensuring:

- Verification of eligibility and service particulars of candidates.
- Supervision during conduct of examination.
- Monitoring adherence to reservation policy and maintenance of rosters.
- Field-level induction and on-job supervision post appointment.

8. Important References

- Postman / Mail Guard Recruitment Rules, 2018/2023
- DoPT O.M. on Reservation Roster Maintenance
- Postal Directorate Circulars on LDCE scheduling and eligibility verification
[PM & MG RR 2018 & 2023 as amended]

16.4 Training of GDSs

1. Objective

The GDS training programme aims to build the professional skills, digital literacy and service orientation of newly engaged Gramin Dak Sevaks. It ensures that every GDS

is capable of performing postal, financial and citizen-centric services effectively, using departmental technology platforms.

2. Types of Training and Duration

Type	Duration	Timing of Training	Description
Basic IT & Functional Training	3 days	Before provisional engagement	Covers handling of RICT devices, mail delivery, Savings Bank and Sub/Branch office procedures.
Induction (Standardized) Training	15 days	After provisional engagement	Covers detailed operational, financial and customer service modules through classroom and online blended learning.
Total Training Period	18 working days	(3 + 15 days)	As per Directorate's SOP dated 04.07.2022.

3. Mode and Venue of Training

- Mode: *Blended learning* — a mix of online (Dak Karmayogi Portal) and offline classroom/practical sessions.
- Venue:
 - Divisional or Circle-level Workplace Training Centres (WTCs) / Divisional Training Centres (DCTCs), or
 - Postal Training Centre (PTC) / Regional Training Centre (RTC), as scheduled by Circle Office.
- Medium: Available in 12 Indian languages for better comprehension.

4. Training Structure and Key Modules

Module Area	Key Topics Covered
1. Departmental Overview & RICT Device Use	Introduction to India Post, employee role, login, device operation, data synchronization, error handling
2. Mail Operations	Booking, dispatch, delivery, bag handling, maintenance of mail lists and records
3. Financial Services (POSB)	Account opening, deposits, withdrawals, closure, silent account revival
4. IPPB Services	Account opening, Aadhaar-based transactions, DBT, insurance products
5. PLI/RPLI Services	Policy issue, renewal, premium collection through DARPAN
6. Common Service Centre (CSC) & Tie-ups	PMJJBY, PMSBY, APY and other citizen services
7. Customer Interface & Soft Skills	Behavioural ethics, grievance handling, sales communication
8. Environmental and Ethical Practices	Work ethics, Mission LiFE, workplace discipline
9. Practical / Simulation Exercises	Device configuration, online form filling, field visits

5. Evaluation and Certification

Component	Marks	Minimum Qualifying Marks
Online Test (Dak Karmayogi Portal)	40	50%
Classroom Theory Test	40	50%
Practical / Device Test	20	50%
Total	100	Aggregate 50% required

- GDS failing to secure 50% marks will be given one more opportunity within six months (as per Directorate clarification dated 12.08.2022).
- Certificates are issued by the Divisional Head after successful completion of both online and offline evaluations.

6. Training Material and Support

- Standardized training content and SOPs are provided by PTC Vadodara, as per Directorate D.O. dated 22.06.2022.
- Video lectures, quizzes and assignments are available on the Dak Karmayogi Portal.
- Practical “hands-on” training on RICT/IPPB devices is compulsory; Circles have been directed to configure devices for live practice.
- Circles are required to submit feedback to Directorate to improve future training cycles.

7. Administrative Instructions (As per Directorate Letter dated 12.08.2022)

1. Training Schedule:
 - 3-day basic training before engagement.
 - 15-day standardized training after engagement, when suitable schedule permits.
2. Allowance:
 - Since the 15-day training is post-engagement, GDS are entitled to their normal TRCA and admissible allowances during this period.
3. Failure in Evaluation:
 - GDS scoring below 50% will get one additional chance within six months.
4. Training Material:
 - To follow standardized content issued by PTC Vadodara (D.O. 24.06.2022).
5. Hands-on Device Practice:
 - Practical exposure on RICT devices must be ensured by configuring live devices at training locations.
6. Feedback:
 - Circles must send feedback on training effectiveness for future improvement (Cycle V onwards).

16.5 Training to Postmen cadre

1. Introduction

The Postman cadre forms the operational backbone of the Department of Posts (DoP). Postmen are the link between the Department and the public, responsible for efficient mail delivery, customer interface and implementation of citizen-centric services.

The training of Postmen is designed to impart both operational and behavioural skills, ensuring professionalism, integrity and adaptability to technological changes like CSI, IPPB and DARPAN systems.

2. Objective of the Training

The main objective of Postman training is to:

- Equip new recruits with the knowledge of postal rules, mail delivery systems and financial operations.
- Familiarize them with modern technology tools like the Mobile Postman App, CSI system and Digital Devices.
- Develop soft skills for effective public interaction.
- Strengthen ethical and responsible conduct in service.

3. Types of Training

Type of Training	Description	Duration	Conducted By
Induction Training (Basic)	For newly recruited Postmen to introduce departmental work, systems and ethics.	Three weeks	PTC/RTC/Regional or Divisional Training Centres

4. Venue and Mode of Training

- Venue:
 - Postal Training Centres (PTCs): Mysuru, Vadodara, Darbhanga, Saharanpur, Guwahati, Madurai, etc.
 - Regional / Divisional Training Centres (RTCs/DTCs) within each Postal Circle.
- Mode:
 - Classroom-based theoretical sessions
 - Practical field training (in mail offices and delivery beats)
 - Digital modules via Dak Karmayogi portal

5. Recent Developments

- Integration of Dak Karmayogi e-Learning modules.
- Training on India Post Payment Bank operations and financial services.
- Focus on Soft skills, customer delight and workplace ethics.
- Inclusion of Mission LiFE themes - eco-responsibility and sustainable office practices.

[Dte. letter no.W-04/2/2020-SPN-1-Part(1) dated 19.09.2025]

Chapter :17 Reservation & Reservation Roster

17.1 Reservation

1.1 Reservation in Direct Recruitment through Open Competition

For appointments by direct recruitment to civil posts and civil services on an all-India basis through open competition, reservation is provided to the members of Scheduled Castes at 15%, Scheduled Tribes at 7.5% and Other Backward Classes at 27%. This provision ensures representation of these communities in Central Government services. The expression "by open competition" includes all recruitments by Union Public Service Commission (UPSC), whether through written examination or interview or both, as well as recruitments made by other authorities like Staff Selection Commission through written competitive examinations or tests, but not by interview alone.

 **Searchable References:** No. 36011/33/1981-Estt.(SCT) dated 5/10/1981, No. 36012/22/93-Estt.(SCT) dated 8/09/1993, No. 36012/22/93-Estt.(SCT) dated 22/10/1993, No. 36012/2/1996-Estt(Res) dated 2/07/1997

1.2 Reservation in Direct Recruitment otherwise than by Open Competition

In the matter of appointment by direct recruitment to civil posts and civil services on an all-India basis otherwise than by open competition, reservation is provided to the members of Scheduled Castes at 16.66%, Scheduled Tribes at 7.5% and Other Backward Classes at 25.84%. Any recruitment not made by UPSC or not made through a written competitive test by any other authority is considered direct recruitment otherwise than by open competition.

 **Searchable Reference:** No. 36034/2/2013-Estt(Res) dated 8/04/2013

1.3 Reservation in Direct Recruitment for Group C and D Posts Attracting Local Candidates

For direct recruitment to Group C and Group D posts that normally attract candidates from a locality or region, reservation for Scheduled Castes and Scheduled Tribes is fixed on the basis of the proportion of their population in the respective States and Union Territories. Detailed State-wise and UT-wise percentage tables are provided in Office Memoranda dated 5th July 2005 and 4th July 2007. For example andhra Pradesh has SC reservation of 16%, ST reservation of 7% and OBC reservation of 27%, while Bihar has SC 16%, ST 1% and OBC 27% and similar variations exist for all States and Union Territories including Andaman & Nicobar Islands (SC 0%, ST 8%, OBC 27%), Chandigarh (SC 18%, ST 0%, OBC 27%), Delhi (SC 15%, ST 7.5%, OBC 27%) and others.

 **Searchable References:** OM No.36017/1/2004-Estt(Res) dated 5/07/2005, OM No.36017/1/2007-Estt(Res) dated 4/07/2007

1.4 Exclusion of Creamy Layer from Among OBCs

Members of the Other Backward Classes who fall within the creamy layer shall not receive the benefit of reservation. The creamy layer is determined based on the following criteria as laid down in Office Memorandum No.36012/22/93-Estt(SCT) dated 8th September 1993 as amended from time to time.

17.2 Other Reservation

2.1 Constitutional Posts

The sons and daughters of the President of India, Vice President of India, Judges of the Supreme Court and High Courts, Chairman and Members of UPSC and State Public Service Commissions, Chief Election Commissioner, Comptroller and Auditor General of India and persons holding constitutional positions of like nature fall within the creamy layer.

2.2 Service Category – Group A and Class I Officers

For Group A or Class I officers of the All India Central and State Services who are direct recruits, the sons and daughters of parents both of whom are Class I officers, or parents either of whom is a Class I officer, fall within the creamy layer. However, the rule of exclusion shall not apply to sons and daughters of parents (either or both Class I officers) who die or suffer permanent incapacitation. Also, a lady belonging to OBC category who has married a Class I officer may herself apply for a job without being excluded.

2.3 Service Category – Group B and Class II Officers

For Group B or Class II officers of Central and State Services who are direct recruits, the sons and daughters of parents both of whom are Class II officers, or parents where only the husband is a Class II officer and he gets into Class I at the age of 40 or earlier, fall within the creamy layer. The rule of exclusion does not apply to sons and daughters of parents both of whom are Class II officers and one of them dies or suffers permanent incapacitation.

2.4 Armed Forces Personnel

The sons and daughters of parents either or both of whom are in the rank of Colonel and above in the Army and equivalent posts in the Navy, Air Force and Para Military Forces, fall within the creamy layer. If the wife of an Armed Forces officer is herself in the Armed Forces, the rule applies only when she herself has reached the rank of Colonel. The service ranks below Colonel of husband and wife shall not be clubbed together.

2.5 Professional Class and Those Engaged in Trade and Industry

Persons engaged in professions such as doctor, lawyer, chartered accountant, income tax consultant, financial or management consultant, dental surgeon, engineer, architect, computer specialist, film artist, author, playwright, sports person, media professional, or any other vocation of like status are subject to the income and wealth criteria specified in Category VI. Persons engaged in trade, business and industry are also subject to the same income and wealth criteria.

2.6 Property Owners – Agricultural Holdings

The sons and daughters of persons belonging to a family (father, mother and minor children) which owns only irrigated land equal to or more than 85% of the statutory ceiling area fall within the creamy layer. Also, where both irrigated and unirrigated land are held, the unirrigated land is converted into irrigated land using a conversion formula and if the total area in terms of irrigated land is 85% or more of the statutory ceiling limit for irrigated land, the rule of exclusion applies.

2.7 Property Owners – Plantations and Urban Property

For coffee, tea, rubber and other plantations, the criteria of income and wealth specified in Category VI apply. Mango, citrus, apple and other fruit plantations are deemed

as agricultural holdings and the agricultural land criteria applies. For vacant land and buildings in urban areas or urban agglomerations, the income and wealth criteria apply. Buildings may be used for residential, industrial, or commercial purposes.

2.8 Income and Wealth Test

The sons and daughters of persons having gross annual income of Rs. 8 lakh or above for a period of three consecutive years, or possessing wealth above the exemption limit as prescribed in the Wealth Tax Act, fall within the creamy layer. Also, persons in Categories I, II, III and V A who are not disentitled to reservation but have income from other sources or wealth that brings them within the income and wealth criteria are also covered. Income from salaries or agricultural land shall not be clubbed. The income criteria in terms of rupees will be modified taking into account changes in its value every three years.

 **Additional Searchable References:** Letter No. 36033/5/2004-Estt(Res.) dated 14/10/2004, No. 36033/1/2013-Estt(Res.) dated 13/09/2017

17.3 Equivalence of Posts in PSUs, Banks and Financial Institutions

The Department of Public Enterprises and the Department of Financial Services have issued guidelines establishing equivalence of posts in Central Public Sector Enterprises, Public Sector Banks, Public Sector Insurance Companies and Public Financial Institutions vis-à-vis posts in the Central Government. These guidelines have been circulated by DoPT to the Chief Secretaries of all States and Union Territories.

 **Searchable Reference:** No. 36033/2/2018-Estt.(Res.) dated 08/06/2018

17.4 Reservation in Promotion

4.1 General Provisions for Reservation in Promotion

Reservation is provided at 15% for Scheduled Castes and 7.5% for Scheduled Tribes in promotions through Limited Departmental Competitive Examination in Groups B, C and D. Reservation also applies in promotion by selection in Groups B, C and D and from Group B to the lowest rung of Group A. Additionally, reservation applies in promotion on the basis of seniority subject to fitness in all Groups A, B, C and D. Reservation in promotion should be made applicable to all grades or services in which the element of direct recruitment, if any, does not exceed 75%.

 **Searchable Reference:** No. 36012/17/88-Estt.(SCT) dated 25/04/1989

4.2 Conditions for Reservation in Promotion as per Jarnail Singh Case

In pursuance of the Honorable Supreme Court judgment dated 28th January 2022 in the Jarnail Singh batch of cases, an Office Memorandum dated 12th April 2022 has been issued. This memorandum mandates that Ministries and Departments must satisfy certain conditions before implementing the policy of reservation in promotions. These conditions include: collection of quantifiable data regarding inadequacy of representation of SCs and STs; application of this data to each cadre separately; maintenance of reservation roster as per DoPT Office Memorandum dated 2nd July 1997; Departmental Promotion Committees to carefully assess the suitability of officers being considered for promotion to ensure administrative efficiency; and the Appointing Authority to ensure that all conditions laid down in the Memorandum dated 12th April 2022 are complied with before issuing any promotion order. Since the Jarnail Singh batch of cases is pending in the Supreme Court of India, any

promotion order issued shall be subject to further orders that may be passed by the Supreme Court in the said batch of cases.

 **Searchable Reference:** No.36012/16/2019-Estt.(Res.) dated 12.4.2022

17.5 Scope of Reservation

5.1 Reservation in Scientific and Technical Posts

Reservation for Scheduled Castes, Scheduled Tribes and Other Backward Classes applies to appointments made to scientific and technical posts up to and including the lowest grade of Group A in the respective services. Such scientific and technical posts as satisfy all the following conditions can be exempted from the purview of the reservation orders by the Ministries and Departments: the posts should be in grades above the lowest grade in Group A of the service concerned; they should be classified as scientific or technical in terms of Cabinet Secretariat Office Memorandum No. 85/11/CF-61(1) dated 28th December 1961, according to which scientific and technical posts are those for which qualifications in the natural sciences or exact sciences or applied sciences or in technology are prescribed and the incumbents have to use that knowledge in the discharge of their duties; and the posts should be for conducting research or for organizing, guiding and directing research. Orders of the Minister concerned should be obtained before exempting any posts satisfying the above conditions from the purview of the scheme of reservation. Reservation, however, is not applicable to the posts available in the Department of Space and Department of Electronics and with regard to recruitment of trainees to the training school of the Department of Atomic Energy, for which orders prior to 1975 will continue to apply.

 **Searchable References:** O.M.No.9/2/73-Estt(SCT) dated 23/06/1975, O.M.No.36012/27/1994-Estt(SCT) dated 13/05/1994

5.2 Reservation in Posts of Industrial Workers

The industrial establishments of the Government of India and the posts and grades in such establishments, whether these have been classified as Group A, B, C and D or not, are covered by the scheme of reservation for Scheduled Castes, Scheduled Tribes and Other Backward Classes.

 **Searchable Reference:** O.M.No.8/7/1974-Estt.(SCT) dated 22/08/1975

5.3 Reservation in Work-Charged Posts

The principle of reservation for Scheduled Castes, Scheduled Tribes and Other Backward Classes should generally be suitably applied to the extent possible to work-charged posts also, except those required for emergencies like flood relief work, accident restoration and relief etc. The percentages of reservation in such appointments may correspond to what is applicable to Group C and Group D posts.

 **Searchable Reference:** O.M.No.36021/9/1976-Estt.(SCT) dated 10/02/1977

5.4 Reservation in Appointments of Daily Rated Staff

While it may not be practical to apply the reservation orders in toto in respect of daily rated staff, it should be ensured that persons belonging to Scheduled Castes, Scheduled Tribes and Other Backward Classes are recruited in such a manner that their overall

representation does not go below the prescribed percentages of reservation for these communities respectively.

 **Searchable Reference:** No.36011/18/81-Estt.(SCT) dated 16/07/1981

5.5 Reservation in Ad-hoc Promotions

As a matter of basic approach, ad-hoc promotions should be avoided. However, if ad-hoc promotions are to be made in exceptional circumstances, such as during pendency of court cases, protracted seniority disputes, non-framing of recruitment rules, unforeseen delay in direct recruitment or convening of DPCs for reasons beyond the control of the appointing authority, certain guidelines should be followed. In cases where reservation orders for SCs and STs are applicable, the number of vacancies falling to the share of SCs and STs would be the same as if the vacancies were to be filled on a regular basis. Since ad-hoc promotions are made on the basis of non-selection, all Scheduled Caste and Scheduled Tribe candidates covered in the relevant seniority list within the total number of such vacancies against which ad-hoc promotions are to be made should be considered in the order of their general seniority as per the gradation list, on the principle of seniority-cum-fitness and if they are not adjudged unfit, they should all be promoted on an ad-hoc basis. If the number of SC and ST candidates found fit within the range of actual vacancies is less than the number of vacancies identified as falling to their share if the vacancies were filled on a regular basis, additional SC and ST candidates to the extent required should be located by going down the seniority list, provided they are eligible and found fit for such ad-hoc appointment. All ad-hoc appointees have to be replaced by regular incumbents at the earliest opportunity. When regular promotions are made subsequently, reversion of the ad-hoc appointees should take place strictly in the reverse order of seniority, the junior-most candidate being reverted first. No special concessions are to be given to SC and ST candidates at the time of such reversion. There is no need for maintaining any separate formal register or roster register for ad-hoc promotions. The concept of de-reservation and carrying forward of reservation will also not be applicable in the case of ad-hoc appointments. However, a simple register called Ad-hoc Promotions Register may be maintained for different categories of posts for which ad-hoc appointments are made to facilitate a record being kept of the ad-hoc appointments and for ensuring reversion in the proper order on regular promotions being made.

 **Searchable References:** No. 36011/14/83-Estt.(SCT) dated 30/04/1983, O.M.No.36012/27/2000-Estt.(Res) dated 15/03/2002

5.6 Reservation in Case of a Single Vacancy

The concept of reservation in a single vacancy has been clarified. In cases where only one vacancy occurs in the initial recruitment year and the corresponding roster point happens to be for a Scheduled Caste or Scheduled Tribe, it should be treated as unreserved and filled accordingly and the reservation carried forward to subsequent three recruitment years. In the subsequent year(s), even if there is only one vacancy, it should be treated as reserved against the carried-forward reservation from the initial recruitment year and a Scheduled Caste or Scheduled Tribe candidate, if available, should be appointed against that vacancy, although it may happen to be the only vacancy in that recruitment year(s). For instance, if a single vacancy arises in the initial recruitment year 1975 and it falls at a reserved point in the roster, it will be treated as unreserved and filled accordingly in that year, but the reservation would be carried forward to subsequent recruitment year(s). In the first subsequent year, i.e., 1976, if again a single vacancy occurs, then it should be treated

as reserved against the reservation carried forward from 1975 and a Scheduled Caste or Scheduled Tribe candidate, as the case may be, should be appointed against that vacancy, in spite of the fact that the vacancy happens to be the only vacancy in that recruitment year. In the event of a Scheduled Caste or Scheduled Tribe candidate not being available to fill the reserved vacancy in 1976, the reservation would be further carried forward to 1977 and 1978, when also a single vacancy, if any, arising in those years should be treated as reserved against the carried-forward reservation, whereafter the reservation will lapse. The year in which no vacancy arises will be ignored for counting the effective years towards the period of carry forward. If a single vacancy falls at a reserved point for SC or ST and is filled by an SC or ST candidate on the basis of own merit or seniority, it need not be treated as unreserved and reservation should not be carried forward. Further, if a single vacancy falls at a reserved point for SC or ST and is filled by a candidate of the other reserved community on the basis of his own merit or seniority, the vacancy will be treated as unreserved as if it is filled by a general category candidate and the vacancy shall also be carried forward.

 **Searchable References:** 1/9/74-Estt.(SCT) dated 29/04/1975, 36011/39/81-Estt.(SCT) dated 30/11/1981

5.7 Reservation in PSUs, Autonomous Bodies and Voluntary Agencies

The instructions contained in this Compendium relate to reservation for Scheduled Castes, Scheduled Tribes and Other Backward Classes in posts and services under the Government of India. The Public Sector Undertakings, Statutory and Semi-Government Bodies, Autonomous Bodies and Institutions, including Municipal Corporations, Cooperative Institutions, Universities, etc. under the control of the Government, may make reservation for these communities in their services on the lines of reservations in services under Government. The Ministries and Departments should take suitable action to provide for reservations in the services of autonomous bodies and institutions which are receiving grants-in-aid from the Government of India by making suitable provision in the relevant statutes or in the Articles of Association of the respective bodies. For voluntary agencies, the Ministries and Departments should insist as a pre-condition to the sanction of grants-in-aid from Central Government to a non-Governmental organization or voluntary agency that it shall provide reservation to the extent of 15% to SCs, 7.5% to STs and 27% to OBCs in case of direct recruitment on all-India basis and as shown in the State-wise table in case of direct recruitment to posts normally attracting candidates from a locality or region, where the recipient body employs more than 20 persons on a regular basis and at least 50% of its recurring expenditure is met from grants-in-aid from the Central Government, or the body is a registered society or a cooperative institution and is in receipt of a general purpose annual grants-in-aid of Rs. 2 lakh and above from the Consolidated Fund of India. A clause providing for reservations in the services under the voluntary agencies should be included in the terms and conditions under which such voluntary agencies and organizations are given grants-in-aid by Government.

 **Searchable Reference:** O.M.No.27/12/73-Estt.SCT dated 7/10/1974

5.8 Reservation in Temporary Appointments Lasting for 45 Days or More

There shall be reservation for Scheduled Caste, Scheduled Tribe and Other Backward Class candidates in temporary appointments which are to last for 45 days or more.

17.6 Concessions and Relaxations for SCs, STs and OBCs

6.1 Concession in Promotions within Group A

There is no reservation in case of promotion by selection from a Group A post to another Group A post. But when promotion by selection is made from a Group A post to a Group A post carrying Grade Pay of Rs. 8700 or less, the Scheduled Caste and Scheduled Tribe Officers who are senior enough in the zone of consideration for promotion so as to be within the number of vacancies for which the select list has to be drawn up would be included in that list, provided they are not considered unfit for promotion. Their position in the select list would, however, be the same as assigned to them by the Departmental Promotion Committee on the basis of their record of service.

 **Searchable Reference:** O.M No. 36028/8/2009-Estt(Res) dt.7/06/2013

6.2 Consideration for Appointment by Deputation and Absorption

Reservations do not apply to posts filled by deputation or absorption, but whenever a Ministry, Department, Attached Office, or Subordinate Office proposes to depute, in public interest, officers serving under them to a post in or under another Ministry or Department, the Scheduled Caste and Scheduled Tribe employees serving under them who are eligible to be sent on deputation should also be considered, along with other eligible employees, for such deputation. The Ministries and Departments under whose control the posts to be filled by deputation or absorption arise should also, while selecting persons for such posts, duly consider the cases of eligible Scheduled Caste and Scheduled Tribe employees whose names have been forwarded for appointment on deputation or absorption to those posts. Where the number of posts to be filled on deputation or absorption by any employing Ministry or Office is fairly substantial, the employing Ministry or Head of Office concerned should endeavor to see that a fair proportion of such posts is filled by employees belonging to Scheduled Castes and Scheduled Tribes, subject of course to availability from the feeder categories of qualified persons belonging to these communities.

 **Searchable References:** DP&AR OM No. 36021/6/75-Estt(SCT) dt. 9/10/1975, DP&AR O.M No.36012/7/77-Estt(SCT) dt. 21/01/1978

6.3 Age Relaxation in Direct Recruitment

The maximum age limit prescribed for direct recruitment to a service or post shall be increased by 5 years in the case of candidates belonging to Scheduled Castes and Scheduled Tribes and by 3 years in the case of candidates belonging to OBCs.

 **Searchable References:** MHA No.15/1/55-SCT dt.30/04/1955, OM No. 43013/2/95-Estt(SCT) dt. 25/01/1995

6.4 Age Relaxation in Promotion

Where an upper age limit not exceeding 50 years is prescribed for promotion to a service or post, it shall be relaxed by 5 years in the case of candidates belonging to Scheduled Castes and Scheduled Tribes. This, however, would not apply to posts which have arduous field duties or are meant for operational safety and to posts in para-military organizations.

 **Searchable Reference:** O.M No. 21/9/70-Estt(SCT) dt.8/12/1971

6.5 Concession in Examination Fee

The candidates belonging to Scheduled Castes and Scheduled Tribes will not be required to pay any fees for admission to any recruitment examination or selection.

 **Searchable Reference:** O.M No. 36011/3/84-Estt(SCT) dt. 1/07/1985

6.6 Relaxation of Experience Qualification for SCs and STs in Direct Recruitment

Where some period of experience is prescribed as an essential qualification for direct recruitment to a post and where, in the opinion of the Ministry or Department concerned, the relaxation of the experience qualification will not be inconsistent with efficiency, a provision should be inserted under the Essential Qualification in the relevant Recruitment Rules to enable the Union Public Service Commission or competent authority to relax the experience qualification in the case of Scheduled Caste and Scheduled Tribe candidates. Where the post is filled by direct recruitment through UPSC, the provision will state that the qualification regarding experience is relaxable at the discretion of UPSC in the case of SC and ST candidates if at any stage of selection UPSC is of the opinion that sufficient number of candidates from these communities possessing the requisite experience are not likely to be available to fill up the vacancies reserved for them and the appointing authority shall record the reasons for relaxing the qualifications regarding experience in writing. Where the post is filled by direct recruitment otherwise than through UPSC, the competent authority has the same discretion. When any vacancies reserved for SCs and STs are advertised or intimated to the Employment Exchange, it should be specifically mentioned in the advertisement or requisition that the period of experience prescribed is relaxable at the discretion of UPSC or the competent authority in the case of SC and ST candidates as provided in the Recruitment Rules.

 **Searchable Reference:** DP&AR O.M No.27/10/71-Estt(SCT) dt. 5/09/1975

6.7 Relaxation of Standard of Suitability in Direct Recruitment

In direct recruitment whether by examination or otherwise, if sufficient number of SC, ST, or OBC candidates are not available on the basis of the general standard to fill all the vacancies reserved for them, candidates belonging to these communities should be selected to fill up the remaining vacancies reserved for them, provided they are not found unfit for such post or posts. Thus, to the extent the number of vacancies reserved for SCs, STs and OBCs cannot be filled on the basis of general standard, candidates belonging to these communities will be taken by relaxed standard to make up the deficiency in the reserved quota, subject to the fitness of these candidates for appointment to the posts in question. In addition to this concession, in cases where the requisite number of SC, ST, or OBC candidates fulfilling even the relaxed standards admissible in their cases are not available to fill the vacancies reserved for them in non-technical and quasi-technical Group C and D services and posts required to be filled by direct recruitment otherwise than by written examination, the selecting authorities should, to the extent of the vacancies reserved for these communities, select for appointment the best among SC, ST, or OBC candidates who fulfill the minimum educational qualifications laid down in the notice for recruitment or advertisement. To bring such candidates to the minimum standard necessary for the posts and for the maintenance of efficiency of administration, they should be given in-service training by the appointing authorities within their own offices. Such candidates will, on their appointment, be placed on probation and the rules and orders regarding probation will apply to them.

 **Searchable Reference:** MAHA O.M No. 1/1/70-Estt(SCT) dt. 25/07/1970

6.8 No Relaxation in Educational Qualification

Where an educational qualification has been prescribed in the recruitment rules, all candidates including SC, ST and OBC candidates shall satisfy the said qualification. Sometimes, a minimum number of marks or a minimum grade is prescribed as part of the educational qualification in the recruitment rules. In such cases, the minimum marks or grade so prescribed shall uniformly apply to all candidates including SC, ST and OBC candidates.

 **Searchable Reference:** OM No. 36011/8/84-Estt(SCT) dt. 29/05/1985

6.9 Relaxation of Standards in Departmental Competitive and Qualifying Examinations

If in case of promotions made through departmental competitive examinations, sufficient number of SC and ST candidates are not available on the basis of general standard to fill all the vacancies reserved for them, SC and ST candidates who have not acquired the general qualifying standard can also be considered for promotion to fill up the remaining vacancies reserved for them provided they are not found unfit for such promotions. In other words, the qualifying standard in such examinations can be relaxed in favor of SC and ST candidates if sufficient numbers are not available on the basis of general standard to fill all the vacancies reserved for them. In promotions made on the basis of seniority subject to fitness in which there is reservation for SCs and STs and where a qualifying examination is held to determine the fitness of candidates for such promotion, suitable relaxation in the qualifying standard in such examination should be made in the case of SC and ST candidates. Similar relaxation of standard should be made in favor of SC and ST candidates in such departmental qualifying examinations for promotions also, where promotion is made by selection and merit is determined by qualifying examination out of the qualified candidates. The extent of relaxation in the above cases should be decided on each occasion whenever such an examination is held, taking into account all relevant factors including the number of vacancies reserved, the performance of SC and ST candidates as well as general candidates in that examination, the minimum standard of fitness for appointment to the post and the overall strength of the cadre and that of SCs and STs in that cadre.

17.7 Post-Based Reservation Roster

In the case of R.K. Sabharwal and Others versus State of Punjab and Others, the Honorable Supreme Court considered the legal and constitutional validity of the reservation policy applicable in the matter of promotion of officers of the Engineering cadre in the Irrigation Department of the State of Punjab. Vide its judgment dated 10th February 1995, the Honorable Supreme Court held that when a percentage of reservation is fixed in respect of a particular cadre and the roster indicates the reserve points, it has to be taken that the posts shown at the reserve points are to be filled from amongst the members of reserve categories and the candidates belonging to the general category are not entitled to be considered for the reserve posts. On the other hand, the reserve category candidates can compete for the non-reserve posts and in the event of their appointment to the said posts, their number cannot be added and taken into consideration for working out the percentage of reservation. The Honorable Court further held that when all the roster points in a cadre are filled, the required percentage of reservation is achieved. Once the total cadre has full

representation of SCs, STs and OBCs in accordance with the reservation policy, then the vacancies arising thereafter in the cadre are to be filled from amongst the category of persons to whom the respective vacancies belong. In pursuance of the aforesaid judgment, DoPT vide its Office Memorandum dated 2nd July 1997 laid down detailed guidelines for maintenance and operation of the post-based reservation roster and also prescribed model reservation rosters.

 **Searchable Reference:** O.M.No.36012/2/96-Estt.(Res.) dated 2/07/1997

7.1 Broad Principles for Operation of Rosters

The vacancy-based rosters can operate only till such time as the representation of persons belonging to the reserved categories in a cadre reaches the prescribed percentage of reservation. Thereafter, the vacancy-based rosters cannot operate and vacancies released by retirement, resignation, promotion, etc. of persons belonging to the general and reserved categories are to be filled by appointment of persons from the respective category (i.e., post-based reservation roster) so that the prescribed percentage of reservation is maintained. Rosters are only an aid to determine the entitlement of different categories with regard to the quota reserved for them and they are not to determine seniority. There should be separate rosters for direct recruitment and promotion where reservation in promotion applies. While cadre is generally to be construed as the number of posts in a particular grade, for the purpose of preparation of roster, it shall comprise posts required to be filled by a particular mode of recruitment in terms of the applicable recruitment rules. Whenever there is any increase or decrease in the cadre strength, the roster shall be correspondingly expanded or contracted. The same will also apply whenever there is a change in recruitment rules which affects the proportion of posts to be filled by a particular mode of recruitment. While operating the roster, persons belonging to communities for whom reservation has been made, but who are appointed on merit and not owing to reservation, should not be shown against reserved points; they will occupy the unreserved points. In the case of small cadres (up to 13 posts), all the posts shall be earmarked on the same pattern as in the model post-based rosters. Initial recruitment against these posts shall be by the category for which the post is earmarked. Replacement of incumbents of posts shall be by rotation as shown horizontally against the cadre strength as applicable. While operating the relevant roster, care will have to be taken to ensure that on no occasion the percentage of reserved category candidates exceed 50%. If such a situation occurs at any time, the relevant reserved point occurring as a result of rotation will be skipped.

17.8 Manner of Filling Up Reserved Vacancies

While filling up vacancies in a year, efforts shall be made to make up the shortfall of reservation for all three categories, namely SCs, STs and OBCs, subject however to the condition that total number of vacancies reserved for SCs, STs and OBCs is not more than 50% of the vacancies of the year. The ceiling of 50% reservation on filling of reserved vacancies would apply only to the vacancies which arise in the current year. The backlog reserved vacancies of SCs, STs and OBCs in case of direct recruitment and backlog reserved vacancies of SCs and STs in case of promotion of earlier years would be treated as a separate and distinct group and would not be considered together with the reserved vacancies of the year in which they are filled for determining the ceiling of 50% reservation on total number of vacancies of that year. However, backlog and carried forward reservation will automatically lapse in a cadre as soon as combined representation of a reserved category in direct recruitment as well as promotion is either equal to or more than the prescribed number of reserved posts in the relevant post-based rosters. Shortfall of

reservation of a particular reserved category in a cadre means the difference between the total number of reserved posts for that category in the cadre and the number of persons of that category appointed by reservation and holding the posts in the cadre. Backlog reserved vacancies of a category are those vacancies which were earmarked reserved for that category in an earlier recruitment year or years but remained unfilled in the previous recruitment attempt or attempts on account of non-availability of suitable candidates belonging to that category and are still lying unfilled.

 **Searchable References:** OM No.36033/1/2008-Estt.(Res.) dated 15/07/2008, OM No.36012/5/97-Estt(Res.)(Vol.II) dated 20/07/2000

17.9 Non-permissibility of Exchange of Reservation between SCs and STs

After the introduction of post-based reservation, various Ministries and Departments have been seeking clarification whether it is possible to fill up a post reserved for Scheduled Tribes by a Scheduled Caste candidate or vice versa by applying the principle of exchange of reservation between Scheduled Castes and Scheduled Tribes as was possible when vacancy-based rosters were in vogue. The basic principle of post-based reservation is that the number of posts filled by reservation by any category in a cadre should be equal to the quota prescribed for that category. If exchange of reservation between SCs and STs is permitted, the number of employees of one reserved category appointed by reservation will go beyond the reservation prescribed for that category, which would be against the spirit of post-based reservation. Therefore, after introduction of post-based reservation, it is not permissible to fill up a post reserved for Scheduled Tribes by a Scheduled Caste candidate or vice versa by exchange of reservation between SCs and STs.

 **Searchable Reference:** OM No.36012/17/2002-Estt.(Res) dated 6/11/2003

17.10 Appointment of SC, ST and OBC on Own Merit

10.1 Own Merit in Direct Recruitment

In case of direct recruitment, SC, ST and OBC candidates who are selected on the same standard as applied to general candidates, i.e., without relaxation in age limit, experience qualification, permitted number of chances in written examination, extended zone of consideration larger than what is provided to general category candidates, etc., shall not be adjusted against reserved vacancies. They will occupy unreserved points in the roster.

 **Searchable Reference:** OM No. 36011/1/98-Estt(Res) dated 1/07/1998

10.2 Own Merit in Promotion

The SC and ST candidates appointed by promotion on their own merit and not owing to reservation or relaxation of qualifications will not be adjusted against the reserved points of the reservation roster; they will be adjusted against unreserved points. If an unreserved vacancy arises in a cadre and there is any SC or ST candidate within the normal zone of consideration in the feeder grade, such SC or ST candidate cannot be denied promotion on the plea that the post is not reserved. Such a candidate will be considered for promotion along with other candidates treating him as if he belongs to the general category. In case he is selected, he will be appointed to the post and will be adjusted against the unreserved point. SC and ST candidates appointed on their own merit (by direct recruitment or promotion) and adjusted against unreserved points will retain their status of SC or ST and

will be eligible to get the benefit of reservation in future or further promotions, if any. The 50% limit on reservation will be computed by excluding such reserved category candidates who are appointed or promoted on their own merit. The principle of own merit will apply whether the promotion is made by selection method or non-selection method.

 **Searchable References:** OM No.36028/17/2001-Estt(Res.) dated 11/07/2002, OM No.36028/17/2001-Estt(Res.) dated 31/01/2005, OM No.36012/45/2005-Estt.(Res.) dated 10/08/2010

Note: DoPT OM dated 10th August 2010 regarding promotion of SC and ST on own merit is presently sub judice before the Honorable Supreme Court in SLP No. 30621/2011 titled Jarnail Singh and Others versus Lachhmi Narain Gupta and Others.

17.11 Adjustment of Compassionate Appointees

A person selected for appointment on compassionate grounds should be adjusted in the reservation register or reservation roster register against the appropriate category, viz., SC, ST, OBC, or UR category, depending upon the category to which he belongs. For example, if he belongs to SC, he shall be adjusted against a vacancy reserved for SCs. Similarly, if he is an ST or OBC candidate, he shall be adjusted against a vacancy reserved for STs or OBCs, as the case may be. An unreserved category candidate shall be adjusted against an unreserved vacancy.

 **Searchable Reference:** O.M.No.14014/6/1995-Estt(D) dated 26/09/1995

17.12 De-reservation

12.1 De-reservation in Direct Recruitment

A vacancy reserved for SCs, STs, or OBCs cannot be filled by a candidate other than an SC, ST, or OBC candidate, as the case may be. However, a reserved vacancy may be declared unreserved in exceptional cases by following the procedure of de-reservation, whereafter it can be filled as an unreserved vacancy. There is a general ban on de-reservation of reserved vacancies in case of direct recruitment. However, in rare and exceptional cases when a vacancy in a Group A service cannot be allowed to remain vacant in public interest, the administrative Ministry or Department may prepare a proposal for de-reservation of the vacancy giving the following information: designation of the post; pay scale of the post; name of the service to which the post belongs; duties and responsibilities attached to the post; educational and other qualifications prescribed for the post; efforts made to fill up the post; reasons why it cannot be allowed to remain vacant; justification for de-reservation; and any other relevant information. The administrative Ministry shall consult the National Commission for Scheduled Castes in respect of a vacancy reserved for SCs, the National Commission for Scheduled Tribes in respect of a vacancy reserved for STs and the National Commission for Backward Classes in respect of a vacancy reserved for OBCs. After obtaining the comments of the concerned Commission, the administrative Ministry or Department shall place the proposal along with the Commission's comments before a Committee comprising the Secretaries in the Department of Personnel and Training, the Ministry of Social Justice and Empowerment and the Ministry or Department under which the recruitment is to be made for consideration and recommendation. The recommendations of the Committee shall be placed before the Minister in charge of the Department of Personnel and Training for taking a final decision. If de-reservation of the vacancy is approved, it can be filled as an unreserved vacancy.

12.2 De-reservation in Promotion

In case of promotion, if sufficient number of SC and ST candidates fit for promotion against reserved vacancies are not available, such vacancies may be de-reserved and filled by candidates of other communities. The power to accord approval to de-reservation of reserved vacancies in such cases is delegated to the administrative Ministries and Departments subject to the following conditions: no candidate belonging to the category for which the vacancy is reserved is available within the zone of consideration or extended zone of consideration or eligible for promotion in the feeder cadre or cadres specified in the relevant service or recruitment rules or orders; the proposal for de-reservation has been seen and concurred in by the Liaison Officer of the Ministry or Department; the proposal for de-reservation is agreed to at a level not lower than that of Joint Secretary to the Government of India in the administrative Ministry or Department concerned; and in the event of disagreement between the appointing authority and the Liaison Officer, the advice of the Department of Personnel and Training is obtained. Before taking a decision to de-reserve a vacancy under delegated powers, the administrative Ministry or Department shall prepare a proposal in the prescribed proforma and send one copy thereof each to DoPT and the National Commission for SCs in respect of vacancies reserved for SCs and to the National Commission for STs in respect of vacancies reserved for STs. After sending the proposal, the Ministry or Department shall wait for a period of at least two weeks for the comments of DoPT and the concerned National Commission. If no comments are received within two weeks, the administrative Ministry or Department may presume that DoPT or the concerned National Commission does not have any comments to offer and may take a decision regarding de-reservation of the vacancy.

 **Searchable Reference:** OM No. 3602012/2007-Estt(Res) dated 7/12/2009

17.13 Caste, Tribe and Community Certificates

13.1 Responsibility for Issue and Verification

The responsibility for issue and verification of caste, community and tribe certificates lies with the concerned State and Union Territory Government. The Honorable Supreme Court vide its judgment dated 2nd September 1994 in the matter of Kumar Madhuri Patil versus Additional Commissioner has held that admission wrongly gained or appointment wrongly obtained on the basis of a false social status certificate necessarily has the effect of depriving genuine SC, ST, or OBC candidates of the benefits conferred on them by the Constitution. Accordingly, in order to streamline the procedure for the issuance of social status certificates, their scrutiny and their approval, the Honorable Supreme Court laid down detailed guidelines to be followed by State Governments, which inter alia include constitution of a Committee headed by the Additional or Joint Secretary and constitution of a vigilance cell headed by a Senior Deputy Superintendent of Police to investigate social status claims.

13.2 Authorities Competent to Issue Certificates

As per instructions issued from time to time, caste, tribe and community certificates issued by the following authorities are accepted: District Magistrate, Additional District Magistrate, Collector, Deputy Commissioner, Additional Deputy Commissioner, Deputy Collector, First Class Stipendary Magistrate, Sub Divisional Magistrate, Taluka Magistrate, Executive Magistrate, Extra Assistant Commissioner; Chief Presidency Magistrate, Additional Chief Presidency Magistrate, Presidency Magistrate; Revenue Officer not below the rank of Tehsildar; and Sub-Divisional Officer of the area where the candidate or his family normally resides.

 **Searchable References:** DoPT O.M No. 36012/6/88-Estt.(SCT) dated 24/04/1990, DoPT O.M No. 36012/22/93-Estt.(SCT) dated 22/10/1993, DoPT O.M No. 36036/2/2013-Estt.(Res) dated 30/05/2014

13.3 Provisional Appointment in Case of Difficulty in Producing Certificate

Where a candidate belonging to SC, ST, or OBC is unable to produce a certificate from any of the prescribed authorities, he or she may be appointed provisionally on the basis of whatever prima facie proof he or she is able to produce in support of his or her claim, subject to his or her furnishing the prescribed certificate within a reasonable time. If there is genuine difficulty in obtaining a certificate, the appointing authority should itself verify the claim through the District Magistrate concerned. In case of OBC certificates, the certificate consists of two parts: the first part indicates that the concerned person belongs to a community listed as OBC and the second part indicates that the candidate does not fall in the creamy layer. Every candidate seeking reservation as OBC is required to submit a certificate regarding OBC status and non-creamy layer status issued by the prescribed authority, along with a declaration.

 **Searchable References:** DoPT OM No. 36019/7/1975-Estt(SCT) dated 31/10/1975, DoPT OM No. 36011/1/2012-Estt(Res.) dated 08/10/2015, DoPT letter No. 41034/4/2020-Estt(Res.) dated 19/03/2021

13.4 Clause to be Inserted in Offer of Appointment

For SC and ST candidates, the offer of appointment must include the following clause: "The appointment is provisional and is subject to the caste or tribe certificates being verified through the proper channels and if the verification reveals that the claim to belong to Scheduled Caste or Scheduled Tribe, as the case may be, is false, the services will be terminated forthwith without assigning any further reasons and without prejudice to such further action as may be taken under the provisions of the Indian Penal Code for production of false certificate." For OBC candidates, a similar clause is inserted regarding community certificate and non-creamy layer status.

 **Searchable References:** DoPT OM No. 36012/6/88-Estt.(SCT) dated 24/04/1990, DoPT OM No. 36033/4/97-Estt(Res.) dated 25/07/2003

13.5 Timely Verification of Caste Certificate and Verification at Career Upturns

DoPT has issued various guidelines for streamlining the process of verification of caste certificates and has requested State and UT Governments for timely verification. State Governments have been requested to ensure that veracity of caste and community certificates referred to district authorities is verified and reported to the appointing authority within one month of receipt of request. Disciplinary proceedings are to be initiated against officers who default in timely verification. Verification of caste status is necessary at every important upturn of an employee's career because a candidate who entered service as SC or ST may discontinue to be so if the caste is subsequently de-scheduled or if he or she embraces a religion other than Hinduism, Sikhism, or Buddhism. The caste or community to which the SC or ST person belongs, his place of residence and the name of the State should be pasted on the top of the Service Book, personal file and other relevant documents relating to the employee.

 **Searchable References:** DoPT O.M. No.36033/16/80-Estt.(SCT) dated 27.2.1981, DoPT OM No. 36011/3/2005-Estt(Res) dated 9.9.2005

13.6 Termination for Securing Appointment on False Certificate

Wherever it is found that a Government servant who was not qualified or eligible in terms of the recruitment rules for initial recruitment in service or had furnished false information or produced a false certificate in order to secure appointment, he should not be retained in service. If he is a probationer or a temporary Government servant, he should be discharged or his services should be terminated. If he has become a permanent Government servant, an inquiry as prescribed in Rule 14 of the CCS(CCA) Rules, 1965 may be held and if the charges are proved, the Government servant should be removed or dismissed from service. In no circumstances should any other penalty be imposed. Disciplinary inquiries involving the matter of securing jobs on the basis of false or fake certificates should be completed in a time-bound manner.

 **Searchable Reference:** DoPT OM No. 36011/1/2012-Estt(Res) dated 10.1.2013

17.14 Safeguarding the Interests of SCs, STs and OBCs

14.1 Liaison Officer

In each Ministry and Department, the Deputy Secretary in charge of administration or any other officer at least of the rank of Deputy Secretary shall act as a Liaison Officer in respect of matters relating to the representation of Scheduled Castes, Scheduled Tribes and Persons with Disabilities in all establishments and services under the administrative control of the Ministry or Department. A separate Liaison Officer should be appointed for Other Backward Classes. It is the duty of the Liaison Officer to ensure due compliance by subordinate appointing authorities of the orders and instructions pertaining to the reservation of vacancies in favor of SCs, STs, PwDs and OBCs and other benefits admissible to them. The Liaison Officer is required to conduct annual inspection of the reservation registers and roster registers maintained in the Ministry, Department and offices under their control. Cases of negligence or lapse in the matter of following reservation orders coming to light through inspections are required to be reported to the Secretary or Additional Secretary to the Government of India in the respective Ministry or Department or to the Head of the Department. Each Ministry and Department is required to set up a Special Reservation Cell within the Ministry or Department under the direct control of the Liaison Officer.

 **Searchable Reference:** No.43011/153/2010-Estt.(Res.) dated 04/01/2013

14.2 Representation of SC, ST, OBC, Minorities and Women on Selection Boards and Committees

Wherever a Selection Committee or Board exists or has to be constituted for making recruitment to 10 or more vacancies in any level of posts or services, it shall be mandatory to have one Member belonging to SC or ST, one Member belonging to OBC category and one Member belonging to Minority Community in such Committees and Boards. Further, one of the members of the Selection Committee or Board, whether from the general category or from the minority community or from SC, ST, or OBC community, should be a lady, failing which a lady member should be co-opted on the Committee or Board. It may also be ensured that where the number of vacancies against which selection is to be made is less than 10, no effort should be spared in finding SC, ST, OBC, Minority Community and lady officers for inclusion in such Committees and Boards.

 **Searchable Reference:** OM No.42011/2/2014-Estt.(Res.) dated 13.2.2014

14.3 Arrangements for Training

More intensive training should be arranged for directly recruited Group A officers belonging to SCs and STs by the Heads of Training Institutions wherever necessary. In drawing up training programmes, adequate margin should be provided to take in as many SC and ST officers as are sponsored by the Ministries. It would be useful to earmark 25% of the seats for officers of SCs and STs wherever possible. It would also be useful if officers of SCs and STs were included in various training programmes abroad. Superiors of SC and ST officers should be asked to take special care regarding on-the-job training of these officers. Cases of SC and ST officers should be considered sympathetically and they should be given preference while nominating officers for training or deputing them for attending seminars, conferences, symposia, etc.

 **Searchable References:** DoPT's OM No.1/9/69-Estt.(SCT) dated 15.11.1971, DP&AR's OM No.1/1/73-Estt.(Res.) dated 10.12.73, DP&AR's OM No.36022/13/76-Estt.(SCT) dated 14.9.1976, DP&AR's OM No.36013/18/77-Estt.(SCT) dated 4.9.78

14.4 Prevention of Discrimination

It has been pointed out on many occasions that SC and ST officers after appointment are subjected to harassment and discrimination on grounds of their social origin. It has been pointed out that SC and ST officers are sometimes transferred to far-off places and also placed at insignificant positions. It has also been stated that these officers are not accepted at their places of posting by concerned superior officers in some cases. In this connection, it is emphasized that Government servants should desist from any act of discrimination against members of SC and ST communities on grounds of their social origin. Senior officers, including the Liaison Officers of the Ministry or Department, should keep a close watch to ensure that such incidents do not occur at all. However, if any such incident comes to the notice of the authorities, action should be taken against the erring officials promptly.

 **Searchable Reference:** OM No.36026/3/85-Estt.(SCT) dated 24th June, 1985

14.5 Provisions in Recruitment Rules and Regulations for Examination

The recruitment rules in respect of all services and posts within the purview of the reservation orders should contain a separate rule on the following lines: "Savings: Nothing in these rules shall affect reservations, relaxation of age limit and other concessions required to be provided for Scheduled Castes, Scheduled Tribes, Other Backward Classes, Persons with Disabilities and other special categories of persons in accordance with the orders issued by the Central Government from time to time in this regard."

 **Searchable Reference:** DoPT's OM No. 8/12/71-Estt.(SCT) dated 21st September, 1971

14.6 Clarifications about SC, ST and OBC Status

As per the Government of India Allocation of Business Rules, the Ministry of Social Justice and Empowerment is the nodal Ministry for the overall policy, planning and coordination of programmes relating to SCs, OBCs and EWS and the Ministry of Tribal Affairs is the nodal Ministry for policy matters related to STs. Amendment in the Constitution (Scheduled Castes) Order for inclusion or exclusion of a caste and amendment of the Central list of OBCs for inclusion or exclusion of a community pertains to the Ministry of Social Justice. The Constitution (Scheduled Tribes) Order for inclusion or exclusion of a tribe pertains to the Ministry of Tribal Affairs. The subject matter relating to creamy layer in

OBC also pertains to the Ministry of Social Justice and Empowerment. Cases in which a doubt arises whether a person belongs to a Scheduled Caste or OBC or whether a caste or community is a Scheduled Caste or included in OBCs may be referred to the Ministry of Social Justice and Empowerment. If such a doubt arises about Scheduled Tribe status of a person or community, reference may be made to the Ministry of Tribal Affairs.

 **Searchable References:** M/o Home Affairs' Circular letter No. 35/1/72-RU(SCTV) dated 2.5.75, Ministry of Welfare's letter No.12011/11/94-BCC(C) dated 8.4.1994

17.15 General Guidelines and Quantum of Reservation for EWS

The persons belonging to Economically Weaker Sections who are not covered under the scheme of reservation for SCs, STs and OBCs shall get 10% reservation in direct recruitment in civil posts and services in the Government of India. Scientific and technical posts which satisfy the same conditions as applicable to SC, ST and OBC reservation can be exempted from the purview of EWS reservation orders by Ministries and Departments with the approval of the Minister concerned.

 **Searchable Reference:** DoPT O.M. No. 36039/1/2019-Estt.(Res.), dated 31.01.2019

15.1 Criteria of Income and Assets for EWS

Persons who are not covered under the scheme of reservation for SCs, STs and OBCs and whose family has gross annual income below Rs. 8 lakh (Rupees eight lakh only) are to be identified as EWSs for benefit of reservation. Income shall include income from all sources, i.e., salary, agriculture, business, profession, etc., for the financial year prior to the year of application. Also, persons whose family owns or possesses any of the following assets shall be excluded from being identified as EWS, irrespective of the family income: 5 acres of agricultural land and above; residential flat of 1000 sq. ft. and above; residential plot of 100 sq. yards and above in notified municipalities; residential plot of 200 sq. yards and above in areas other than notified municipalities. The property held by a family in different locations or different places or cities would be clubbed while applying the land or property holding test to determine EWS status. The term family for this purpose will include the person who seeks benefit of reservation, his or her parents and siblings below the age of 18 years, as also his or her spouse and children below the age of 18 years.

15.2 Income and Asset Certificate – Issuing Authority and Verification

The benefit of reservation under EWS can be availed upon production of an Income and Asset Certificate issued by a Competent Authority. The certificate issued by any one of the following authorities in the prescribed format shall only be accepted as proof of a candidate's claim as belonging to EWS: District Magistrate, Additional District Magistrate, Collector, Deputy Commissioner, Additional Deputy Commissioner, First Class Stipendary Magistrate, Sub-Divisional Magistrate, Taluka Magistrate, Executive Magistrate, Extra Assistant Commissioner; Chief Presidency Magistrate, Additional Chief Presidency Magistrate, Presidency Magistrate; Revenue Officer not below the rank of Tehsildar; and Sub-Divisional Officer of the area where the candidate and or his family normally resides. The officer who issues the certificate shall do so after carefully verifying all relevant documents following due process as prescribed by the respective State or UT. The crucial date for submitting the income and asset certificate by the candidate may be treated as the closing date for receipt of application for the post, except in cases where the crucial date is fixed otherwise. The appointing authorities shall, in the offer of appointment to candidates

claiming to belong to EWS, include a clause stating that the appointment is provisional and subject to the Income and Asset Certificate being verified through proper channels and if verification reveals that the claim to belong to EWS is fake or false, the services will be terminated forthwith without assigning any further reasons and without prejudice to further action under the Indian Penal Code for production of a fake or false certificate.

15.3 Effecting Reservation and Maintenance of Rosters for EWS

Every Government establishment shall recast group-wise post-based reservation roster registers for direct recruitment in accordance with the formats given in the Annexures to the Office Memorandum for effecting 10% reservation for EWSs, interpolating them with SCs, STs and OBCs. While fixing roster points, if the EWS roster point coincides with the roster points of SCs, STs, or OBCs, the next available UR roster point is allotted to EWSs and the principle of squeezing has been kept in view. Where in any recruitment year any vacancy earmarked for EWS cannot be filled up due to non-availability of a suitable candidate belonging to EWS, such vacancies for that particular recruitment year shall not be carried forward to the next recruitment year as backlog. Persons belonging to EWS selected against the quota for persons with benchmark disabilities or ex-servicemen shall be placed against the roster points earmarked for EWS. A person belonging to EWS cannot be denied the right to compete for appointment against an unreserved vacancy. Persons belonging to EWS who are selected on the basis of merit and not on account of reservation are not to be counted towards the quota meant for reservation. Every Government establishment shall appoint a senior officer of the Department as the Grievance Redressal Officer. Any person aggrieved with any matter relating to discrimination in employment against any EWS may file a complaint with the Grievance Redressal Officer. The above scheme of reservation will be effective in respect of all direct recruitment vacancies to be notified on or after 1st February 2019.

17.16 Reservation for PwBDs in Direct Recruitment

With the enactment of the Rights of Persons with Disabilities Act, 2016 from 19th April 2017 and notification of the Rights of Persons with Disabilities Rules, 2017 on 15th June 2017, instructions have been issued in line with the provisions made therein regarding reservation for persons with benchmark disabilities. In case of direct recruitment, four percent of the total number of vacancies to be filled up by direct recruitment in the cadre strength in each group of posts, i.e., Groups A, B and C, shall be reserved for persons with benchmark disabilities. Against the posts identified for each disability, one percent each shall be reserved for persons with benchmark disabilities under clauses (a) blindness and low vision, (b) deaf and hard of hearing, (c) locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy and one percent under clauses (d) autism, intellectual disability, specific learning disability and mental illness and (e) multiple disabilities from amongst persons under clauses (a) to (d) including deaf-blindness.

 **Searchable Reference:** DoPT O.M. No. 36035/02/2017-Estt.(Res.). dated 15.01.2018

16.1 Exemption, Adjustment and Certificate for PwBDs

If any Ministry or Department in the Central Government considers it necessary to exempt any establishment or any cadre or cadres fully or partly from the provisions of reservation for persons with benchmark disabilities, it shall make a reference to the Department of Empowerment of Persons with Disabilities giving full justification. In the category of posts which are identified suitable for persons with benchmark disabilities, a

person with benchmark disability cannot be denied the right to compete for appointment by direct recruitment against an unreserved vacancy, provided the post is identified suitable for persons with benchmark disabilities of the relevant category. Persons with benchmark disabilities selected without relaxed standards along with other candidates will not be adjusted against the reserved share of vacancies. A person who wants to avail the benefit of reservation will have to submit a certificate of disability issued by a competent authority.

16.2 Computation of Number of Posts and Maintenance of Rosters for PwBDs

The number of posts to be reserved for persons with benchmark disabilities in case of Group C posts shall be computed on the basis of total number of vacancies in the cadre strength of Group C posts in the establishment, although recruitment of persons with benchmark disabilities would only be against the category of posts identified suitable for them. For Group A and Group B posts, reservation shall be computed on the basis of total number of vacancies occurring in the direct recruitment quota in the cadre in all Group A posts or Group B posts respectively. Every Government establishment shall maintain group-wise a separate vacancy-based 100-point reservation roster register for determining and effecting reservation for persons with benchmark disabilities. Each register shall have cycles of 100 points divided into four blocks of 25 points each. Points 1, 26, 51 and 76 of the roster shall be earmarked for persons with benchmark disabilities. There is a possibility that none of the vacancies from 1 to 25 is suitable for any category of person with benchmark disability. In that case, two vacancies from 26 to 50 shall be filled as reserved for persons with benchmark disabilities. If vacancies from 26 to 50 are also not suitable, three vacancies shall be filled as reserved from the third block containing points 51 to 75. After all 100 points of the roster are covered, a fresh cycle of 100 points shall start.

16.3 Inter se Exchange, Carry Forward and Horizontal Reservation for PwBDs

Where in any recruitment year any vacancy cannot be filled up due to non-availability of a suitable person with benchmark disability or for any other sufficient reason, such vacancy shall be carried forward to the succeeding recruitment year. If in the succeeding recruitment year also a suitable person with benchmark disability is not available, it may first be filled by interchange among the four categories of disabilities. Only when there is no person with benchmark disability available for the post in that year shall the employer fill the vacancy by appointment of a person other than a person with benchmark disability. If any vacancy reserved for any category of benchmark disability cannot be filled due to non-availability of a suitable person, such vacancy shall be carried forward as a backlog reserved vacancy to the subsequent recruitment year. Reservation for backward classes of citizens (SCs, STs and OBCs) is called vertical reservation and reservation for categories such as persons with benchmark disabilities and ex-servicemen is called horizontal reservation. Horizontal reservation cuts across vertical reservation and persons selected against the quota for persons with benchmark disabilities have to be placed in the appropriate category, viz., SC, ST, OBC, or Unreserved, depending upon the category to which they belong in the roster meant for reservation of SCs, STs and OBCs.

16.4 Reservation in Promotion for PwBDs

In case of promotion, four percent of the total number of vacancies in the cadre strength within Group C, from Group C to Group B, within Group B and from Group B to the lowest rung of Group A shall be reserved for persons with benchmark disabilities. Reservation in promotion shall be applicable in the cadres in which the element of direct recruitment, if any, does not exceed 75%. Against the posts identified for each disability, one percent each shall be reserved for PwBDs under blindness and low vision, deaf and

hard of hearing and locomotor disability and one percent combined under autism and intellectual disability and multiple disabilities. If any Ministry or Department considers it necessary to exempt any establishment or cadre fully or partly from the provisions of reservation in promotion for PwBDs, it shall make a reference to the Department of Empowerment of Persons with Disabilities. No promotion shall be denied to a person merely on the ground of disability. No Government establishment shall dispense with or reduce in rank an employee who acquires a disability during his or her service. If an employee after acquiring disability is not suitable for the post he was holding, he shall be shifted to some other post with the same pay scale and service benefits. In case of promotion by selection, PwBDs selected without relaxed standards along with other candidates will not be adjusted against the reserved share of vacancies. The same relaxed standard should be applied for all PwBD candidates with benchmark disabilities, irrespective of whether they belong to Unreserved, SC, ST, or OBC category.

 **Searchable Reference:** O.M. No. 36012/1/2020-Estt.(Res.-II), dated 17.05.2022

16.5 Exemption from Examination Fee, Transfer and Other Facilities for PwBDs

Persons with Benchmark Disabilities shall continue to be exempted from payment of application fee and examination fee prescribed in respect of competitive examinations held by the Staff Selection Commission, Union Public Service Commission, etc., for recruitment to various posts. A Government employee who is a care-giver of a dependent daughter, son, parents, spouse, brother, or sister with Specified Disability as certified by the certifying authority as a PwBD under Section 2(r) of the Rights of Persons with Disabilities Act, 2016 may be exempted from the routine exercise of transfer or rotational transfer subject to administrative constraints. Detailed guidelines have been issued regarding facilities for persons with disabilities who are already employed in the Government for efficient performance of their duties, including identification of jobs, post-recruitment and pre-promotion training, providing aids and assistive devices, accessibility and barrier-free environment at the workplace, preference in Government accommodation, grievance redressal, special casual leave and preference in transfer and posting.

 **Searchable References:** OM No. 36035/2/2017-Estt.(Res). dated 23.8.2019, OM No. F. No. 42011/3/2014-Estt.(Res) dated 8.10.2018, OM No. 36035/3/2013-Estt.(Res) dated 31.3.2014

16.6 Clarification on Own Merit for PwBDs

The concept of own merit for PwBD shall be implemented in all direct recruitment examinations, including the Civil Services Examination and promotions, wherever applicable. In other words, PwBD category candidates selected without relaxed standard, along with other unreserved candidates, will not be adjusted against the reserved share of vacancies. The reserved vacancies will be filled up separately from amongst the eligible candidates with benchmark disabilities who are lower in merit than the last unreserved candidate in the general merit list, but otherwise found suitable for appointment, if necessary, by relaxed standards. The facility of scribe, along with compensatory time, shall not be treated as relaxed standard. The disability of a person, which he or she is suffering from, shall not be treated as relaxed standard in the medical fitness test for the purpose of own merit.

 **Searchable Reference:** OM No. 36035/02/2017-Estt(Res) dated 27.9.2022

Chapter :18 Prevention Of Workplace Sexual Harassment

Guidelines / instructions updated by ministry of personnel, public grievances and pension, department of personnel & training, establishment division on **prevention of sexual harassment of women at the workplace**

1. In the case of Vishaka and Ors Vs State of Rajasthan and Ors (JT 1997 (7) SC 384), the Hon'ble Supreme Court had laid down the guidelines and norms to be observed to prevent sexual harassment of working women. In pursuance to the pronouncement of this judgement, Department of Personnel and Training took the following steps:
 - (i) Guidelines/ Norms of the Hon'ble Supreme Court were circulated by Department of Personnel & Training vide OM No. 11013/10/97-Estt.(A) dated 13.02.1998 for strict compliance by the Ministries/ Departments.
 - (ii) Amendments in Central Civil Services (Conduct) Rules, 1964 were also carried out by inserting the Rule 3-C declaring Sexual Harassment of Working Women as a misconduct, vide Notification No. 11013/10/97- Estt.(A) dated 13.02.1998 published in Gazette of India as G.S.R. 49 dated 07.03.1998
 - (iii) Subsequently, Central Civil Services (Classification, Control & Appeal) Rules, 1965 were also amended by inserting a provision below sub-rule 2 of Rule 14 in connection with treatment of the Complaint Committee as Inquiring Authority and to follow the procedure as laid down in these Rules to hold inquiry into the complaints of Sexual Harassment. This was notified vide Notification No. 11012/5/2001-Estt.A dated 01.07.2004 published in Gazette of India vide G.S.R. No. 225 dated 10.07.2004
2. Later on, the 'Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013' {SHWW (PPR) Act} was promulgated on 22.04.2013. The 'Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Rules, 2013' were notified on 09.12.2013. The Act and the Rules framed thereunder provide a redressal mechanism for handling cases of sexual harassment of women at workplace.
3. Thus, the provisions relating to handling cases of sexual harassment of women at workplace are scattered across SHWW (PPR) Act, Central Civil Services (Conduct) Rules, 1964, Central Civil Services (Classification, Control and Appeal) Rules, 1965, etc. In addition, a number of executive instructions covering different aspects of this issue have been issued from time to time. Now, with a view to facilitate the Ministries/Departments and other stake holders in proper implementation of these provisions, a need has been felt to consolidate these provisions and place the same in the public domain for easy access as and when required. Accordingly, the relevant provisions of the Act/Rules/executive instructions have been compiled as under:

18.1 DEFINITION OF “SEXUAL HARASSMENT” AND “Work Place”

Section 2(n) and 2(o) of the SHWW (PPR) Act defines “Sexual Harassment” and “Workplace” respectively. The same have been incorporated through an amendment in the CCS (Conduct) Rules, 1964 as under:

"Rule 3C - Prohibition of sexual harassment of working women

- (1) *No Government servant shall indulge in any act of sexual harassment of any woman at any work place.*

- (2) Every Government servant who is incharge of a work place shall take appropriate steps to prevent sexual harassment to any woman at such work place.

Explanation- 1 For the purpose of this rule,

- (a) "sexual harassment" includes any one or more of the following acts or behaviour, (whether directly or by implication), namely: —
- (i) physical contact and advances; or
 - (ii) demand or request for sexual favours; or
 - (iii) sexually coloured remarks; or
 - (iv) showing any pornography; or
 - (v) any other unwelcome physical, verbal, non-verbal conduct of a sexual nature.
- (b) The following circumstances, among other circumstances, if it occurs or is present in relation to or connected with any act or behaviour of sexual harassment may amount to sexual harassment: -
- (i) implied or explicit promise of preferential treatment in employment; or
 - (ii) implied or explicit threat of detrimental treatment in employment; or
 - (iii) implied or explicit threat about her present or future employment status; or
 - (iv) interference with her work or creating an intimidating or offensive or hostile work environment for her; or
 - (v) humiliating treatment likely to affect her health or safety.
- (c) "workplace" includes, -
- (i) any department, organisation, undertaking, establishment, enterprise, institution, office, branch or unit which is established, owned, controlled or wholly or substantially financed by funds provided directly or indirectly by the Central Government;
 - (ii) hospitals or nursing homes;
 - (iii) any sports institute, stadium, sports complex or competition or games venue, whether residential or not used for training, sports or other activities relating thereto;
 - (iv) any place visited by the employee arising out of or during the course of employment including transportation provided by the employer for undertaking such journey;
 - (v) a dwelling place or a house."

(Rule 3-C of the CCS (Conduct) Rules, 1964)

18.2 COMPLAINTS COMMITTEE:

Complaints Committees have been set up in all Ministries/Department and organizations under them in pursuance to the judgement of the Hon'ble Supreme Court in the *Vishakha* case. As per Section 4(1) of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 ("the Act"), the Internal Complaints Committee (referred to as "Complaints Committee" hereafter) is to be set up at every workplace. As per Section 4(2), this will be headed by a woman and at least half of its members should be women. In case a woman officer of sufficiently senior level is not available in a particular office, an officer from another office may be so appointed. To prevent the possibility of any undue pressure or influence from senior levels, such Complaints Committees should involve a third party, either an NGO or some other body which is familiar with the issue of sexual harassment.

i. Section 4 of the SHWW (PPR) Act-

“4. Constitution of Internal Complaints Committee.—

- (1) *Every employer of a workplace shall, by an order in writing, constitute a Committee to be known as the “Internal Complaints Committee”:*

Provided that where the offices or administrative units of the workplace are located at different places or divisional or sub-divisional level, the Internal Committee shall be constituted at all administrative units or offices.

- (2) *The Internal Committees shall consist of the following members to be nominated by the employer, namely: —*

- (a) *a Presiding Officer who shall be a woman employed at a senior level at workplace from amongst the employees:*

Provided that in case a senior level woman employee is not available, the Presiding Officer shall be nominated from other offices or administrative units of the workplace referred to in sub-section(1):

Provided further that in case the other offices or administrative units of the workplace do not have a senior level woman employee, the Presiding Officer shall be nominated from any other workplace of the same employer or other department or organisation;

- (b) *not less than two Members from amongst employees preferably committed to the cause of women or who have had experience in social work or have legal knowledge;*
- (c) *one member from amongst non-governmental organisations or associations committed to the cause of women or a person familiar with the issues relating to sexual harassment:*
- (3) *The Presiding Officer and every Member of the Internal Committee shall hold office for such period, not exceeding three years, from the date of their nomination as may be specified by the employer.*
- (4) *The Member appointed from amongst the non-governmental organisations or associations shall be paid such fees or allowances for holding the proceedings of the Internal Committee, by the employer, as may be prescribed.*
- (5) *Where the Presiding Officer or any Member of the Internal Committee, —*
- (a) *contravenes the provisions of section 16; or*
- (b) *has been convicted for an offence or an inquiry into an offence under any law for the time being in force is pending against him; or*
- (c) *he has been found guilty in any disciplinary proceedings or a disciplinary proceeding is pending against him; or*
- (d) *has so abused his position as to render his continuance in office prejudicial to the public interest,*

such Presiding Officer or Member, as the case may be, shall be removed from the Committee and the vacancy so created or any casual vacancy shall be filled by fresh nomination in accordance with the provisions of this section.”

[Section 4 of the SHWW (PPR) Act]

ii. Seniority of the Chairperson of the Complaint Committee-

There is no bar either in the CCS (CCA) Rules or under the *Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013* to the Chairperson of the Complaints Committee being junior to the suspect officer or the charged officer. Hon'ble Allahabad High Court has in *Smt. Shobha Goswami vs State of U.P. and 2 Ors*, in WRIT – A No. – 31659 of 2015 observed as follows:

“In my opinion, there is nothing in the Scheme of the section which requires the lady member to be senior in rank to the officer against whom the allegation of sexual harassment are brought. The language of Section 4 of the Act only requires the lady member to the Senior Level”.

This also does not in any way cause any prejudice to the charged officer.

[Para 2 of OM No. 11013/2/2014-Estt.A-III dated 09.09.2016]

iii. Complaints Committee to be Inquiring Authority

As per Proviso to Rule 14(2) of CCS (CCA) Rules, 1965, in case of complaints of sexual harassment, the Complaints Committee set up in each Ministry or Department etc. for inquiring into such complaints shall be deemed to be the Inquiring Authority appointed by the Disciplinary Authority for the purpose of these rules. Complaints Committee, unless a separate procedure has been prescribed, shall hold the inquiry as far as practicable in accordance with the procedure laid down in the Rule 14.

[Para 6 of OM No. 11013/2/2014-Estt.(A-III) dated 16.07.2015]

iv. Proviso to Rule 14(2) of the CCS (CCA) Rules, 1965-

“Provided that where there is a complaint of sexual harassment within the meaning of rule 3 C of the Central Civil Services (Conduct) Rules, 1964, the Complaints Committee established in each Ministry or Department or Office for inquiring into such complaints, shall be deemed to be the inquiring authority appointed by the disciplinary authority for the purpose of these rules and the Complaints Committee shall hold, if separate procedure has not been prescribed for the Complaints Committee for holding the inquiry into the complaints of sexual harassment, the inquiry as far as practicable in accordance with the procedure laid down in these rules.”

[Proviso to Rule 14(2) of the CCS (CCA) Rules, 1965]

18.3 INQUIRY INTO COMPLAINT [FIRST STAGE]

The Complaints Committees may act on complaints of sexual harassment when they receive them directly or through administrative authorities etc., or when they take cognizance of the same suo-moto. As per **Section 9 of the Act**, the aggrieved woman or complainant is required to make a complaint within three months of the incident and in case there has been a series of incidents, three months of the last incident. The Complaints Committee may however extend the time limit for reasons to be recorded in writing, if it is satisfied that the circumstances were such which prevented the complainant from filing a complaint within the stipulated period.

As mentioned above, the complaints of sexual harassment are required to be handled by Complaints Committee. On receipt of a complaint, facts of the allegation are required to be verified. This is called preliminary enquiry/fact finding enquiry or investigation. The Complaints Committee conducts the investigation. They may then try to ascertain the truth of the allegations by collecting the documentary evidence as well as recording statements of any possible witnesses including the complainant. If it becomes necessary to issue a Charge Sheet, disciplinary authority relies on the investigation for drafting the imputations, as well as for evidence by which the charges are to be proved. Therefore, this is a very important part of the investigation.

[Para 7 and 8 of OM No. 11013/2/2014-Estt.(A-III) dated 16.07.2015]

i. Section 9 of the the SHWW (PPR) Act

“9. Complaint of sexual harassment”

- (1) *Any aggrieved woman may make, in writing, a complaint of sexual harassment at workplace to the Internal Committee if so constituted, or the Local Committee, in case it is not so constituted, within a period of three months from the date of incident and in case of a series of incidents, within a period of three months from the date of last incident:*

Provided that where such complaint cannot be made in writing, the Presiding Officer or any Member of the Internal Committee or the Chairperson or any Member of the Local Committee, as the case may be, shall render all reasonable assistance to the woman for making the complaint in writing:

Provided further that the Internal Committee or, as the case may be, the Local Committee may, for the reasons to be recorded in writing, extend the time limit not exceeding three months, if it is satisfied that the circumstances were such which prevented the woman from filing a complaint within the said period.

- (2) *Where the aggrieved woman is unable to make a complaint on account of her physical or mental incapacity or death or otherwise, her legal heir or such other person as may be prescribed may make a complaint under this section.”*

[Section 9 of the SHWW (PPR) Act]

ii. Rule 6 of Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Rules, 2013

“6. Complainant of Sexual Harassment.- For the purpose of sub-Section (2) of Section 9”

- (i) *Where the aggrieved woman is unable to make a complaint on account of her physical incapacity, a complaint may be filed by –*
- (a) her relative or friend; or*
 - (b) her co-worker; or*
 - (c) an officer of the National Commission for Women or State Women’s Commission; or*
 - (d) any person who has knowledge of the incident, with the written consent of the aggrieved woman;*
- (ii) *where the aggrieved woman is unable to make a complaint on account of her mental incapacity, a complaint may be filed by-*
- (a) her relative or friend; or*
 - (b) a special educator; or*
 - (c) a qualified psychiatrist or psychologist; or*

- (d) the guardian or authority under whose care she is receiving treatment or care; or
- (e) any person who has knowledge of the incident jointly with her relative or friend or a special educator or qualified psychiatrist or psychologist, or guardian or authority under whose care she is receiving treatment or care;
- (iii) where the aggrieved woman for any other reason is unable to make a complaint, a complaint may be filed by any person who has knowledge of the incident, with her written consent;
- (iv) where the aggrieved woman is dead, a complaint may be filed by any person who has knowledge of the incident, with the written consent of her legal heir."

iii. **Section 11 of the SHWW (PPR) Act**

"11. Inquiry into complaint.-"

- (1) Subject to the provisions of section 10, the Internal Committee or the Local Committee, as the case may be, shall, where the respondent is an employee, proceed to make inquiry into the complaint in accordance with the provisions of the service rules applicable to the respondent and where no such rules exist, in such manner as may be prescribed or in case of a domestic worker, the Local Committee shall, if prima facie case exist, forward the complaint to the police, within a period of seven days for registering the case under section 509 of the Indian Penal Code (45 of 1860) and any other relevant provisions of the said Code where applicable:

Provided that where the aggrieved woman informs the Internal Committee or the Local Committee, as the case may be, that any term or condition of the settlement arrived at under sub-section (2) of section 10 has not been complied with by the respondent, the Internal Committee or the Local Committee shall proceed to make an inquiry into the complaint or, as the case may be, forward the complaint to the police:

Provided further that where both the parties are employees, the parties shall, during the course of inquiry, be given an opportunity of being heard and a copy of the findings shall be made available to both the parties enabling them to make representation against the findings before the Committee.

- (2) Notwithstanding anything contained in section 509 of the Indian Penal Code (45 of 1860), the court may, when the respondent is convicted of the offence, order payment of such sums as it may consider appropriate, to the aggrieved woman by the respondent, having regard to the provisions of section 15.
- (3) For the purpose of making an inquiry under sub-section (1), the Internal Committee or the Local Committee, as the case may be, shall have the same powers as are vested in a civil court the Code of Civil

Procedure, 1908 (5 of 1908) when trying a suit in respect of the following matters, namely: -

- (a) summoning and enforcing the attendance of any person and examining him on oath;
- (b) requiring the discovery and production of documents; and
- (c) any other matter which may be prescribed.
- (d) The inquiry under sub-section (1) shall be completed within a period of ninety days."

➤ **Rule 7 of Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Rules, 2013**

"7. Manner of Inquiry into complaint -

- (1) Subject to the provisions of section 11, at the time of filing the complaint, the complainant

shall submit to the Complaints Committee, six copies of the complaint along with supporting documents and the names and addresses of the witness.

- (2) On receipt of the complaint, the Complaints Committee shall send one of the copies received from the aggrieved woman under sub- rule(1) to the respondent within a period of seven working days.*
- (3) The respondent shall file his reply to the complaint along with his list of documents and names and addresses of witnesses within a period not exceeding ten working days from the date of receipt of the documents specified under sub-rule(1).*
- (4) The Complaints Committee shall make inquiry into the complaint accordance with the principles of natural justice.*
- (5) The Complaints Committee shall have the right to terminate the inquiry proceedings or to give an ex parte decision on the complaint, if the complainant or respondent fails, without sufficient cause, to present herself or himself for three consecutive hearings convened by the Chairperson or Presiding Officer, as the case may be:*

Provided that such termination or ex-parte order may not be passed without giving a notice in writing, fifteen days in advance, to the party concerned.

- (6) The parties shall not be allowed to bring in any legal practitioner to represent them in their case at any stage of the proceedings before the Complaints Committee.*
- (7) In conducting the inquiry, a minimum of three Members of the Complaints Committee including the Presiding Officer or the Chairperson, as the case may be, shall be present.”*

- On the completion of an inquiry under this Act, the Complaints Committee shall provide a report of its findings to the employer within a period of ten days from the date of completion of the inquiry and such report be made available to the concerned parties.

[Section 13(1) of the SHWW (PPR) Act]

- Where the Complaints Committee arrives at the conclusion that the allegation against the respondent has not been proved, it shall recommend to the employer that no action is required to be taken in the matter.

[Section 13(2) of the SHWW (PPR) Act]

- Where the Complaints Committee arrives at the conclusion that the allegation against the respondent has been proved, it shall recommend to the employer to take action for sexual harassment as a misconduct in accordance with the provisions of the service rules applicable to the respondent.

[Section 13(3)(i) of the SHWW (PPR) Act]

18.4 INQUIRY UNDER CCS (CCA) RULES, 1965 [SECOND STAGE]

Dual Role

- In the light of the Proviso to the Rule 14 (2) mentioned above, the Complaints Committee would normally be involved at two stages. The first stage is investigation already discussed in the preceding para. The second stage is when they act as Inquiring Authority. It is necessary that the two roles are clearly understood and the inquiry is conducted as far as practicable as per Rule 14 of CCS (CCA) Rules, 1965. Failure to observe the procedure may result in the inquiry getting vitiated.

- As the Complaints Committees also act as Inquiring Authority in terms of Rule 14(2) mentioned above, care has to be taken that at the investigation stage that impartiality is maintained. Any failure on this account may invite allegations of bias when conducting the inquiry and may result in the inquiry getting vitiated. As per the instructions, when allegations of bias are received against an Inquiring Authority, such Inquiring Authority is required to stay the inquiry till the Disciplinary Authority takes a decision on the allegations of bias. Further, if allegations of bias are established against one member of the Committee on this basis, that Committee may not be allowed to conduct the inquiry.
- In view of the above, the Complaints Committee when investigating the allegations should make recommendations on whether there is a prima facie substance in the allegations which calls for conducting a formal inquiry. They should avoid making any judgmental recommendations or expressing views which may be construed to have prejudiced their views while conducting such inquiry.

[Para 9 to 11 of OM No. 11013/2/2014-Estt.(A-III) dated 16.07.2015]

Decision to issue Charge sheet. and conducting Inquiry

- On receipt of the Investigation Report, the Disciplinary Authority should examine the report with a view to see as to whether a formal Charge Sheet needs to be issued to the Charged Officer. As per Rule 14(3), Charge Sheet is to be drawn by or on behalf of the Disciplinary Authority. In case the Disciplinary Authority decides on that course, the Charged Officer should be given an opportunity of replying to the Charge sheet. As per Rule 14 (5), a decision on conducting the inquiry has to be taken after consideration of the reply of the charged officer.
- If the Charged Officer admits the charges clearly and unconditionally, there will be no need for a formal inquiry against him and further action may be taken as per Rule 15 of the CCS (CCA) Rules.

[Para 12 and 13 of OM No. 11013/2/2014-Estt.(A-III) dated 16.07.2015]

The Inquiry-stages

- In case the Charged Officer denies the charges and his reply is not convincing, the Charge sheet along with his reply may be sent to the Complaints Committee for formal inquiry and documents mentioned in Rule 14 (6) will be forwarded to the Complaints Committee. As per Section 11(3) of the Act, for the purpose of making an inquiry, the Complaints Committee shall have the same powers as are vested in a civil court under the Code of Civil Procedure, 1908 when trying a suit in respect of the following matters, namely: -
 - a. *summoning and enforcing the attendance of any person and examining him on oath;*
 - b. *requiring the discovery and production of documents; and*
 - c. *any other matter which may be prescribed.*
- The Disciplinary Authority shall also in terms of Rule 14(5)(c) appoint a Government servant as a Presenting Officer to present evidence on behalf of prosecution before the Complaints Committee/ Inquiring Authority. The listed documents are to be sent to the Presenting Officer. The Complaints Committee would, thereafter, summon the Presenting Officer and the Charged Officer. As a first step, the charged officer would be formally asked as to whether he admits the charges. As mentioned above, in case of any clear and unconditional admission of any Article of

Charge, no inquiry would be held in respect of that Article and the admission of the Charged Officer would be taken on record. The inquiry would be held, thereafter, in respect of those charges which have not been admitted by the Charged Officer. The Charged Officer is also entitled to engage a Defence Assistant. The provisions relating to Defence Assistant are given in Rule 14(8).

- The Inquiring Authority is, thereafter, required to ask the Presenting Officer to have the prosecution documents, listed in the Charge Sheet inspected by the Charged Officer. Copies of such documents, if not only given to the Charged Officer, would be handed over to him. The Charged Officer would, therefore, be required to submit a list of documents and witnesses which he wants to produce in support of his defense. The Inquiring Authority would consider allowing such documents or witnesses on the basis of their relevance. Normally, any document or witness which reasonably appears to be relevant and helpful in defense may be allowed. Once the documents have been allowed, the Inquiring Authority would send a requisition for these documents to the custodian of such documents.
- When the regular hearing commences, the Inquiring Authority would ask the Presenting Officer to produce the documentary evidence. Such documents as are disputed by the Charged Officer have to be proved by the witnesses before they are taken on record. The undisputed documents would be taken on record and marked as exhibits.

[Para 14 to 17 of OM No. 11013/2/2014-Estt.(A-III) dated 16.07.2015]

Examination of Witnesses

- Summons would, thereafter, be sent to the witnesses listed in the Charge sheet. The Presenting Officer may choose to produce them in any order he finds appropriate. These witnesses would be examined in the inquiry in the following manner. The examination in chief would be done by the Presenting Officer where the Presenting Officer may ask questions of the witness to ascertain the facts. The witness would, thereafter, be cross-examined by the Defense. After the cross-examination, the Presenting Officer would be given an opportunity to re-examine the witness. In the examination in chief, leading questions are not allowed. These are however allowed in the cross examination.
- The procedure of Inquiry requires opportunity to the Charged Officer to cross-examine all the witnesses that appear on behalf of the Prosecution. Failure to do so may be construed as a denial of reasonable opportunity to the charged officer, resulting in vitiation of the Inquiry. If the complainant appears as a witness, she would also be examined and cross-examined. The Inquiry Officer may however disallow any questions which are offensive, indecent or annoying to the witnesses, including the complainant.
- If Inquiring Authority wishes to ascertain some facts for clarity, he may pose questions to the witnesses. This should however, be done in such a manner as to not show any bias for or against the Charged Officer. This has to be done in the presence of the Presenting Officer and the Charged Officer/Defence Assistant. No inquiry should be conducted behind the back of the charged officer. The witnesses will be examined one by one and the other witness who are either yet to be examined, or have been examined are not allowed to be present during the examination of a witness.

[Para 18 to 20 of OM No. 11013/2/2014-Estt.(A-III) dated 16.07.2015]

Daily Order Sheet

- The Inquiring Authority would also maintain a document called Daily Order Sheet in which all the main events of the inquiry and including requests/representations by the Charged Officer or the Presenting Officer and decisions thereon would be recorded. For example (i) if the Charged Officer refuses to cross-examine the witnesses, this should be recorded in the Daily Order Sheet (ii) the Daily Order Sheet should record that the Charged Officer had been advised that he has the right to engage a Defense Assistant (iii) it should also be clearly mentioned that the Charged Officer was also informed as to who are eligible to assist him as Defense Assistant. (iv) the Daily Order Sheet should also record in case request of the Charged Officer for engaging a particular person as Defense Assistant is disallowed in the light of the existing instructions. Daily Order Sheet should be signed by the Inquiring Authority, Presenting Officer and the Charged Officer/Defence Assistant.

[Para 21 of OM No. 11013/2/2014-Estt.(A-III) dated 16.07.2015]

Defence Evidence

- After the prosecution evidence is over, the Charged Officer is required to submit his statement of defense. In this statement, the Charged Officer is required to briefly indicate his line of defense. After this, the Defense evidence will be taken. The evidence will be produced in the same order as the prosecution evidence. First, the documents allowed by the Inquiry Authority would be taken on record and then the witnesses called and their examination, cross-examination and re-examination done. The only difference here would be that the Examination in Chief would be done by defense while the cross-examination would be done by the prosecution. The defense would then have the opportunity of re-examining the witness.

[Para 22 of OM No. 11013/2/2014-Estt.(A-III) dated 16.07.2015]

General Examination of the Charged Officer

- After the Defense evidence is over, the Inquiring Authority shall ask Charged Officer as to whether he wishes to appear as his own witness. In case he does so, he will be examined like any other defense witness. In case however, he declines to do so, the Inquiring Authority is required to generally question him. At this stage due care is required to be exercised that as per Rule 14(18) the purpose of this stage is to apprise Charged Officer of the circumstances which appear to be against him. This is to enable the Charged Officer to explain them to the Inquiring Authority. Presenting Officer and the Defence Assistant do not take any part in the General Examination. Charged Officer may not be compelled to answer questions during examination by the Inquiring Authority.

[Para 23 of OM No. 11013/2/2014-Estt.(A-III) dated 16.07.2015]

Brief

- After this, the Presenting Officer would be asked to submit his brief. A copy of this brief would be given to the Charged Officer. Both the Presenting Officer and the Charged Officer may be allowed reasonable time for submission of their brief.
- The Inquiring Authority then writes the Inquiry Report in which the evidence in support of the charges and against them will be examined. The Report should be a speaking one clearly bringing out as to the evidence on the basis of which any particular conclusion has been reached. Based on this analysis, the Inquiring Authority will give its findings on the Articles as proved or not proved. In case any Article of charge is proved only partially, then the Inquiring Authority should record the extent to which that Article has been proved.

[Para 24 and 25 of OM No. 11013/2/2014-Estt.(A-III) dated 16.07.2015]

Powers of the Committee to make recommendations

- Normally, the Inquiry Officer is not allowed to make any recommendations in his report. Here the function of the Complaints Committee acting as the Inquiring Authority differs.

The Complaints Committee will also have the powers to recommend:-

- (a) to transfer the aggrieved woman or the charged officer to any other workplace; or
- (b) to grant leave to the aggrieved woman up to a period of three months. (The leave will not be deducted from her leave account).
- (c) to grant such other relief to the aggrieved woman as may be prescribed; or
- (d) to deduct from the salary or wages of the charged officer such sum as it may consider appropriate to be paid to the aggrieved woman or to her legal heirs. Any amount outstanding at the time of cessation of the services of the charged officer due to retirement, death or otherwise may be recovered from the terminal benefits payable to the officer or his heirs. Such compensation will not amount to penalty under Rule 11 of CCS (CCA) Rules in terms of the Explanation (ix) to Rule 11.
- (e) to take action against complainant, if the allegation is malicious, or the complainant knows it to be false, or has produced any forged or misleading document.
- (f) to take action against any witness if such witness has given false evidence or produced any forged or misleading document.

[Para 6 and 7 of the OM No. 11013/2/2014-Estt.A-III dated 27.11.2014] [Para 5 and 26 of OM No. 11013/2/2014-Estt.(A-III) dated 16.07.2015]

- (g) The Complaints Committee at the written request of the aggrieved women may recommend to the employer to-
 - i. restrain the respondent from reporting on the work performance of the aggrieved women or written her confidential report and assign the same to another officer;
 - ii. restrain the respondent in case of an educational institution from supervising any academic activity of the aggrieved women.

[Rule 8 of the SHWW (PPR) Rules, 2013]

- **Rule 48 of CCS (Leave) Rules, 1972 [Special Leave connected with inquiry on sexual harassment]:**

"48. Special Leave connected to inquiry of sexual harassment" -

Leave upto a period of 90 days may be granted to an aggrieved female Government Servant on the recommendation of the Internal Committee or the Local Committee, as the case may be, during the pendency of inquiry under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and the leave granted to the aggrieved female Government Servant under this rule shall not be debited against the leave account".

[Rule 48 of CCS (Leave) Rules, 1972]

➤ **Explanation (ix) to Rule 11 of the CCS (CCA) Rules, 1965**

“Explanation - The following shall not amount to a penalty within the meaning of this rule, namely:-

(ix) Any compensation awarded on the recommendation of the Complaints Committee referred to in the proviso to sub-rule (2) of rule 14 and established in the Department of the Government of India for inquiring into any complaint of sexual harassment within the meaning of rule 3 C of the Central Civil Services (Conduct) Rules, 1964”

➤ **Prohibition of publication or making known contents of complaint and inquiry proceedings.-**

The Complaints Committee should also remember that as per the Section 16 of the Act, notwithstanding the RTI Act, 2005, information as regards identity and addresses of the aggrieved woman, respondent and witnesses, Inquiry proceedings, Recommendations of the Committee, shall not be published or communicated or made known to public, press or media in any manner. Provided that information may be disseminated regarding the justice secured to any victim of sexual harassment under Act without disclosing the name, address, identity or any other particulars calculated to lead to the identification of the aggrieved woman and witnesses.

[Para 27 of OM No. 11013/2/2014-Estt.(A-III) dated 16.07.2015]

➤ **Section 16 and 17 of the SHWW (PPR) Act**

“16. Prohibition of publication or making known contents of complaint and inquiry proceedings.-

Notwithstanding anything contained in the Right to Information Act, 2005 (22 of 2005), the contents of the complaint made under section 9, the identity and addresses of the aggrieved woman, respondent and witnesses, any information relating to conciliation and inquiry proceedings, recommendations of the Internal Committee or the Local Committee, as the case may be and the action taken by the employer or the District Officer under the provisions of this Act shall not be published, communicated or made known to the public, press and media in any manner:

Provided that information may be disseminated regarding the justice secured to any victim of sexual harassment under this Act without disclosing the name, address, identity or any other particulars calculated to lead to the identification of the aggrieved woman and witnesses.”

➤ **17. Penalty for publication or making known contents of complaint and inquiry proceedings.-**

Where any person entrusted with the duty to handle or deal with the complaint, inquiry or any recommendations or action to be taken under the provisions of this Act, contravenes the provisions of section 16, he shall be liable for penalty in accordance with the provisions of the service rules applicable to the said person or where no such service rules exist, in such manner as may be prescribed.

With the above stage, the inquiry would be formally over. The Inquiring Authority should prepare separate folders containing the documents mentioned in Rule 14(23)(ii) of CCS (CCA) Rules, 1965

[Para 28 of OM No. 11013/2/2014-Estt.(A-III) dated 16.07.2015]

Suspension of the Charged Officer

A Government servant may also be placed under suspension before or after issue of a Charge Sheet where his continuance in office will prejudice the investigation, for example if there is an apprehension that he may tamper with witnesses or documents. Suspension may also be resorted to where continuance of the Government servant in office will be against wider public interest such as there is a public scandal and it is necessary to place the Government servant under suspension to demonstrate the policy of the Government to deal strictly with officers involved in such scandals. It may be desirable to resort to suspension in case of misdemeanor involving acts of moral turpitude.

[\[Para 29 of OM No. 11013/2/2014-Estt.\(A-III\) dated 16.07.2015\]](#)

Transfer of Charged Officer:

To ensure fair inquiry, Ministries/ Departments may also consider transferring the suspect officer/ charged officer to another office to obviate any risk of that officer using the authority of his office to influence the proceedings of the Complaints Committee.

[\[Para 3 of OM No. 11013/2/2014-Estt.\(A-III\) dated 09.09.2016\]](#)

Special provisions to deal with threats or intimidation

Disciplinary Authority may also dispense with inquiry under Rule 19(ii) and action may be taken without the inquiry when the Disciplinary Authority concludes that it is not reasonably practicable to hold such an inquiry. The circumstances leading to such a conclusion may exist either before the inquiry is commenced or may develop in the course of the inquiry. Such situation would be deemed to have arisen:

- (i) where the Government servant, through or together with his associates terrorizes, threatens or intimidates witnesses who are likely to give evidence against him with fear of reprisal in order to prevent them from doing so; or
- (ii) where the Government servant himself or with or through others threatens, intimidates and terrorizes the Disciplinary Authority, Members of the Committee, the Presenting Officer or members of their family.

[\[Para 30 of OM No. 11013/2/2014-Estt.\(A-III\) dated 16.07.2015\]](#)

Disciplinary Authority is not expected to dispense with the inquiry lightly, arbitrarily or with ulterior motive or merely because the case against the Government servant is weak.

[\[Last Para of OM No. 11013/2/2014-Estt.\(A-III\) dated 16.07.2015\]](#)

18.5 APPEAL UNDER SECTION 18(1) OF THE SHWW (PPR) ACT, 2013 BY THE COMPLAINANT

Where a Complaint Committee has not recommended any action against the employee against whom the allegation have been made in a case of involving allegations of sexual harassment, the Disciplinary Authority shall supply a copy of the Report of the Complaints Committee to the complainant and shall consider her representation, if any submitted, before coming to a final conclusion. The representation shall be deemed to be an appeal under section 18(1) of the Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.

[\[Para 3 of OM No. 11012/5/2016-Estt.A-III dated 02.08.2016\]](#)

➤ **Section 18 of the the SHWW (PPR) Act [Appeal]**

“18 Appeal-

- (1) *Any person aggrieved from the recommendations made under sub-section (2) of section 13 or under clause (i) or clause (ii) of sub-section (3) of section 13 or sub-section (1) or subsection (2) of section 14 or section 17 or non-implementation of such recommendations may prefer an appeal to the court or tribunal in accordance with the provisions of the service rules applicable to the said person or where no such service rules exist then, without prejudice to provisions contained in any other law for the time being in force, the person aggrieved may prefer an appeal in such manner as may be prescribed.*
- (2) *The appeal under sub-section (1) shall be preferred within a period of ninety days of the recommendations.”*

18.6 Sexual Harassment Electronic-Box (She-Box)

- Ministry of Women & Child Development launched an online complaint management system titled Sexual Harassment electronic-Box (She-Box) on 24th July, 2017 for registering complaints related to sexual harassment at workplace. The She-Box is an initiative to provide a platform to the women working or visiting any office of Central Government (Central Ministries, Departments, Public Sector Undertakings, Autonomous Bodies and Institutions etc.) to file complaints related to sexual harassment at workplace under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.

- Once a complaint is submitted to She-Box, it will be directly sent to the Internal Complaint Committee (ICC) of the concerned Ministry/ Department/ PSU/ Autonomous Body etc. having jurisdiction to inquire into the complaint. The She-Box also provides an opportunity to both the complainant and nodal administrative authority to monitor the progress of inquiry conducted by the ICCs. The She-Box portal can be accessed at the link given below:

<https://shebox.wcd.gov.in/>

- Features of the She-Box are as under:

- (i) She-Box is an online Complaint Management System for lodging complaints related to sexual harassment of women at workplace. The steps required for filing of complaint through She-Box can be downloaded from the link:

<https://shebox.wcd.gov.in/assets/usermanual/SHe-Box-Centralgovt-Complainant-Usermanual.pdf>

- (ii) Any woman working or visiting any office of Central Government (Central Ministries, Departments, Public Sector Undertakings, Autonomous Bodies and Institutions etc.) can file complaint related to sexual harassment at workplace through this She-Box.
- (iii) Once a complaint is submitted to the She-Box, it will directly send the complaint to the Internal Complaints Committee (ICC) of the concerned Ministry/ Department/ PSU/ Autonomous Body etc. having jurisdiction to inquire into the complaint. The Internal Complaints Committee will take action as prescribed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and update the status of the complaint through ‘Administrator Login’.

(iv) The status of complaint can be viewed at any time by pressing the tab '**View Status of Your Complaint**' within She-Box.

- The complaint registered in the She-Box contains only a brief description of the incident of sexual harassment at workplace. The Internal Complaints Committee (ICC) is required to initiate inquiry as prescribed under Section 11 of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 read with Department of Personnel & Training's O.M. No.11013/2/2014-Estt.(A-III) dated 16th July, 2015 by calling upon the complainant to provide detailed complaint along with all the relevant evidences (documentary or otherwise).

18.7 Duties of the employer-

- **Rule 3C(2) of the CCS (Conduct) Rules, 1964**

Every Government servant who is in charge of a work place shall take appropriate steps to prevent sexual harassment to any woman at the work place.

- **Section 19 of the the SHWW (PPR) Act [Duties of employer]**

"19. Duties of employer"

Every employer shall—

- a. provide a safe working environment at the workplace which shall include safety from the persons coming into contact at the workplace;*
- b. display at any conspicuous place in the workplace, the penal consequences of sexual harassments; and the order constituting, the Internal Committee under sub-section (1) of section 4;*
- c. organise workshops and awareness programmes at regular intervals for sensitising the employees with the provisions of the Act and orientation programmes for the members of the Internal Committee in the manner as may be prescribed;*
- d. provide necessary facilities to the Internal Committee or the Local Committee, as the case may be, for dealing with the complaint and conducting an inquiry;*
- e. assist in securing the attendance of respondent and witnesses before the Internal Committee or the Local Committee, as the case may be;*
- f. make available such information to the Internal Committee or the Local Committee, as the case be, as it may require having regard to the complaint made under sub-section (1) of section 9;*
- g. provide assistance to the woman if she so chooses to file a complaint in relation to the offence under the Indian Penal Code (45 of 1860) or any other law for the time being in force;*
- h. cause to initiate action, under the Indian Penal Code (45 of 1860) or any other law for the time being in force, against the perpetrator, or if the aggrieved woman so desires, where the perpetrator is not an employee, in the workplace at which the incident of sexual harassment took place;*
- i. treat sexual harassment as a misconduct under the service rules and initiate action for such misconduct;*
- j. monitor the timely submission of reports by the Internal Committee"*

[Section 19 of the SHWW (PPR) Act]

- It should be ensured that Complaints Committee shall at all-time be in existence and changes in its composition, whenever necessary, should be made promptly and adequately publicized. The composition of the Complaint Committee should also be posted on the website of the concerned Ministries/ Departments/ Office concerned. It would also be desirable for the Committees to meet once a quarter, even if there is no live case and review preparedness to fulfil all requirements of the Vishakha judgment in the Department/ Ministry/ organization concerned.

[OM No. 11013/2/2014-Estt.A-III dated 02.02.2015]

- It should be ensured that the aggrieved women are not victimized in connection with the complaints filed by them. For a period of five years after a decision in a proven case of sexual harassment, a watch should be kept to ensure that she is not subjected to vendetta. She should not be posted under the Respondent, or any other person where there may be a reasonable ground to believe that she may be subjected to harassment on this account. In case of any victimization the complainant may submit a representation to the Secretary in the case of Ministries/Departments and Head of the Organization in other cases. These representations should be dealt with sensitivity, in consultation with the Complaints Committee, Ministries/Department and Head of the Organization in other cases. These representations should be dealt with sensitivity, in consultation with the Complaints Committee and a decision taken within 15 days of the submission of the same.

[Para 3 of the OM No 11013/7/2016-Estt.A-III dated 22.12.2016]

- All Ministries/Department shall furnish a **monthly report** to the Ministry of Women and Child Development giving details of number of complaints received, disposed of and action taken in the case.

[Para 4 of the OM No 11013/7/2016-Estt.A-III dated 22.12.2016]

18.8 Provisions regarding preparation of Annual Report by Complaints Committee

- **Section 21 of the the SHWW (PPR) Act**

“21. Committee to submit annual report”

- (1) *The Internal Committee or the Local Committee, as the case may be, shall in each calendar year prepare, in such form and at such time as may be prescribed, an annual report and submit the same to the employer and the District Officer.*
- (2) *The District Officer shall forward a brief report on the annual reports received under sub-section (1) to the State Government.”*

- **Rule 14 of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Rules, 2013**

“14. Preparation of annual report -

The annual report which the Complainants Committee shall prepare under Section 21, shall have the following details: -

- (a) *number of complaints of sexual harassment received in the year;*
- (b) *number of complaints disposed off during the year;*

- (c) *number of cases pending for more than ninety days;*
- (d) *number of workshops or awareness programme against sexual harassment carried out;*
- (e) *nature of action taken by the employer or District Officers."*

18.9 Provisions regarding preparation of Annual Report by Employer:

- Attention of all Ministries is invited to Section 22 of the Act relating to including information in Annual Report and to request that information relating to number of cases filed, if any and their disposal may be included in the Annual Report of the Ministry/ Department.

[\[Para 6 of the OM No. 11013/2/2014-Estt.A-III dated 02.02.2015\]](#)

- **Section 22 of the the SHWW (PPR) Act**

"22. Employer to include information in annual report -

The employer shall include in its report the number of cases filed, if any and their disposal under this Act in the annual report of his organisation or where no such report is required to be prepared, intimate such number of cases, if any, to the District Officer"

18.10 Miscellaneous:

- Fees or allowance for Member of the Complaints Committee is mentioned in Sexual Harassment of Women at Workplace (Prevention, Prohibition or Redressal) Rules, 2013

Chapter :19 GRADATION LIST

Career progression of employees in every organization is on the basis of two criteria, viz., seniority and merit. Especially in the lower levels of hierarchy, placements and promotions are mostly based on seniority, provided the employee's performance has been satisfactory.

Gradation list serves the purpose of deciding the seniority of employees belonging to a particular cadre in the hierarchy. This has to be referred to in case of placement, promotions, etc.

Each appointing authority should maintain a Gradation List in form APP-44 for officials of each cadre in the Unit for whom he is the appointing authority. Once in three years, the list corrected up to 1st July, be circulated to the staff concerned and copy submitted to the next superior authority with prescribed certificate. The changes that have taken place during the year should also be communicated once a year to the next superior authority to enable him to keep his copy corrected up-to-date. Besides this, every appointing authority who maintains Gradation List should maintain a master copy of the gradation list in a register and keep it up-to-date to enable publication/release of Gradation List in time without delay.

19.1 GENERAL PRINCIPLES OF SENIORITY

- a) In cadres to which recruitment is made through an examination:
 - i) If competitive, seniority will be as per merit in the examination
 - ii) if qualifying, seniority should be as per position in parent cadres.
- b) In cadres to which recruitment is made by promotion:
 - i) if it is on the basis of pure selection, seniority is according to order in which recommendation is made by the DPC
 - ii) if it is on the basis of seniority subject to rejection of unfit, seniority should be according to the position in parent cadre.

In the Department of Posts, the initial recruitment in the case of MTS, Postmen, PAs, etc., are always made on the basis of competitive examination, where merit is given due consideration. Appointments are made in the order of merit normally, except where special representation, i.e., SC or ST has to be provided to recruit the prescribed percentage of SC/ST candidates in the Department in various cadres. Confirmation of temporary officials is done on the basis of approved list of candidates in a particular cadre, which is arranged as per merit.

In cadres where recruitment is made both directly and by promotion, an inter se seniority of temporary employees between departmental and outsider candidates should be prepared according to percentage of reservation in the recruitment.

With effect from 01-04-1988, an official will be confirmed only once in the entire service and it will be in the entry grade. Confirmation is de-linked from the availability of permanent vacant posts. There will be no confirmation on promotion. On completion of probationary period, the appointing authority should declare that the official has completed the probationary period successfully. Consequent upon these changes, seniority in the entry grade will be determined on the basis of confirmation in the grade. However, in the promotional grade seniority will be in the order of merit indicated at the time of promotion as

mentioned in above. (Dept. of Personnel & Training OM No. 18011/1-86/Estt (D) dtd. 28-03-1988).

In short, the general principles of seniority for clerical, postmen and MTS cadres in the Department of Posts are:

- i) according to date of confirmation in the grade in respect of direct recruits and in the order of merit in case of promotion with effect from 01-04-1988.
- ii) with effect from 04-11-1992, seniority is decided based on the merit list of appointment.

From 22-12-1959 onwards, combined seniority list should be drawn for recruits (i.e., for departmental and outsiders) of same year giving alternate position to departmental and outside candidates, first position always going to departmental candidates.

In the clerical cadre, there is some revision in the principles of circle seniority from 01-01-1975 governing clerical recruits on or after 01-01-1975.

- i) recruits of particular year rank senior to those of subsequent years.
- ii) inter se seniority will be as per date of confirmation in the grade
- iii) the latest position in the seniority for direct recruit PAs/SAs is fixed based on the merit in the select list
- iv) departmental promotees to the PA cadre will get their seniority as per their position in the list of qualified officials in LGOs examination.
- v) if two or more get the same merit, the date of birth of the official will decide the seniority
- vi) inter se seniority of direct recruit PAs/SAs and departmental promotees will be fixed at the ratio of 1:1 in each recruitment year.

Officials are also transferred on compassionate grounds at request under Rule 38 of Postal Manual Volume IV from one Unit to another within the Division/Circle or outside the Circle. If the transfer is outside the Circle, they will lose original seniority when they are transferred to the new unit and will occupy the last place in the new unit below the approved candidates on the date of joining the new unit.

Transfers are also affected at request between two officials by way of mutual exchange from one unit to other within the Division/Circle and outside the Circle under Rule 38 of Postal Manual Volume IV. In such cases, the principles of seniority for officials in the new unit where they are transferred are that:

- i) the senior official will lose seniority and occupy that place of the official, with whom he sought transfer, who is junior in service.
- ii) the junior official in the new unit will occupy his own place in the new unit, as if he has been appointed in the unit.

Chapter :20 ANNUAL PERFORMANCE ASSESSMENT REPORT

20.1 Introduction

- 1.1** Performance of Government is ultimately the sum of the performances of the individuals through which it functions. Therefore, Government has to know from time to time how its constituents function. This information is essential for proper Personnel Administration and Management.
- 1.2** It is in the interest of every Government servant that he should know how well or otherwise, he is performing his job. Without this feedback information, it will be difficult for him to plan his career development in a systematic manner. In fact, he would be more interested in knowing his defects. His defects would affect his career advancements in the long run, unless he comes to know of them in time and overcomes them by taking special efforts.
- 1.3** The immediate superior officer of a Government servant, who is the Reporting officer, in the matter of writing his assessment report, should be vitally concerned, in writing the Annual Performance Assessment Report (APAR) of every one of his subordinates in an objective and impartial manner. As the superior officer functions through his subordinates, he also gets credit for himself by assessing the performance of the subordinates objectively and thereby giving them counseling and proper guidance for improvement of their performance.
- 1.4** The system of APAR on the performance of Government servants is a means to an end and not an end in itself. The ultimate goal is to optimize the achievement of Government policies and programmes. This is possible only if the APAR lead to the optimization of the performance of the concerned Government servants. The main focus of the Reporting officer should, therefore, be developmental rather than judgmental. The APAR should be a true indicator of the achievement of the Government servant; it should not be a mere tool to control or discipline him.
- 1.5** The system of APAR has two principal objectives and the Reporting Officer should have a very clear perception of these objectives. The first and foremost is to improve the performance of the subordinate in his present job. The second objective is to assess the potentialities of the subordinate and prepare him through appropriate feedback and guidance for future possible opportunities in service. To a great extent, the second objective is dependent on the achievement of the first.
- 1.6** It is the duty of the superior officer to give the subordinate a clear understanding of the tasks to be performed and to provide requisite resources for his performance. The subordinate is required to contribute to the best of his capacity to the qualitative and quantitative achievement of the given tasks making optimum use of the resources provided. Also, both the superior and his subordinate have to be necessarily aware of the ultimate goal of their organization, which can be achieved only through the joint efforts of both of them. This is the basic philosophy underlying any system of APAR.

20.2 GENERAL PRINCIPLES

- 2.1** The performance of every Government servant is assessed annually (April-March) through his Annual Performance Assessment Report, which is an important document providing the basic and vital inputs for assessing the performance of the Government servant and for assessing his suitability for his further advance in his career on occasions like confirmation, promotion, selection for deputation, selection for foreign

assignment etc. Performance appraisal is a tool for human resource development in order to enable a Government servant to realize his true potential.

- 2.2** The Reporting officer, at the beginning of the year has to set quantitative/physical targets in consultation with each of the Government servants, whose reports he is required to write. Performance appraisal is meant to be a joint exercise between the Government Servant reported upon and the reporting officer. While fixing the targets, priority should be assigned item-wise taking into consideration the nature and the area of the work. The APAR is initiated by the Government servant to be reported upon himself, who gives a brief description of his duties, specifies the targets set for him, where applicable, achievements against each target, the shortfalls, if any, constraints encounters and areas where the achievements have been greater.
- 2.3** The Performance is then assessed by the Reporting Office, who after completing his part of the Report submits to his own superior, known as the Reviewing officer for review. In some cases, the assessment of the performance of Government servant has only one supervisory level above him as in the case of personal staff attached to officers, the assessment will be at the level of Reporting officer only. The officers at both Reporting and Reviewing levels are required to have at least three months experience of supervising the work and conduct of the Government servant reported upon, before they can record their assessment on the performance of the Government servant.
- 2.4** While normally there should be only one Report covering the year of Report, there can be situation in which it becomes necessary to write more than one report during a year. There is no objection to two or more independent reports being written during a year by different reporting officers, subject to the condition that each reporting officer has at least three months experience on which he can base his report on the Government servant reported upon. Where more than one Report is written in the course of a year, each Report should indicate precisely the period covered by it. When a Report has to be written by a Reporting Officer, who is under transfer, it should be written at the time of transfer or immediately thereafter and not deferred till the end of the year. The responsibility for obtaining the APAR from the Reporting Officer concerned in such cases will be that of the section handling the APAR.
- 2.5** Where for a period of Report, there is no Reporting officer with the requisite experience to initiate the report, the Reviewing officer himself may initiate the Report as a Reporting officer provided the reviewing officer has been the same for the entire period of Report and he is in a position to fill in columns to be filled in by the Reporting officer. Where a Report is thus initiated by the Reviewing officer, it will have to be submitted by him to his own superior for Review if there is a superior officer to him.
- 2.6** Where a Reporting Officer/ Reviewing officer retires, he may be allowed to give the report on his subordinates within one month of retirement.
- 2.7** Where an officer has taken Earned leave for a period of more than 15 days, the total period spent on leave can be deducted from the total period spent on any post, for the purposes of computing the period of 3 months which is relevant for writing of entries in the APAR. Leave taken for short term duration need not be treated as relevant for the purpose.
- 2.8** Assessment of the performance of a government servant at more than one level has been prescribed as a general rule with a view to ensure maximum objectivity. While it might be difficult for an officer to have a detailed knowledge of the qualities of a

Government servant two levels below him, his over-all assessment of the character, performance and ability of the Government servant reported upon is vitally necessary as a built-in corrective. The judgment of the immediate superior can sometimes be too narrow and subjective to do justice to the Government servant reported upon. The Reviewing officer should, therefore, consider it his duty to personally know and form his judgment of the work and conduct of the Government servant reported upon. He should exercise positive and independent judgment on the numerical grading given by the Reporting officer and remarks of the Reporting Officer under the various detailed headings in the form of Report as well as on the pen picture and express clearly his agreement or disagreement with these remarks. The Reviewing officer is also free to make his own remarks on points not mentioned by the Reporting officer. Such additional remarks would, in fact, be necessary where the Report of the Reporting officer is too brief, vague or cryptic. However, the remarks of the Reviewing officer himself should not be vague or self-contradictory to another remark given by himself in the APAR.

- 2.9** Where the Reviewing officer is not sufficiently familiar with the work of the Government servant reported upon, so as to be able to arrive at a proper and independent judgment of his own, it should be his responsibility to verify the correctness of the Reporting officer after making such enquiries as he may consider necessary.
- 2.10** As a corollary to the need for maintaining objectivity by a Reporting and Reviewing officer, care should be taken to ensure that a close relative of an officer is not posted under the direct charge of that officer. When such a situation becomes inescapable, it should not be allowed to continue beyond the barest minimum time necessary. In such a situation, the officer concerned should abstain from writing the Report on the Government servant who is his close relative and instead, the Reviewing officer should take on the role of the Reporting officer. If in a rare case, the Reviewing officer is also closely related to the Government servant reported upon, the role of the Reviewing officer will have to be taken by the officer superior to him.
- 2.11** If a Reporting/Reviewing officer is under suspension when the Annual Performance Assessment Report has become due to be written/reviewed, it may be written/reviewed by the officer concerned within one month from the date of his having been placed under suspension or within one month from the date on which the Report was due, whichever is later. An officer under suspension shall not be asked to write/review/Annual performance Appraisal Reports after the time limit specified above. The section entrusted with the maintenance of the APAR should take the necessary action to have such APAR completed.
- 2.12** The maintenance of Annual Performance Assessment Report of Multi-Tasking staff (Group C) Government servants is introduced from the financial year 2019-20. Where the Annual performances Assessment Reports are dispensed with, punishments, including recordable warnings, commendations. etc. conveyed to the Government servants should be entered in their service books and these may be referred to as and when necessary.

डाक विभाग के बहुकार्य कर्मचारिवृन्द की वार्षिक निष्पादन मूल्यांकन रिपोर्ट
Annual Performance Appraisal Report of Multi Tasking Staff of Department of
Posts

(पे मैट्रिक्स में स्तर 1)
(Level 1 in the Pay Matrix)

.....को समाप्त वर्ष/ अवधि की रिपोर्ट
Report for the year/period ending-.....

वैयक्तिक तथ्य

PERSONAL DATA

भाग- 1

Part-1

(पोस्टल सर्कल/क्षेत्र/मंडल/इकाई के संबंधित प्रशासनिक अनुभाग द्वारा भरा जाना है)

(To be filled by the Administrative Section concerned of the Postal Circle/ Region/
Division/ Unit)

1	कर्मचारी का नाम- Name of the official-		
2	जन्म तिथि (दिन/महीना/वर्ष)...../...../..... (शब्दों में) Date of birth (DD/MM/YY)- (in words)		
3	शैक्षिक योग्यता- Educational Qualification-		
4	धारित पद- Designation of post held-		
5	क्या कर्मचारी अनुसूचित जाति/जनजाति का है ?- Whether official belongs to Scheduled Caste/Scheduled Tribe-		
6	वर्तमान ग्रेड में सतत नियुक्ति की तारीख Date of continuous appointment in the present grade	दिनांक- Date-	ग्रेड- Grade-
7	अनुभाग/ कार्यालय जहां पोस्ट किया गया Section/Office where posted		
8	वर्ष के दौरान छुट्टी, प्रशिक्षण इत्यादि के कारण इयूटि से अनुपस्थिति की अवधि Period of absence from duty on leave, training etc during the year		

भाग 2- रिपोर्ट लिखने वाले अधिकारी द्वारा मूल्यांकन

Part2- Assessment by the Reporting Officer

कार्य निष्पादन तथा व्यक्तिगत विशेषताओं का मूल्यांकन

Assessment of work output and personal attributes

कार्य की मर्दें Item of work	रिपोर्ट लिखने वाले अधिकारी द्वारा दिया गया ग्रेड जो 1-10 के पैमाने पर होना चाहिए (जहां 1 निम्नतम श्रेणी का तथा 10 उच्चतम श्रेणी का उल्लेख करता है) Grading by Reporting Authority on a scale of 1-10 (where 1 is for lowest performance and 10 is for highest performance)
i) योजनाबद्ध कार्य / आबांटित कार्य को पूरा करना और कार्य की गुणवत्ता i) Accomplishment of planned work/work allotted & quality of output	
ii) असाधारण कार्य/अप्रत्याशित कार्यों को पूरा करना ii) Accomplishment of exceptional work/unforeseen tasks performed	
iii) कार्य के प्रति अभिवृत्ति और उत्तरदायित्व की भावना iii) Attitude to work and sense of responsibility	
iv) अनुशासन बनाए रखना और वर्दी पहनना iv) Maintenance of Discipline and wearing of uniform	
v) सम्प्रेषण कौशल और जनता के साथ संपर्क v) Communication skills and relations with the public	
vi) टीम में कार्य करने और समय सीमा पालन करने की योग्यता vi) Ability to work in team and in prescribed time frame	
समग्र ग्रेडिंग [(i) से (vi) तक का औसत] Overall Grading [Average of (i) to (vi)]	

भाग-3/Part-3

1. प्रशिक्षण/Training:

(कृपया कर्मचारी की कारगरता और कार्य क्षमता में सुधार लाने हेतु भविष्य की दृष्टि से प्रशिक्षण की सिफारिश दें)

(Please give recommendations for training with a view of further improving the effectiveness and capabilities of the official.)

2. स्वास्थ्य की स्थिति/State of Health

3. सत्यनिष्ठा/ Integrity

4. क्षमताओं और कमतर क्षमताओं, असाधारण उपलब्धियों, महत्वपूर्ण विफलताओं तथा कमजोर वर्गों के प्रति अभिवृत्ति के क्षेत्र सहित कर्मचारी के समग्र गुणों पर रिपोर्ट लिखने वाले अधिकारी द्वारा शब्द चित्र।

Pen Picture by Reporting Officer on the overall qualities of the official including area of strengths and lesser strength, extraordinary achievements, significant failures and attitudes towards weaker sections.

5. 1-10 के पैमाने पर समग्र ग्रेडिंग (जहां 1 निम्नतम श्रेणी का तथा 10 उच्चतम श्रेणी का उल्लेख करता है)

Overall numerical grading on a scale of 1-10 (where 1 is for lowest performance and 10 is for highest performance)

स्थान/Place:

दिनांक/Date:

रिपोर्ट लिखने वाले अधिकारी का हस्ताक्षर

Signature of the Reporting Officer

नाम मोटे अक्षरों में-

Name in Block letters-

पदनाम-

Designation-

रिपोर्ट की अवधि के दौरान-

During the period of Report-

2.13 The various processes in regard to completion of the APAR and its final taking on record from the reporting year 2008-09 are given below :

- i. The full APAR including the overall grade and assessment of integrity shall be communicated to the concerned officer after the Report is complete with the remarks of the Reviewing officer and the Accepting Authority wherever such system is in vogue. Where Government servant has only one supervisory level above him as in the case of personal staff attached to officers, such communication shall be made after the reporting officer has completed the performance assessment.
- ii. The section entrusted with the maintenance of APARs after its receipt shall disclose the same to the officer reported upon.
- iii. The concerned officer shall be given the opportunity to make any representation against the entries and the final grading given in the Report within a period of fifteen days from the date of receipt of the entries in the APAR. The representation shall be restricted to the specific factual observations contained in the report leading to assessment of the officer in terms of attributes, work output etc. While communicating the entries, it shall be made clear that in case no representation is received within the fifteen days, it shall be deemed that he/she has no representation to make. If the concerned APAR section does not receive any information from the concerned officer

on or before fifteen days from the date of disclosure, the APAR will be treated as final.

- iv. The competent authority may consider the representation, if necessary, in consultation with the reporting and/or reviewing officer and shall decide the matter objectively based on the material placed before him within a period of thirty days from the date of receipt of the representation.
- v. The competent authority after due consideration may reject the representation or may accept and modify the APAR accordingly. The decision of the competent authority and the final grading shall be communicated to the officer reported upon within fifteen days of receipt of the decision of the competent authority by the concerned APAR section.

20.3 CONTENTS OF ANNUAL PERFORMANCE ASSESSMENT REPORTS

- 3.1 The form in which the Annual Performance Assessment Reports are recorded may vary between different departments and between different levels of responsibility within a departmental hierarchy depending upon the nature of work and duties attached to various posts. However, each Report should begin with the brief description of duties of the Government servant reported upon, the quantitative/physical targets/objectives set for him and his achievements against each target and shortfalls with reference to the targets and the constraints against each target and shortfalls with reference to the targets and the constraints encountered if any and items where the achievements have been significantly higher.
- 3.2 From the reporting year 2009-10 onwards, the filling up of the APAR will be governed by the following guidelines:
 - i. There shall be a box in the APAR for reflecting by the reporting officer the pen picture of the officer reported upon where the reporting officer will be required to indicate his comments on the overall qualities of the officer including areas of strengths and lesser strength and his attitude towards the weaker sections. A column will also be added in the section relating to the reviewing authority for giving the reviewing authority's remarks on the pen picture reflected by the reporting officer. There will be no other separate column in the APAR for overall assessment apart from the pen picture.
 - ii. The APAR will have a provision in the relevant section for remarks by the reviewing officer to indicate specifically the differences, if any, with the assessment made by the reporting officer and the reasons therefor.
 - iii. Numerical grading are to be awarded by reporting and reviewing authorities for the quality of work output, personal attributes and functional competence of the officer reported upon. These should be on a scale of 1-10, where 1 refers to the lowest grade and 10 to the highest. The guidelines given in Annexure-I shall be kept in mind while awarding numerical grading.

The format for the purpose of numerical grading for Group 'A' officers in the three areas of work output, assessment of personal attributes and assessment of functional competency is in Annexure-II. (For *Group A and above officers*, APARs must be filed through platform SPARROW which is a **web-based application** under the eOffice framework, designed by the Department of Personnel & Training (DoPT) to ensure uniformity, transparency and accountability in performance appraisal & it digitizes process).

For group 'B' and 'C' officials however, suitable changes may be made by the concerned cadre authorities in the items of assessment as per functional requirements of the

job and the next promotional post for them. The overall grade on a score of 1-10 will be based on 40% weightage on assessment of work output and 30% each for assessment of personal attributes and functional competency. The overall grading will be based on addition of the mean value of each group of indicators in proportion to weightage assigned.

- i. Wherever 'accepting authority' has been prescribed in the existing system in the cadre, columns may also be provided for such authority to give his comments on the remarks of the reporting/reviewing authority and details of difference of opinion, if any, with reasons for the same. In such cases, the accepting authority will also give overall grade on a score of 1-10.
- ii. There shall be a column in the APAR forms of all Group 'A' officers, indicating whether the officer had completed APARs of Group 'A' and 'B' officers working under him/her, in respect of the previous reporting year, within the stipulated time.

3.3 With a view to ensue objectivity in reporting where the Government servant reported upon belongs to Scheduled caste/Scheduled Tribe, the following column should be provided in the form of Annual Performance Assessment Report.

'If the Officer reported upon is a member of a Scheduled caste/scheduled Tribe, please indicate specifically whether the attitude of the Reporting Officer in assessing performance of the Scheduled caste/scheduled Tribe officer has been fair and just'.

3.4 There should also be a column in the Annual Performance Assessment Report form for enabling the Reporting Officer to give his specific comments on the attitude of the Government servant towards Scheduled caste/Scheduled Tribe/Weaker sections of the society, his understanding and his willingness to deal with them.

3.5 In every form of Annual Performance Assessment Report there should be a column regarding integrity; to enable to Reporting Officer to make his remarks on the integrity of the Government servant reported upon. The following guidelines should be followed in the matter of making entries in the column relating to integrity:

- a) Supervisory officer should maintain a confidential diary in which instances which create suspicion about the integrity of a subordinate should be noted from time to time and action to verify the truth of such suspicion should be taken expeditiously by making confidential enquiries departmentally or by referring the matter to the Special Police Establishment. At the time of recording the Annual Performance Assessment Report, this diary should be consulted and the material in it utilized for filling in the column relating to integrity. If the column is not filled on account of the unconfirmed nature of the suspicions, further action should be taken in accordance with the following sub- paragraphs.
- b) The column pertaining to integrity in the Character Roll should be left blank and a separate secret note about the doubts and suspicions regarding the Government servant's integrity should be simultaneously and followed up.
- c) A copy of the secret note should be sent together with the Character Roll to the next superior officer who should ensure that the follow up action is taken expeditiously.
- d) If as a result of the follow-up action, a Government servant is exonerated, his integrity should be certified and an entry made in the Character Roll by the officer-in-charge formaintaining the APAR. For the purpose of monitoring, the officer in charge may; keep a separate list of APAR where the integrity of an office has not been certified.

- e) If suspicions regarding his integrity are confirmed, this fact can also be recorded and duly communicated to the Government servant concerned.
- f) There may be cases in which after a secret report/notice has been recorded expressing suspicion about a government servant's integrity, the inquiries that follow do not disclose sufficient material to remove the suspicion or to confirm it. In such a case, the Government servant's conduct should be watched for a further period and, in the meantime, he should, as far as practicable, be kept away from positions in which there are opportunities for indulging in corrupt practices and thereafter action taken as indicated at and (e) above.
- g) There are occasions when a Reporting Officer cannot in fairness to himself and to the Government servant reported upon, either certify integrity or make an adverse entry or even be in possession of any information which would enable him to make a secret report to the Head of the Department. Such instances can occur when a Government servant is serving in a remote station and the Reporting Officer has not had occasion to watch his work closely or when a Government servant has worked under the Reporting Officer only for a brief period or has been on long leave etc. In all such cases, the Reporting Officer should make an entry in the integrity column to the effect that he has not watched the Government servant has work for sufficient time to be able to make any definite remark or that he has heard nothing against the Government servant's integrity, as the case may be. This would be a factual statement to which there can be no objection. But it is necessary that a superior officer should make every effort to form a definite judgment about the integrity of those working under him, as early as possible, so that he may be able to make a position statement.
- h) The remarks against the integrity column shall be made by the reporting officer in one of the three options mentioned below-

i)	Beyond doubt
ii)	Since the integrity of the officer is doubtful, a secret note is attached
iii)	Not watched the officer's work for sufficient time to form a definite judgment but nothing adverse has been reported to me about the officer.

20.4 GENERAL GUIDELINES FOR FILLING UP THE ANNUAL PERFORMANCE ASSESSMENT REPORT.

- 4.1** Performance assessment should be used as a tool for career planning and training, rather than a mere judgmental exercise. Reporting Authorities should realize that the objective is to develop an officer so that he/she realizes his/her true potential. It is not meant to be a fault-finding process but a developmental tool. The Reporting Authority and the Reviewing Authority, should not shy away from reporting shortcomings in performance, attitudes or overall personality of the officer reported upon.
- 4.2** The period of absence from duty, on leave, training, or for other reasons, should also be mentioned. Details of the training attended, date of filing of property returns and whether the officer reported upon has reported/reviewed and the annual performance report of all his/her subordinate officers for the previous year should be mentioned.
- 4.3** All officers are required to develop a work plan for the year and agree upon the same with the reporting officer. The work plan should incorporate the relative annual work rhythm and budgetary cycle. This exercise is to be carried out at the beginning of the year. In case of a change of the reporting officer during the year, the work plan agreed

with the previous reporting officer would continue to apply. The work plan agreed upon at the beginning of the year has to be reviewed against during the month of September/October as a mid-year exercise and finalized by 31st October. Based on this review the work plan may undergo some changes from that originally prepared.

- 4.4** The work plans may be submitted to the reviewing authority for his/her perusal and custody. The performance appraisal form provides for an assessment of the accomplishments vis-à-vis the work plan agreed at the commencement of the year and reviewed mid- year.
- 4.5** It is not necessary that the work plan should be entirely quantitative in nature. While for field level posts, the work plan would consists essentially of quantifiable targets, for secretarial level posts, it would consist of policy objectives to be achieved etc.
- 4.6** The officer reported upon may be required to indicate specific areas in which he/she feels the need to upgrade skills and attend training programs. He/she should also mention the specific steps that he/she has taken or proposes to take to upgrade his/her skills in the identified area. The Reporting/Reviewing officer may give specific comments on the requirement of skill upgradation for the officer reported upon and suggestions to achieve it.
- 4.7** There is an increased emphasis on competency building in the new performance assessment system. There would be a premium on competency and skill upgradation. Hence, all officers are advised to keep the cadre controlling authority informed, at least once in five years, of all educational and training programs attended, including the details of marks/grades secured in such programs, details of professional papers published.
- 4.8** It is expected that any grading of 1 or 2 (against work output or attributes or overall grade) would be adequately justified in the pen-picture by way of specific failures and similarly, any grade of 9 or 10 would be justified with respect to specific accomplishments. In awarding a numerical grade the reporting, reviewing and accepting authorities should rate the officer against a larger population of his/her peers that may be currently working under them or would have worked under them in the past.

Annexure-I

Guidelines regarding filling up of APAR with numerical grading

- (i) The columns in the APAR should be filled with due care and attention and after devoting adequate time.
- (ii) It is expected that any grading of 1 or 2 (against work output or attributes or overall grade) would be adequately justified in the pen-picture by way of specific failures and similarly, any grade of 9 or 10 would be justified with respect to specific accomplishments. Grades of 1-2 or 9-10 are expected to be rare occurrences and hence the need to justify them. In awarding a numerical grade the reporting and reviewing authorities should rate the officer against a larger population of his/her peers that may be currently working under them.
- (iii) APARs graded between 8 and 10 will be rated as “outstanding” and will be given a score of 9 for the purpose of calculating average scores for empanelment/promotion.
- (iv) APARs graded between 6 and short of 8 will be rated as “very good” and will be given a score of 7.

(v) APARs graded between 4 and 6 short of 6 will be rated as “good” and given a score of 5.

(vi) APARs graded below 4 will be given a score of zero.

Annexure II

Assessment of work output (weightage to this Section would be 40%)

		Reporting authority	Reviewing authority	Initial of Reviewing Authority
(i)	Accomplishment of planned work/ work allotted as per subjects allotted			
(ii)	Quality of output			
(iii)	Analytical ability			
(iv)	Accomplishment of exceptional work/unforeseen tasks performed			
(v)	Overall Grading on “Work Output”			

Assessment of personal attributes (weightage to this Section would be 30%)

		Reporting authority	Reviewing authority	Initial of Reviewing Authority
(i)	Attitude to work			
(ii)	Sense of responsibility			
(iii)	Maintenance of Discipline			
(iv)	Communication Skills			
(v)	Leadership Qualities			
(vi)	Capacity to work in team spirit			
(vii)	Capacity to work in time limit			
(viii)	Over all grading on personal attributes			

Assessment of functional competency (weightage to this Section would be 30%)

		Reporting authority	Reviewing authority	Initial of Reviewing Authority
(i)	Knowledge of Rules / Regulations /Procedures in the area of function and			

	ability to apply them correctly			
(ii)	Strategic planning ability			
(iii)	Decision making ability			
(iv)	Coordination ability			
(v)	Ability to motivate and develop Subordinates			
(vi)	Overall Grading on functional competency			

20.5 TIMELY COMPLETION OF ANNUAL PERFORMANCE ASSESSMENT REPORT

- 5.1** Annual Performance Assessment Reports are vital for proper personnel administration, it is essential that they are completed within a time-frame so that up-to-date Annual Performance Assessment Reports are available at any given time. With this end in view, a time-schedule has been prescribed; and the same is included as Annexure III at the end. After the expiry of the first week of the time schedule, if the self-appraisal is not received by that time, Reporting officer should take it upon himself to remind the officer to be reported upon in writing, asking him to submit his self-appraisal. If no self-appraisal is received by the stipulated date, the reporting officer can obtain another blank APAR form and proceed to write the report on the basis of his experience of the work and conduct of the officer reported upon. While doing so, he can also point out the failure of the officer reported upon to submit his self-appraisal within the stipulated time.
- 5.2** As cases continue to occur where confirmation, regular promotion, appointment to sensitive posts, etc., could not be considered in time because of non-availability of APARs for the relevant period, the matter of timely completion of APARs was further reviewed and it has now been provided that in case the APAR is not initiated by the Reporting Officer for any reason beyond 30th June of the year in which the financial year ended, he shall forfeit his right to enter any remarks in the APAR of the officer to be reported upon and he shall submit all APARs held by him for reporting to the Reviewing Officer on the next working day. Similarly, the Reviewing officer shall also forfeit his right to enter any remarks in the APAR beyond 31st August of the year in which the financial year ended. The section entrusted with maintaining the APARs shall, while forwarding the APARs for self-appraisal with copy to the Reporting /Reviewing officers also annex the schedule of dates. It shall also bring to the notice of the Secretary concerned in the case of Ministry/Department and the Head of the organization in the case of attached and subordinate offices, the names of those Group A and B Reporting officers and Group A Reviewing Officers in the month of October after receiving the completed APARs who have failed to initiate/review the APARs even by 30th June or 31st August as the case may be. The Secretary in the Department/Head of the organization in the case of attached/ subordinate offices may direct to call for the explanation of the concerned officers for not having performed the public duty of writing the APARs within the date and in the absence of proper

justification direct that a written warning for delay in completing the APAR be placed in the APAR folder of the defaulting officer concerned.

- 5.3** In case the remarks of the Reporting Officer or Reviewing Officer as the case may be have not been entered in the APAR due to the concerned officer forfeiting his right to make any entry as per the provision in Para 1 above, a certificate to this effect shall be added in his APAR for the relevant period. In case both the Reporting officer and Reviewing officer had forfeited their rights to enter any remarks, the CR/APAR format with the self-appraisal given by the officer to be reported upon will be placed in his ACR/APAR dossier.
- 5.4** The instructions in Para 5.2 & 5.3 above shall be applicable for the APARs for the reporting period 2008-09 onwards
- 5.5** Wherever there is any gap in the APAR during the particular reporting period, it is the responsibility of the officer in-charge for maintaining the APAR to place a no report certificate indicating the reasons, e.g., the officer has not worked for minimum 3 months under a reporting officer; he was on leave/training during the period; he was on unauthorized absence if it is a fact; the APAR could not be completed by lapse of the time limit for making remarks by the retired reporting/reviewing officer etc.

S. No.	Activity	Date by which to be completed	Auto Forward
1.	Distribution of blank APAR forms to all concerned (i.e., to Officer to be Reported Upon where self-appraisal has to be given and to Reporting Officer where self-appraisal is not to be given)	01st April	-
2.	Submission of self-appraisal to Reporting Officer by Officer Reported Upon (where applicable)	15th May	16th May
3.	Submission of APAR by Reporting Officer to Reviewing Officer	30th June	01st July
4.	APAR to be completed by Reviewing Officer and to be sent to Administration or CR Section / Cell or Accepting Authority, wherever provided	31st July	01st August
5.	Appraisal by Accepting Authority, wherever provided	31st August	01st September
6.	(a) Disclosure to the Officer Reported Upon where there is no Accepting Authority	01st September	-
	(b) Disclosure to the Officer Reported Upon where there is Accepting Authority	15th September	-
7.	Submission of representation, if any, on APAR, by Officer Reported Upon	15 days from the date of disclosure of APAR	-
8.	Forwarding of representation to the competent authority:		
	(a) where there is no Accepting Authority for APAR	21st September	-
	(b) where there is Accepting Authority for APAR	06th October	-
9.	Disposal of representation by the competent authority	Within one month from the date of receipt of representation	-
10.	Communication of the decision of the competent authority on the representation by the APAR Cell	15th November	-
11.	End of entire APAR process, after which the APAR will be finally taken on record	30th November	-

20.6 SPECIAL PROVISIONS IN CERTAIN CASES

- 6.1** While Annual Performance Assessment Report need not be written on officer appointed on honorary or purely part-time basis, they should be written on Government servants appointed on contract. As Annual performance Assessment Report is an annual assessment of the work and conduct of every Government servant serving under the Government, the Annual performance Assessment Report written on a Government servant appointed on contract can be the basis to assess his performance and to decide whether the contract may be renewed if the circumstances require extension of the contract.
- 6.2** In the case of Central Government servants who are deputed to other Departments, State Governments or are on Foreign Service, the Annual performance Assessment Report should be maintained by their parent Departments and the periodicity of such confidential reports should be the same as in the parent Departments. It will be the responsibility of the parent Departments to obtain the reports of their officers on deputation and maintain them.

20.7 MISCELLANEOUS MATTERS

- 7.1** The maintenance and custody of the Annual Performance Assessment Reports will be regulated as follows:
- a) The Annual Performance Assessment Reports on Government servants of the organized services should be kept by the Ministry/Department/Office, which controls the service.
 - b) The Annual Performance Assessment Reports of the Head of Departments and their deputies, other than those in the IAAS where such Annual Performance Assessment Reports are kept by the Controller and Auditor General should be kept by the administrative Ministry concerned.
 - c) The Annual Performance Assessment Reports on other Group 'A' and Group 'B' Government servants should be kept by the Head of the Department or any other authority specified by him.
 - d) The Annual Performance Assessment Reports on Group 'C' Government servants should be kept by the authority specified by the Head of the Department.
 - e) The Annual Performance Assessment Reports should not in any case be kept by an authority higher than the appointing authority.
 - f) APARs to be in the custody of the designated officers. To ensure safe custody, a Register to be maintained to show the APARs files on hand, their movements, etc. Proper handing over/taking over to be ensured when the officer concerned is transferred, etc. (Not only contents of APARs but their movements also to be kept confidential.
 - g) APAR files are to be kept in safe custody. It should be ensured that each file is complete in all respects, i.e., all reports due are received and filed properly. An Index is kept in each APAR file and entries made as and when fresh reports are received and filed. There are time-limits prescribed for consideration of Promotion cases, etc., when complete APARs are seen by DPCs. Up-to-date maintenance of APAR files is therefore necessary.

- h) The APARs in respect of all Inspector Posts and Assistant Superintendent of Posts working will be kept under the custody of Director Postal Service (HQ). The APARs in respect of Postal Service Group 'B' officers working in the entire Circle will be kept under the custody of Sr. Private Secretary/Private Secretary to Chief Postmaster General of the concerned Circle. A watch will be kept by the concerned officers that all the APARs have been properly written and reviewed as per guidelines prescribed vide DoPT OM No. 21011/8/85-Estt. 'A' dated 23.09.1985 as amended from time to time. All APARs will be scrutinized properly to ensure that no entry is left to be made.
 - i) APARs or a copy of APARs should not be given to the Government servants who have quitted the Government service or after his/ her retirement. Whenever an outside authority required the APARs of a Government servant, only photocopy or duplicate copy (if the APARs is maintained in duplicate) should be supplied.
 - j) **Providing copies of ACRs/APARs to Retired Officers:** - From Reporting Year 2008-2009, the whole contents of the APAR including the overall grading will be provided to the retired officer concerned on specific written request for information/making a representation, if any, to the Competent Authority. - Order 48-A, Section 2.
 - k) Whenever transfer of APAR dossiers takes place, a reference must be given to the concerned officer so that the officer concerned is aware about his APAR movement.
 - l) A history sheet in the prescribed form to be placed at the bottom of the APAR folder. In the case of Group A officers, passport size photograph to be affixed at the right-hand top corner of History sheet. History sheet will contain all the details of the officer concerned viz name, age, qualifications, record of service, etc. Any changes occurring after completion of History Sheet to be promptly added.
 - m) Entry of punishment in APARs:- A record of punishment imposed on the government servant as a result of disciplinary proceedings should be recorded in his/her APAR.
- 7.2** In order to give at one place, information regarding the qualifications acquired by a Government servant from time to time, various training courses attended by him etc., a History sheet in the prescribed form should be added at the beginning of the Annual Performance Assessment Reports dossier. This History sheet should be kept up to date by adding additional material as and when it becomes necessary. In History sheet of Group 'A' Government servants, a passport size photograph of the Government servant concerned should also be affixed at the right-hand top corner. Submission of Medical report is mandatory for Group A and above officer.
- 7.3** Whenever it becomes necessary to send the Annual Performance Assessment Reports dossier to an outside authority for purpose of selection, promotion, appointment etc., it would be advisable to keep the original Annual Performance Assessment Reports dossier with the cadre authorities and send out only a photocopy. If the Character Roll is required simultaneously at more than one place, the requisite number of photocopies may be prepared and sent. Care should also be taken to ensure that the photocopies are destroyed immediately after the purpose for which they were made has been accomplished.
- 7.4** copies of Annual Performance Assessment Reports dossiers or the substance of the Reports contained in the dossier should not be sent to private bodies in connection with any purpose whatsoever. However, where a request is received from a public undertaking or an autonomous body controlled by Government, a gist of the relevant Annual Performance Assessment Reports may be supplied, unless Government 's

own interest requires that the management of the public undertaking or autonomous body should see the Annual Performance Assessment Reports in full. In such cases, the full dossier may be furnished to the offices concerned after taking the orders of administrative Ministry/Department in the case of Group 'A' or Group 'B' Government servant.

- 7.5** Annual Performance Assessment Reports relating to deceased Government servants may be destroyed after a period of two years from the date of death. In the case of retired Government servant, the Annual Performance Assessment Reports dossiers may be retained for a period of five years after the date of retirement.
- 7.6** The practice of granting letter of appreciation or notes of commendation to Government servants and placing them in Annual Performance Assessment Reports Dossier should be discouraged except in the following cases.
- i. Letter of appreciation issued by the Government or a Secretary or Head of Department in respect of any outstanding work.
 - ii. Letters of appreciation issued by special bodies or commissions or committees, etc. or excerpts of their Reports expressing appreciation for a Government servant by name.
 - iii. Letters of appreciation from individual non-officials or from individual officials (other than a Secretary or Head of Department) may go into the Confidential Report if confined to expressing appreciation for services rendered for beyond the normal call of duty and provided the Secretary or the Head of the Department so directs.
 - iv. Appreciation of work should be recorded in Annual Performance Assessment Reports rather than in letters of appreciation which do not give complete perspective of the Government servant's good and bad points.
- 7.7** Form reporting year 2019-20 onwards, Reflection of the work done through GeM by the Officer Reported Upon (ORU) shall be made in the APAR of Group A, Group B and Group C officers belonging to Central Civil Services (other than all India service). The officer reported upon (ORU), who are handling procurement from GeM portal, while recording Self Appraisal in APAR from against the column Target/Objective/Goals shall specify the total budget allocated for procurement by Ministry/Department / Division / Section and against the corresponding column achievements.

The ORU shall indicate;

- (i) The total 'procurement through GeM' made by him/her during the period of report,
- (ii) Specifying the % of procurement through GeM portal
- (iii) The procurement made outside the GeM and the reason therefore and
- (iv) Steps taken for promotion of GeM in the Ministry/Department/Division/ Section.

The reporting and reviewing officers, while, recording the numerical grading under 'work output', 'Personal attributes and the functional 'Competency' in the APAR, wherever applicable, take into account the performance of the ORU for procurement of goods and services through GeM.

- 7.8 Introduction of Mandatory Course Completion and Comprehensive Assessment on the iGOT Karmayogi portal and reporting in APAR:** - Govt. has now been decided that all Central Government employees and officers of the All-India Services (AIS) on Central Deputation will be required to complete prescribed courses on iGOT annually and that this will also be reflected in their Annual Performance Appraisal Reports (APARs) for the year 2025-26. The courses are prescribed by vide Annexure-

1 of OM No. Tr/3/2025-Training-DOP dated 18.8.2025.

Chapter :21 Departmental Promotion Committee (DPC) Proceedings

21.1 Introduction

A post is filled by promotion where the Recruitment Rules prescribe promotion as a method of recruitment. In making promotions, it is essential that the suitability of candidates is assessed in an objective, fair and transparent manner. For this purpose, a Departmental Promotion Committee (DPC) is constituted in each Ministry, Department or Organisation to consider cases relating to promotion, while a Departmental Confirmation Committee (DCC) is constituted to consider cases of confirmation.

Whenever an occasion arises for making promotions, confirmations or assessment of probationers, the DPCs and DCCs so constituted assess the suitability of officers in accordance with the applicable Recruitment Rules and the instructions issued by the Department of Personnel and Training (DoPT).

21.2 Functions of the DPC and DCC

2.1 Functions of the Departmental Promotion Committee (DPC)

The Departmental Promotion Committee (DPC) is responsible for:

1. Considering promotion to Selection and Non-Selection posts.
2. Considering appointment of existing incumbent(s) to upgraded posts, wherever applicable.
3. Preparing panels for promotion.
4. Assessing the suitability of officers for promotion.

2.2 Functions of the Departmental Confirmation Committee (DCC)

The Departmental Confirmation Committee (DCC) is responsible for:

1. Considering confirmation of direct recruits in their respective entry grades/posts.
2. Considering confirmation of officers promoted in cases involving change of Group on promotion.
3. Considering confirmation of officers re-employed before the age of superannuation.
4. Assessing the work and conduct of probationers for determining:
 - Retention in service;
 - Discharge from service; or
 - Extension of probation.

21.3 Composition of DPC

3.1 Group 'A' and Group 'B' Posts

- Members of the DPC should ordinarily be officers who are at least one level above the post to which promotion or confirmation is to be made.

- A nominee of the Department of Personnel and Training (DoPT) shall be associated with the DPC in respect of posts covered under the Appointments Committee of the Cabinet (ACC) delegation.
- Wherever consultation with the Union Public Service Commission (UPSC) is required under the applicable rules and instructions, a Chairman or Member of the UPSC shall preside over the meeting of the DPC.

3.2 Group 'C' Posts

- The Chairperson of the DPC should be an officer of sufficiently high rank.
- One member of the DPC should belong to another Department not connected with the Department in which promotions are being considered.
- The other member(s) should be officers familiar with the work of the employees whose suitability is to be assessed.
- In the case of promotions to technical posts, the outside member should also possess the requisite technical competence to advise on the suitability of the candidates under consideration.

3.3 Co-option of SC/ST Officer

- Endeavour should be made to include an SC/ST officer in the DPC, particularly where a large number of vacancies (say, 30 or more) are to be filled.
- If an SC/ST officer is not available within the Ministry or Department, such officer may be co-opted from another Ministry or Department.
- In respect of Group 'A' and Group 'B' posts, where none of the members prescribed under the Recruitment Rules belongs to the Scheduled Castes or Scheduled Tribes, it would be appropriate to co-opt an SC/ST officer, if available.

21.4 Frequency of DPC Meetings

- DPCs should ordinarily meet every year.
- Vacancy Year is the Calendar Year.
- The crucial date for determining eligibility is 1st January of the Vacancy Year.
- Ministries and Departments should follow the Model Calendar prescribed by DoPT for timely completion of promotion exercises.

21.5 Preparatory Action for DPC

Before convening the DPC, the following preparatory actions should be completed:

- Determination of vacancies, including anticipated vacancies arising due to retirement, long-term promotion and deputation exceeding one year.
- Assessment of chain vacancies that can be clearly anticipated during the vacancy year.
- Preparation of year-wise vacancy statements where there has been delay in convening DPCs.
- Preparation of seniority list and eligibility list of officers falling within the prescribed zone of consideration.

- Collection and updation of Annual Performance Appraisal Reports (APARs). Every effort should be made to ensure that complete and up-to-date APAR dossiers are available. Where an APAR is not available for valid reasons, a No Report Certificate should be recorded.
- Obtaining vigilance clearance and details of disciplinary or criminal proceedings, if any.
- Preparation of a statement indicating penalties imposed on officers during the ten years preceding the year in which the DPC is held, including till the date of the DPC.
- Verification of reservation roster, vacancy position and compliance with the instructions relating to reservation in promotions.
- Examination of special cases relating to officers on deputation, foreign service, study leave, training abroad or other forms of long leave.
- Verification of eligibility service, including counting of service rendered on deputation or foreign service wherever admissible.
- Examination of cases of officers who may simultaneously be eligible for direct recruitment and promotion.
- Verification of the applicable Recruitment Rules and all relevant service records.
- Ensuring that proposals submitted to the DPC, DCC or UPSC are complete in all respects and forwarded sufficiently in advance of the meeting.

21.6 Determination of Vacancies

It is essential that the number of vacancies in respect of which a panel is to be prepared by the DPC is estimated as accurately as possible.

The following vacancies may ordinarily be taken into account:

- Vacancies arising due to retirement;
- Vacancies arising due to regular long-term promotion;
- Vacancies arising due to deputation exceeding one year;
- Clear anticipated vacancies arising during the vacancy year;
- Chain vacancies that can be clearly anticipated in the same vacancy year due to retirement or promotion to higher grades.
- Chain vacancies include vacancies likely to become available in the concerned grade by promotion of officers to higher grades during the same vacancy year.
- While determining vacancies, due note should also be taken of officers on deputation who are likely to return to the cadre and for whom vacancies may have to be provided.
- The following vacancies shall not ordinarily be taken into account:
 - Short-term vacancies arising due to leave;
 - Short-term deputation;
 - Training;
 - Other temporary arrangements.

Where there has been a delay in holding DPCs for one or more years, vacancies shall be determined and indicated separately for each vacancy year.

Vacancies arising subsequently during the vacancy year due to death, resignation, creation of new posts or other unforeseen circumstances shall ordinarily be filled through a supplementary DPC.

21.7 Zone of Consideration

For promotion by the Selection Method, the size of the zone of consideration shall ordinarily be as follows:

No. of Vacancies	No. of Officers to be Considered	Extended Zone of Consideration for SC/ST
1	5	5
2	8	10
3	10	15
4	12	20
5 to 10	Twice the number of vacancies plus 4	Five times the number of vacancies
Exceeding 10	One and a half times the number of vacancies (rounded off to the next higher integer) plus 3, but not less than the size of the zone of consideration for 10 vacancies	Five times the number of vacancies

If adequate numbers of SC/ST candidates are not available within the normal zone of consideration to fill the reserved vacancies, the field of choice shall be extended to five times the total number of vacancies and only the SC/ST candidates falling within such extended zone shall be considered against the reserved vacancies.

Where there are multiple feeder grades with fixed quotas, the zone of consideration shall be applied separately with reference to the vacancies earmarked for each feeder grade. Where no fixed quota is prescribed, a common eligibility list shall be prepared limited to the prescribed zone of consideration.

Reference:

Para 3 of DoPT O.M. No. 22011/2/2002-Estt. (D) dated 06.01.2006

([https://documents.doptcirculares.nic.in/D2/D02est/22011-2-2002-Estt\(D\).pdf](https://documents.doptcirculares.nic.in/D2/D02est/22011-2-2002-Estt(D).pdf)) and

Para 1 of DoPT O.M. No. 22011/1/90-Estt. (D) dated 12.10.1990.

([https://documents.doptcirculares.nic.in/D2/D02est/22011_1_90-Estt\(D\).pdf](https://documents.doptcirculares.nic.in/D2/D02est/22011_1_90-Estt(D).pdf))

21.8 Assessment by DPC

The DPC shall assess officers on the basis of:

- APARs;
- Service record;
- Integrity;
- Penalties imposed;
- Vigilance status; and
- Overall suitability for promotion.

21.9 Benchmarks for Promotion

Promotion to	Benchmark
Pay Level 12 and above	Very Good
Below Pay Level 12	Good

Only officers found "Fit" shall be included in the panel.

Note: Among officers found fit by the DPC, appointments shall ordinarily be made in the order of seniority and there shall be no supersession.

9.1 Benchmark for Financial Upgradation under the Modified Assured Career Progression Scheme (MACPS)

The benchmark prescribed for grant of financial upgradation under the MACPS has undergone the following changes:

Date	Instructions
19.05.2009	Under the original MACP Scheme introduced pursuant to the Sixth Central Pay Commission, the benchmark prescribed was ' Good ' for posts up to Grade Pay ₹6,000 and ' Very Good ' for posts carrying Grade Pay ₹7,600 and above. The Scheme was made effective from 01.09.2008 .
28.09.2016	Vide DoPT O.M. No. F. No.35034/3/2015-Estt.(D) , the benchmark for grant of financial upgradation under MACPS was uniformly revised to ' Very Good ' for all posts with effect from 25.07.2016 , by substituting Para 17 of the original Scheme.
22.10.2019	DoPT issued consolidated guidelines vide O.M. No. 35034/3/2015-Estt.(D) , reiterating all provisions of the MACPS, including the requirement of ' Very Good ' benchmark for all financial upgradations with effect from 25.07.2016 . This Office Memorandum serves as the current comprehensive reference on MACPS.

Note: The benchmark prescribed for financial upgradation under the MACPS is independent of the benchmark prescribed for regular promotion through the Departmental Promotion Committee (DPC). Accordingly, an employee may satisfy the benchmark for regular promotion but may not necessarily fulfil the benchmark prescribed for grant of financial upgradation under the MACPS.

21.10 Preparation of Panel

- Panel shall ordinarily contain names equal to the number of vacancies.
- Appointments shall be made in the order of the panel.
- Extended panels may be prepared only in specified circumstances.

21.11 Selection and Non-Selection Method

Selection Method

Promotion is based on assessment of suitability with reference to prescribed benchmarks.

Non-Selection Method

The DPC categorises officers as:

- Fit; or
- Not Yet Fit.

No comparative assessment is required.

21.12 Confirmation and Probation

Confirmation

The Departmental Confirmation Committee assesses officers as:

- Fit; or
- Not Yet Fit.

Probation

The DCC decides whether:

- Probation is satisfactorily completed;
- Probation should be extended; or
- The officer should be discharged from service.

21.13 Sealed Cover Procedure

The sealed cover procedure is adopted where an officer's suitability for promotion cannot be given effect immediately on account of pending disciplinary or criminal proceedings. The object of the procedure is to safeguard administrative interests while ensuring that the officer is not deprived of the benefit of promotion in case of eventual exoneration.

13.1 Cases in which Sealed Cover Procedure is Applicable

At the time of consideration for promotion, the details of the following officers shall be specifically brought to the notice of the Departmental Promotion Committee (DPC):

1. Government servants under suspension;
2. Government servants in respect of whom a charge sheet has been issued and disciplinary proceedings are pending; and
3. Government servants in respect of whom prosecution for a criminal charge is pending.

13.2 Procedure to be Followed by the DPC

- The DPC shall assess the suitability of such officers along with other eligible officers without taking into account the pending disciplinary proceedings or criminal prosecution.
- The assessment of the DPC, including the grading awarded and even a finding of "Unfit for Promotion", shall be kept in a sealed cover.
- The proceedings of the DPC shall merely record that the findings are contained in a sealed cover.
- The vacancy shall ordinarily be filled only in an officiating capacity until the sealed cover case is finalized.

13.3 Cases Arising After DPC but Before Promotion

Where an officer is recommended for promotion by the DPC but any of the circumstances mentioned in para 13.1 arise after the recommendations of the DPC are received and before actual promotion, the recommendations shall be treated as if the case had been placed in a sealed cover by the DPC and the officer shall not be promoted until completely exonerated.

13.4 Six-Monthly Review of Sealed Cover Cases

The appointing authority shall review cases kept in a sealed cover on the expiry of six months from the date of the first DPC and thereafter at intervals of six months. Such review shall examine:

- Progress of disciplinary proceedings or criminal prosecution; and
- Measures required to expedite their completion.

13.5 Ad-hoc Promotion

Where disciplinary proceedings or criminal prosecution remain pending even after two years from the date of the first DPC that kept its findings in a sealed cover, the appointing authority may consider grant of ad-hoc promotion, provided the officer is not under suspension and such promotion is not against public interest.

13.6 Action After Completion of Proceedings

(a) Officer Completely Exonerated

- The sealed cover shall be opened.
- The officer shall be promoted with reference to the position assigned by the DPC and the date of promotion of the immediate junior.
- Notional promotion and consequential seniority may be granted in accordance with the applicable instructions.

(b) Penalty Imposed or Conviction Recorded

- The findings kept in the sealed cover shall not be acted upon.
- The officer's case shall be considered by the next DPC in the normal course, having regard to the penalty imposed.

13.7 Sealed Cover Procedure for Confirmation

The sealed cover procedure is equally applicable in cases of confirmation of officers under suspension or against whom disciplinary or criminal proceedings are pending. A permanent vacancy shall be reserved for such officers until the proceedings are finalized.

For further detail on sealed cover procedure, following link may be referred

https://documents.doptcirculars.nic.in/D2/D02est/Information_Document_Sealed_Cover9tK5u.pdf

21.14 Effect of Penalties on Promotion

The Departmental Promotion Committee (DPC) is required to assess each case on its own merits. While considering the suitability of an officer on whom a penalty has been imposed, the DPC shall take into account:

- Nature of the penalty imposed;
- Circumstances leading to the imposition of the penalty;
- General service record of the officer; and
- Overall suitability for promotion.

14.1 Role and Discretion of the DPC

1. The DPC enjoys full discretion to devise its own methods and procedures for objective assessment of the suitability of officers, including those on whom penalties have been imposed.
2. The DPC should not be guided merely by the overall grading recorded in the APARs but should make its own assessment based on the entries recorded therein.
3. The practice of automatic downgrading of APARs by one level merely because a penalty has been imposed is legally unsustainable and should not be followed.

14.2 Cases Not Covered Under Sealed Cover Procedure

Where disciplinary proceedings or criminal prosecution are only at a preliminary stage and the officer is not:

- (i) under suspension;
- (ii) charge-sheeted in disciplinary proceedings; or
- (iii) facing criminal prosecution

The DPC shall assess the suitability of the officer in the normal manner and, if found fit, the officer may be promoted along with other eligible officers.

14.3 Effect of Penalty After Conclusion of Proceedings

If any penalty is imposed or the officer is convicted in criminal prosecution, the findings kept in the sealed cover shall not be acted upon. The officer's case for promotion shall be considered by the next DPC in the normal course, having regard to the penalty imposed.

14.4 Promotion After Expiry of Currency of Penalty

The DPC may, after considering the circumstances of the case and the service record of the officer, assess the officer as:

- Fit; or
- Unfit.

Where the DPC considers that the officer is fit for promotion notwithstanding the penalty, the actual promotion shall ordinarily take effect only after expiry of the currency of the penalty.

14.5 Seniority and Pay on Promotion After Penalty

Where an officer is promoted after expiry of the currency of the penalty:

- Seniority shall be fixed according to the position assigned to the officer in the panel.
- Pay fixation in the higher grade shall take effect only from the date of actual promotion.
- There shall be no stepping up of pay merely because a junior officer was promoted earlier.
- Eligibility service for further promotion shall commence only from the date of actual promotion.

14.6 Review of Sealed Cover Cases

The appointing authority shall review cases kept in sealed cover on expiry of six months from the date of the first DPC and thereafter at intervals of six months. Such review shall, inter alia, examine:

- Progress of disciplinary proceedings or criminal prosecution; and
- Measures required to expedite their completion.

14.7 Ad-hoc Promotion

Where disciplinary proceedings or criminal prosecution remain pending even after two years from the date of the first DPC which kept its findings in a sealed cover, the appointing authority may consider grant of ad-hoc promotion in accordance with the instructions issued by DoPT.

14.8 Currency of Censure

The above principles apply to all Recognised penalties under the CCS (CCA) Rules, including the minor penalty of Censure. Since no specific currency period is prescribed for the penalty of Censure, an officer who is otherwise found fit by the DPC may be promoted without waiting for any prescribed currency period.

21.15 Approval and Implementation of DPC Recommendations

15.1 Processing of Recommendations of the DPC

The recommendations of the Departmental Promotion Committee (DPC) are advisory in nature and shall be approved by the appointing authority before implementation.

Where required, the recommendations shall be referred for:

- Consultation with the Union Public Service Commission (UPSC); and/or
- Approval of the Appointments Committee of the Cabinet (ACC).

15.2 Disagreement with the Recommendations of the DPC

Where the appointing authority does not agree with the recommendations of the DPC, it shall record the reasons for disagreement and refer the matter to the DPC for reconsideration.

If the DPC reiterates its recommendations, the matter shall be dealt with in accordance with the applicable instructions and, where necessary, referred to the next higher authority or the competent authority for a final decision.

15.3 Time Limit for Taking a Decision

Except in cases requiring approval of the ACC, the appointing authority shall ordinarily take a decision to accept or disagree with the recommendations of the DPC within a period of three months from:

- The date of the DPC meeting; or
- The date of communication of UPSC's approval, where such approval is required.

15.4 Fresh Vigilance Clearance

Before effecting actual promotion or confirmation, a fresh vigilance clearance shall be obtained to ensure that no disciplinary proceedings or criminal prosecution are pending against the officer concerned.

15.5 Order of Promotion

Promotions shall ordinarily be made in the order in which the names of officers appear in the approved panel.

However, deviations may be permitted in exceptional circumstances, such as:

- a large number of vacancies requiring immediate filling;
- administrative convenience in posting; or
- local and ad-hoc arrangements against short-term vacancies.

15.6 Officers Included in Both Promotion and Direct Recruitment Panels

Where the name of an officer appears both in the panel for promotion and in the panel for direct recruitment to the same post, the officer shall be appointed either as a promotee or as a direct recruit depending upon which turn for appointment arises earlier.

Reference:

Paras 16.1 to 16.5 and Paras 17.1 and 17.2 of [O.M. No. 22011/5/86-Estt.\(D\) dated 10.04.1989](#).

21.16 Promotions of Officers on Deputation, Foreign Service, Study Leave and Long Leave

16.1 Officers on Deputation, Foreign Service or Study Leave

If the panel contains the name of an officer who has gone on deputation or foreign service in the public interest, including an officer on study leave, provision should be made for the officer to regain the temporarily lost seniority in the higher grade on return to the parent cadre.

Accordingly:

- Such an officer need not be reconsidered by a fresh DPC while continuing on deputation, foreign service or study leave, so long as any officer junior to him in the panel is not required to be considered by a fresh DPC.
- The same treatment shall be available to an officer included in the panel who could have been promoted within the currency of the panel but for being away on deputation or foreign service.
- An officer on study leave shall be promoted to the higher post on return from study leave and shall be assigned seniority according to his position in the panel and not on the basis of the date of actual promotion.

16.2 Officers Serving on Ex-Cadre Posts on Their Own Volition

Where an officer is serving on an ex-cadre post on his own volition by applying in response to an advertisement:

- The officer shall be required to revert to the parent cadre immediately when due for promotion.
- Failure to revert shall result in removal of the officer's name from the panel.
- If the officer reverts to the parent cadre after a period of two years, he shall have no claim for promotion on the basis of the earlier panel.

- Such officer shall be considered afresh by the next DPC in the normal course and, if promoted, his seniority shall be determined on the basis of his position in the fresh panel.

16.3 Validity of Panel in Case of Officers on Long Leave

Where a promotion order contains the name of an officer who is on sanctioned leave, a copy of the promotion order shall be endorsed to the officer at his leave address along with necessary instructions regarding assumption of charge.

If the officer assumes charge of the higher post:

- (a) within the currency of the vacancy year for which the panel was prepared; or
- (b) within six months from the date of the promotion order; or
- (c) before the last person borne on the panel is offered promotion without being required to be reassessed by a fresh DPC,

whichever is later, the officer shall:

- not be required to be considered afresh by the next DPC; and
- retain seniority according to his position in the original panel.

However, if the officer does not assume charge within the above period and continues on long leave or seeks further extension of leave:

- the promotion order shall become invalid insofar as that officer is concerned;
- the officer shall be considered afresh by the next DPC after rejoining duty; and
- seniority on subsequent promotion shall be determined on the basis of the fresh panel.

The above provisions apply equally to promotions by both selection and non-selection methods.

21.17 Refusal of Promotion

A Government servant who does not wish to accept a promotion may submit a written request to the appointing authority requesting that the promotion may not be granted. The appointing authority shall consider the request having regard to the reasons furnished by the officer and the administrative requirements of the organisation.

If the reasons for refusal are found acceptable, the next person in the approved panel may be promoted.

However, no fresh offer of promotion shall ordinarily be made to the officer for a period of one year from the date of refusal of the first promotion or until the next vacancy arises, whichever is later.

On eventual promotion to the higher grade, the officer shall lose seniority vis-à-vis those juniors who were promoted earlier, irrespective of whether the post is filled by the selection or non-selection method.

The above provisions shall not apply where an officer refuses an ad-hoc promotion offered against a short-term vacancy.

Reference:

Para 17.12 of [O.M. No. 22011/5/86-Estt. \(D\) dated 10.04.1989](#).

21.18 Validity of Panel

The panel for promotion drawn up by the Departmental Promotion Committee (DPC) for selection posts shall ordinarily remain valid for one year. The panel shall cease to be in force on the expiry of a period of one year and six months or on the preparation of a fresh panel, whichever is earlier.

The date of commencement of the validity of the panel shall ordinarily be the date on which the DPC meets. Where the meeting of the DPC extends over more than one day, the last date of the meeting shall be treated as the date of commencement of the validity of the panel.

In cases where the panel requires, wholly or partly, the approval of the Union Public Service Commission (UPSC), the date of commencement of the validity of the panel shall be the date of the Commission's communication conveying its approval.

It shall be ensured that the approval of the UPSC, wherever required, is obtained with the least possible delay so that promotions are not adversely affected.

21.19 Review of Panels

The select panel prepared by the Departmental Promotion Committee (DPC) should be periodically reviewed.

During such review:

- The names of officers who have already been promoted on a regular basis and continue to officiate in the higher grade shall be removed from the panel.
- The remaining officers, if they continue to fall within the prescribed zone of consideration, shall be considered along with other eligible officers for preparation of the select panel for the subsequent period.

The periodic review of panels ensures that the panel remains up to date and that all eligible officers are considered in accordance with the applicable Recruitment Rules and instructions issued by the Department of Personnel and Training (DoPT).

21.20 Review Departmental Promotion Committee (Review DPC)

20.1 Circumstances Requiring a Review DPC

The proceedings of a Departmental Promotion Committee (DPC) may be reviewed only where all material facts were not considered by the original DPC, material facts were not brought to its notice, or there were grave procedural errors in the conduct of the DPC.

A Review DPC may be convened in the following circumstances:

- Non-reporting of vacancies due to error or omission;
- Over-reporting of vacancies, where such over-reporting affects the composition of the panel or the zone of consideration;
- Omission of eligible officers from consideration;
- Consideration of ineligible officers by mistake;
- Revision of seniority with retrospective effect resulting in a change in the seniority list placed before the original DPC;
- Procedural irregularity committed by the DPC; or

- Adverse remarks in the APARs having been toned down or expunged after the original DPC considered the case.

The above instances are illustrative and not exhaustive.

20.2 Scope and Procedure of Review DPC

A Review DPC shall consider only those officers who were eligible on the date of the meeting of the original DPC. Officers who became eligible subsequently shall not be considered and shall instead be considered by the next regular DPC.

The Review DPC shall restrict its scrutiny to the APARs and records relevant to the original DPC. APARs for subsequent periods shall not be considered.

Where adverse remarks have been toned down or expunged, the modified APARs shall be considered as if the original adverse remarks had never existed.

A Review DPC shall consider the case only with reference to the technical or factual mistakes that occurred earlier and shall not:

- alter the grading of an officer without valid reasons recorded in writing;
- change the original zone of consideration; or
- take into account any increase in vacancies that occurred subsequently.

Where the Union Public Service Commission (UPSC) was associated with the original DPC, approval of the Commission shall be obtained before convening a Review DPC.

20.3 Consequential Benefits of Review DPC and Retrospective Promotion

Where an officer is found fit by a Review DPC and officers junior to him have already been promoted:

- the officer shall be promoted immediately and, if necessary, the junior-most officer officiating in the higher grade may be reverted to accommodate him;
- pay shall be fixed under FR 27 at the stage it would have reached had the officer been promoted from the date on which his immediate junior was promoted;
- no arrears of pay shall ordinarily be admissible;
- seniority shall be determined according to the position assigned to the officer in the revised select list; and
- the period from which the immediate junior was promoted shall count towards the qualifying service for promotion to the next higher grade.

In cases of confirmation, if an officer is recommended for confirmation by a Review DCC, the officer shall be confirmed and the seniority already assigned shall not be disturbed due to the delay in confirmation.

20.4 Notional Promotion of Retired Government Servants

A Government servant who was not recommended by the original or supplementary DPC but is subsequently found fit by a Review DPC after retirement may be granted notional promotion from the date of promotion of his immediate junior, subject to the following conditions:

- the immediate junior had assumed charge of the higher post on or before the date of superannuation of the retired Government servant;
- the retired Government servant was clear from the vigilance angle on the date of promotion of the immediate junior;
- the retired Government servant shall be entitled to fixation of pension on the basis of such notional pay; and
- revision of pension shall be subject to the applicable rules relating to promotion, pay fixation and pension. No arrears shall be admissible and the actual increase in pension shall take effect only from the date of approval of the reviewed panel by the competent authority.

Detailed guidelines on Departmental Promotion Committees (DPCs) issued by the Department of Personnel and Training (DoPT) may be accessed at the following link:

<https://doptcirculars.nic.in/OM/ViewOMNew.aspx?id=496>

Chapter :22 GDS (Compassionate Engagement) Rules

22.1 Objective:

The objective of the Scheme is to grant engagement on compassionate grounds to one of dependent family members of regularly engaged GDS/departmental employees, to relieve the family of the such GDS/employee from financial destitution and to help it to get over the emergency. Compassionate engagement may be granted in the following cases:

- (i). If the GDS or departmental employee passes away while in service or has been missing for more than two years.
- (ii). If the GDS or departmental employee is compelled to permanently leave Gramin Dak Seva/ service due to a contagious disease or a physical/mental infirmity that renders them permanently unfit for engagement, provided GDS is discharged on these medical grounds before attaining the age of 62 years. **Cases of departmental employees who retired on medical grounds on or after 19.05.2015 are not eligible for consideration for compassionate appointment.**

Note:

- (i). Only one eligible dependent of the deceased GDS/departmental employee would be entitled to compassionate engagement as GDS.
- (ii). In case of departmental employee, one and the same eligible dependent may apply for appointment on compassionate grounds on both, departmental vacancy and against GDS vacancy as per the eligibility criteria and conditions prescribed under the relevant schemes for compassionate appointment/engagement. In case of selection against both, on GDS as well as departmental posts, the candidate will have to choose to seek engagement/appointment on any one of the posts and will have to quit/resign from the other post on permanent basis.

22.2 Who can apply?

A dependent family member of GDS engaged on regular basis who dies while in engagement (including death by suicide): -

"Dependent Family Member means and includes the following:

- (a). Spouse;
- (b). Son including legally adopted son/married son;
- (c). Daughter including legally adopted daughter/divorced daughter/Judicially separated daughter wholly dependent on the GDS,
- (d). In the case of death of an unmarried GDS, unmarried brother or sister (unmarried/widow/divorced/judicially separated] wholly dependent on the GDS at the time of his/her death.
- (e). Widowed daughter-in-law of the deceased GDS, provided she gives an undertaking that she is not availing the same benefit from her own parenthood,
- (f). Widowed daughter of the GDS, provided she gives an undertaking that she is not availing the same benefit from her husband's parenthood.

Note: A widow/divorced daughter or sister engaged on compassionate grounds will be allowed to continue in engagement even after re-marriage.

(g). Married daughter subject to the condition that she was wholly dependent on the deceased GDS at the time of his/her death and she undertakes to support other dependent members of the family.

(h). Married daughter-in-law in the following conditions:

- (i). the son of the deceased GDS is not fit to be engaged as GDS due to circumstances like, medical/mental condition and
- (ii). no other member of the family can be engaged as GDS/Dak Sevak in relaxation and
- (iii). Head of Circle would be the competent authority to decide such requests on case-to-case basis.
- (iv). the provision of 'Married Daughter' included for the compassionate engagement as GDS will apply from the introduction of the GDS (Compassionate Engagement) Scheme, 2023 dated 14.06.2023. Any case rejected on this ground after introduction of the scheme may be re-opened and decided accordingly.

22.3 Order of priority: -

- (i). First priority will be given to spouse of the deceased GDS. In such cases consent of the spouse will only be taken.
- (ii). Second priority will be given to the dependent nominated by spouse. In such cases the consent of the spouse and the nominated dependent will only be taken.
- (iii). In case there is no spouse or GDS was unmarried at the time of his/her death, the compassionate engagement may be given to any one of the dependent family members with the consent of all other dependents.

22.4 Authority competent to make compassionate engagement and periodicity of meeting of CCE: -

- (i). Divisional Head/Head of Unit (PS Group B and above) will be competent to make Compassionate engagements on the vacant GDS posts, on the basis of recommendations of the Committee on Compassionate Engagement (CCE) and prior approval of Regional Director or DPS (HQ) as the case may be.
- (ii). All cases for compassionate engagement will be considered by a CCE and recommendations of the Committee will be sent for approval of Regional Director or to DPS (HQ) where the Division/Unit report directly to Circle Office.
- (iii). The CCE will consist of 3 members for considering compassionate engagement of dependent of deceased GDS as under: -
 - (a) Head of engaging Division/Unit (PS Group B and above)
 - (b) In case of Division:
 - (1) Dy. SP/ASP/IP posted in Divisional Office who looks after compassionate engagement

cases in the Division

(2) Senior most sub divisional head of the Division concerned.

(c) In case of Units, one ASP/IP looking after compassionate engagement cases in the Unit and one senior most ASP/IP working in the Unit. In case of non-availability of ASP/IP in the unit, ASP/IP posted at the same station in other units/divisions may be coopted.

(iv). The Committee will meet quarterly, i.e., in April, July, October and January to consider the cases arising during the previous quarter.

Cases received	CCE month
January to March	April / May
April to June	July/Aug
July to September	October / Nov
October to December	January / Feb

Note-1: - "Gramin Dak Sevak" for the purpose of these instructions means a GDS engaged on regular basis after undergoing prescribed engagement process or on compassionate grounds. Those engaged on provisional basis or as a substitute or trainee are not covered in the definition of GDS for the purpose of this scheme.

Note-2: - The deceased GDS for whom verification of educational certificates, caste certificates. Police verification etc. were not completed at the time of his/her death, family members of such deceased GDS will not be eligible for engagement on compassionate grounds till successful verification of all relevant/required documents

However, the applications for compassionate engagement in which the personal files (containing verification reports viz., PVR/education/caste certificates etc.) of the deceased/missing GDS is not traceable or not available, the following procedure will be adopted for condonation of the aforesaid requirement of production of verification reports in appropriate cases:

- a. The Committee on Compassionate Engagement (CCE) headed by the Divisional Head may consider such applications of the applicants in whose cases the verification reports (in respect of Antecedent/Education/Caste Certificates etc.) of deceased GDS are not traceable; provided the CCE should explicitly recommend CCE minutes for condonation by the competent authority.
- b. The competent authority for approval of the CCE minutes may condone such cases while approving the CCE minutes taking into account the length of service of the deceased GDS and efforts made to trace out such reports, on case to case-to-case basis.
- c. In the cases where the requirement of verification reports are condoned, at the time of engagement, the engaging authority, would obtain an undertaking from such dependent of the deceased GDS [in the format given in Annexure XI] to the effect that if in future

anything adverse is noticed in respect of such condoned verification reports, the compassionate engagement of the dependent of such deceased GDSs will be liable to be terminated by Head of Region/Head of Circle in accordance with Clause 20 of the Scheme dated 14.06.2023.

Note-3: - Where the Divisions are headed by the officers of PS Group B and above (**below JAG level**), but there is no post of Regional Director in the Region the recommendations will be approved by Regional PMG/DPS (HQ) of the Circle.

Note-4: Para 4 is applicable in the cases where Division is headed by below JAG Level Officers (**PS Group B and above**)

4A: Where a division is headed by an officer of JAG and above:

(i). The constitution of the CCE will be as under:

Member 1- Head of the Division (JAG and above)

Member 2- Officer of PS Group B level or above from the same Division to be nominated by head of Division

[In absence of any officer of above PS Group B level, the ASP/IP responsible for looking after the GDS compassionate engagement in the Division]

Member 3- Senior most Sub Divisional Head in the Division.

(ii). The recommendations of the CCE would be put up to the Regional PMG or CPMG, as the case may be, for approval.

(iii). In case the post of Divisional head (JAG and above) is vacant and no additional charge has been ordered, the members of the Committee will be nominated by the DPS (HQ)/Regional Director/Regional PMG/CPMG, as the case may be and recommendations of the CCE will also be put up to the same authority for approval.

22.5 Posts to which such engagements can be made: -

The compassionate engagement can be made only against the vacant posts of GDS covered under GDS (Conduct & Engagement) Rules, 2020 on regular basis.

22.6 Eligibility: -

(a) Applicant for compassionate engagement should be eligible as per the criteria prescribed for engagement of GDS in GDS (Conduct & Engagement) Rules, 2020 (revised from time to time) and suitable for the post in all respects as per the conditions prescribed for normal regular selection to the GDS post for which being considered.

(b) **Relaxed Criteria:** - If a dependent of deceased GDS, willing for compassionate engagement does not possess requisite educational qualification at the time of submission of application on compassionate grounds, he/she may still be considered for engagement to the post of Dak Sevak on provisional basis provided-

(i) He/she will be given Upto a maximum of 3 years to acquire minimum required educational qualification for engagement as regular GDS as prescribed under GDS (Conduct & Engagement) Rules, 2020.

(ii) During his/her provisional engagement as Dak Sevak, he/she will be given only the

minimum of the TRCA (Level-1) applicable to Dak Sevak and will not be entitled to annual increment till he/she attains the requisite educational qualification.

- (iii) Engagement of such Dak Sevak shall be provisional and liable to be terminated, as per provisions under Rule-8 of GDS (Conduct and Engagement) Rules, 2020.
- (iv) In the event of not acquiring minimum required educational qualification in the prescribed 3 years' time from date of provisional engagement, the provisional engagement of the GDS will stand automatically terminated.
- (v) Transfer of such provisionally engaged GDS shall not be considered under Rule 3 of GDS (Conduct & Engagement) Rules, 2020 till completion of one year from regularization of engagement.

Note-1: - Age eligibility shall be determined with reference to the date of application and not the date of engagement.

Note-2: - Head of Division/Unit will keep a record of CDS engaged under relaxed criteria and will be responsible for ensuring that such GDS are not continued in engagement after 3 years if they fail to acquire the requisite educational qualification.

22.7 Exemptions: -

Compassionate engagements are exempted from regular engagement procedure such as notification by the Department of Posts for engagement of GDS and other processes.

22.8 Relaxation: -

There will be no relaxation in the upper age for the engagement on compassionate grounds. There will, however, be no upper age limit in respect of applicant spouse of the deceased.

22.9 Posting of the GDS engaged on compassionate ground: -

After having received the requisite approvals, vacant GDS post be offered to the applicant in the following order of priority: -

- (i) Post on which deceased GDS was working, if vacant.
- (ii) All GDS posts vacant in the sub division in which the post of deceased GDS lies.
- (iii) All other posts in the same Division/Unit.
- (iv) The vacant posts shall be offered to the applicant in writing and preference obtained in writing from the said applicant. In case, more than one applicant prefers the same vacant GDS post, the elder applicant will be given the preference.

22.10 Time limits for eligible dependent of deceased GDS for submission of application: -

- (i) In case there is eligible candidate in family and wants to apply, he/she has to submit application in all respect to 1P/ASP of Sub Division/Unit at the earliest possible opportunity but not later than two years from the date of death of the GDS.
- (ii) In case there is no one eligible family member in the family, such member can apply for compassionate engagement within two years of attaining the requisite eligibility criteria.

22.11 Belated requests: -

Any request for engagement on compassionate ground received after two years from the date of death of the GDS or two years of attaining the requisite eligibility criteria (in case non-availability of eligible dependent at the time of death) will be considered as belated request of which no cognizance will be taken by the Department.

22.12 Where there is any earning member: -

An eligible family member will be entitled for compassionate engagement even if other dependent family member of deceased GDS is an earning one and that family member is not supporting the spouse / non-earning members of the deceased GDS's family.

22.13 Timelines for processing of applications for compassionate engagements at various levels: -

The timelines for considering and processing of applications for compassionate engagement will be strictly followed as under: -

Information along with necessary documents to family of the deceased GDS	Submission of application by the SDI to Divisional Head	Application received in quarter	Completion of Applications in all respect, Received by Divisional Head	CCE Meeting to be conducted and Minutes sent to RO/DPS (HQ) for approval by DPS latest by
Immediately after the death of GDS	Within 25 days after the death of GDS	January to March	April	15th May
		April to June	July	15th August
		July to September	October	15th November
		October to December	January	15th February

Note: The minutes will be sent to Regional Director/DPS (HQ) for approval within 5 days of CCE meeting. The Regional Director/DPS (HQ) will convey his/her decision within 7 days from receipt of the CCE recommendations.

22.14 Missing Gramin Dak Sevak: -

Cases of missing Gramin Dak Sevaks are also covered under the scheme for compassionate engagement subject to the following conditions:

- (a). A request for grant of compassionate engagement can be considered only after a lapse of at least 2 years from the date from which the GDS has been missing, provided that:
 - (i). An FIR to this effect has been lodged with the Police and;
 - (ii). The missing person is not traceable and a police report to this effect is available and
 - (iii). The competent authority feels that the case is genuine;
- (b). This benefit will not be applicable to a GDS: -

- (i). who had less than two years for normal discharge from service on the date from which he/she has been missing; or
- (ii). who is suspected to have, committed fraud or joined any terrorist organization or gone abroad.
- (c). Compassionate engagement in the case of a missing GDS also would not be a matter of right and it will be subject to the fulfilment of all the conditions, including availability of vacancy, laid down for such engagement under the scheme.
- (d). While considering such a request, the result of the Police investigation should be taken into account; and
- (e). A decision on any such request shall be taken at the level of the Head of Region/Head of Circle only based on the recommendations of CCE.

14-A. GDS discharged on account of any contagious disease or bodily or mental infirmity:

Cases of Gramin Dak Sevaks who are allowed to quit as GDS permanently in accordance with the provisions of the Scheme of Voluntary Discharge on account of any contagious disease or bodily or mental infirmity which permanently incapacitates him/her for engagement as GDS, are also covered in under the scheme for compassionate engagement provided the GDS is discharged on these medical grounds before attaining the age of 62 years and subject to fulfilling other conditions as mentioned in the OM No. 19-19/2024-GDS dated 25.02.2025 (as revised from time to time on Voluntary Discharge Scheme for Gramin Dak Sevaks on Medical Grounds).

22.15 Deceased Gramin Dak Sevaks (GDSs) who had committed frauds/wrongdoing while in engagement: -

- (i) The dependent family members of a GDS against whom a disciplinary/judicial proceeding was pending/contemplated at the time of death can be considered for compassionate engagement as the disciplinary proceedings stand abated on the death of the charged GDS.
- (ii) In case deceased GDS was involved in moral turpitude/misappropriation of the Government money and was awarded major penalty other than removal/dismissal in the past, the dependent family member will not be eligible for engagement on compassionate grounds.

22.16 Procedure: -

SOP issued from time to time may be followed.

22.17 Undertaking for maintenance of the family of the deceased GDS: -

A person seeking engagement on compassionate grounds under the scheme will have to give an undertaking in writing at the time of application that he/she will properly maintain the other family members who were dependent on the deceased GDS. In case it is proved subsequently (at any time) that the family members are being neglected or are not being maintained properly his/her engagement may be terminated forthwith in accordance with GDS (Conduct & Engagement) Rules, 2020.

Note: - This clause will also be incorporated as one of the additional conditions in the offer

of engagement applicable only in the case of engagement on compassionate grounds.

22.18 Request for change in post/person: -

- (i) Any request to change in post/person may be considered by the Competent Authority only before joining of the dependent.
- (ii) The Competent Authority to consider the request to change in post is DPS and in case to change person is HOR/HOC.
- (iii) Once the dependent family member of the deceased GDS has been offered engagement on compassionate grounds, the circumstances, which led to such engagement, will deem to have ceased to exist. Therefore,
 - (a). he/she should strive in his/her careers like any other GDS for future advancement and any request for engagement to any higher post on consideration of compassion shall be rejected.
 - (b). an engagement made on compassionate grounds cannot be transferred to any other person and any request for the same shall be rejected.

22.19 Seniority: -

Seniority of the person engaged as GDS on compassionate ground will be determined on the basis of his/her initial date of joining the GDS post and his/her position in the seniority list of GDS of the unit concerned will be determined accordingly.

22.20 Termination of engagement: -

The compassionate engagement can be terminated on the ground of non-compliance of any condition mentioned in the offer of engagement or rules and policies as amended from time to time after providing reasonable opportunity to show cause for non-compliance of such condition(s) by the Head of Region/Head of Circle.

22.21 Representation: -

On the grounds like non-completion of requisite documents/process a provision is kept to give an opportunity to dependents to submit their representation against rejection of their engagement on compassionate grounds by the competent authority. HOC will be the Competent Authority for taking final decision on such representations. The applicant/dependent may submit his/her representation against rejection for compassionate engagement to the Circle Head through Divisional Heads. No representation shall be entertained unless it is submitted within a period of three months from the date on which the dependent receives a copy of the order represented against. However, the HOC may entertain the representation even after the expiry of the said period, if it is satisfied that the dependent had sufficient cause for not submitting the representation in time. All such representation would be forwarded through the Division/Unit within 15 days from the receipt of representation along with the attested copies of the following documents and checklist as attached in the annexure: -

- (i) Representation given by dependent along with the supported documents.
- (ii) Application of dependent along with the documents placed before CCE
- (iii) Minutes of Committee for Compassionate Engagement (CCE) vide which the

application of dependent was rejected.

(iv) Comments of the Divisional Head on the representation on the grounds cited by the applicant.

The representations shall be finalized within a period of three months from the date of receipt.

Check List/index

SI No.	Details of information / documents to be furnished	Details of information / document being furnished	Page No.
1	Bio Data of the applicant		
(i)	Name		
(ii)	Relation of the applicant with deceased CDS		
1(A)	Attested copies of Application form and document submitted		
2	Details of the deceased GDS:		
(i)	Name		
(ii)	Designation		
(iii)	Place of Posting		
(iv)	Date of death		
3	Date(s) of CCE in which the case was considered		
4	Reasons of rejection by CCE (S)		
4(A)	Attested copy of Minutes of the CCE		
4(B)	Attested copy of order conveying the decision to the applicant		
5	Date of representation to HOC		
5(A)	Date of receipt of representation in Division Office		
5(B)	Whether representation made by the Applicant considered by CCE		
5(C)	Whether reasons for delay in submission and specific reasons for condonation of delay given in the representation to HOC		
6	Grounds of representation (please specify in brief)		
6(A)	Para-wise comments of Division/Unit Head on the representation of applicant (Please specify in brief)		

Note 1: - AU the documents to be submitted should be legible and attested (wherever required), duly referenced and paginated.

Note 2: - In case the representation and other document in regional language, English translation of the same to be annexed.

Division/Unit Head

Name of the Division/Unit

Telephone No.....

Email.....

Standard Operating Procedure (SOP) for handling of applications of Engagement on Compassionate grounds

(A). Initial Processing in Sub Division: -

- (i) On receipt of information about the demise of a GDS, Sub Divisional Head will inform the family of the deceased GDS about the scheme of compassionate engagement in the prescribed Proforma [Annexure-I] immediately and not later than 7 days of the death of the GDS. The designated IP/ASP will carry all the forms and documents required to be filled for applying for engagement on compassionate grounds.
- (ii) IP/ASP concerned will explain the scheme of engagement on compassionate grounds to the dependent family. The family will be informed [Annexure-II] that application may be filled up along with all required documents. The telephone number of the IP/ASP will be provided to the family for being contacted for providing assistance in filling up the application and collection of related documents. According to the prevailing circumstances (as noted below), the IP/ASP concerned will take following steps: -

 - (a) In case the family is not inclined to apply for engagement on compassionate grounds, a statement of declination duly signed by Spouse or a major dependent in English, as well as, in the local language duly countersigned by the IP/ASP concerned and two witnesses of the locality knowing the family as per Annexure-III will be obtained and submitted to the Head of Division/Unit.
 - (b) If there is no eligible member in the family of deceased GDS at the time of death, IP/ASP concern will collect a declaration in form as per Annexure-IV.
 - (c) In case the family is neither providing application nor the declaration as mentioned in para (b) above, Sub Divisional Head shall send a report to Divisional Head about all such pending cases along with status thereof as per Annexure-V.
 - (d) In case the family is willing to apply for compassionate engagement the IP/ASP concerned will remain in contact with the family to assist them in filling up the application in proper manner so that duly filled in application along with all the documents are ready within a month of the demise of the GDS. The format of application is given in Annexure-II. In case more than one eligible candidate, the declaration/consent in Annexure-VI will also be obtained.
 - (e) All the applications for compassionate engagement will be submitted to Sub Divisional Head.
 - (f) Sub Divisional Head will give acknowledgement to the applicant on receiving the application as per Annexure-VII.
 - (g) All the applications received will be thoroughly scrutinized by Sub Divisional Head concerned and ensure that applications are duly completed in all respect including supporting documents, required educational qualification, age limit etc. in case of any omission, the same will be got rectified within a week's time and forwarded to Divisional Head without any delay.
 - (h) Before submission of the application to Divisional Head, IP/ASP Sub Division will also ensure that the applicant comes under the definition of dependent as mentioned in Para 2 of the revised scheme of compassionate engagement 2023 and eligible in all aspects for

compassionate engagement.

(i) A register shall be maintained in Sub Division Office where all the cases received shall be noted including date of death of GDS, date of explaining the scheme to the family of deceased GDS, date of handed over the documents including application form to family, date of receipt of application, date of acknowledge given to dependent, date of scrutiny, details of omissions, details of communications with dependent of deceased GDS, date on which application is completed and date of application submitted to Divisional Head (as per Annexure-IX).

(j) In case of independent units, where there is no Sub Division, the Head of Unit will be designate an officer of the rank in IP/ASP/PR1(P] or any other Postal Assistant level for initial processing as above.

(B). Processing in Divisional office: -

(i). The Divisional Head/Unit Head will be competent to make compassionate engagement to GDS on the recommendation of the CCE and approval of DPS.

(ii). Head of Division/Head of Unit will include the followings; -

(a). Divisional Head of a Postal Division.

(b). Divisional Head of RMS Division.

(c). Divisional Head of MMS Division.

(d). PM/Sr. PM in case of independent GPOs/HOs.

(e). PS Group 'B' or above officers in the independent Foreign Post offices or other independent units.

(iii). All the applications received by the Divisional/Unit Head will be scrutinised and completed in all respect before placed before CCE, in case of any omission, the same will be got rectified within a week's time through designated Sub Divisional Head or otherwise without any delay.

(iv). The application for compassionate engagement placed before CCE should be complete in all aspects viz. application filled in format, supporting documents, required educational qualification, age limit etc. In addition, due verification/scrutiny of records shall also be completed before CCE meeting.

(v). A register shall be maintained in Division Office where all the received cases shall be noted including date of receipt, date of scrutiny, details of omissions, details of communications with respective units and date on which application is completed in all aspects for placing it before CCE (as per Annexure-X).

(vi). The Committee will consider the cases of compassionate engagement, as per the timelines prescribed.

(vii). The approved cases will be shared immediately with the engaging authorities concerned, who in turn issue provisional engagement orders immediately to the applicant.

(viii). Divisional Head in all cases, where the offer is refused or delayed, shall personally enquire the matter and record his findings. Divisional Head shall keep a close watch

on such delays and intervene personally wherever required.

- (ix). A quarterly report containing number of GDS deceased, all the compassionate cases initiated, recommended/not recommended and finalized will be submitted to RO/CO by the Divisional Head as per Annexure IX.

(C). Processing at Regional/Circle Office: -

Decision on recommendations of CCE be communicated within two weeks of its receipt. A quarterly report of the number of GDS deceased and compassionate engagement made will be sent to this Directorate by Circles as per Annexure IX.

Note: GDS Compassionate Engagement applications are to be dealt online on APT 2.0. One can access the operation guide on module through the official employee portal: <https://app.indiapost.gov.in/employeeportal>

Check list of documents submitted for engagement on Compassionate grounds

1. Secondary School Examination pass certificate of 10th standard with passing marks in Mathematics and English (having been studied as compulsory or elective subjects).
2. 10th Marksheet showing candidate having studied prescribed local language.
3. Date of Birth proof.
4. Undertaking regarding adequate knowledge to operate Computer desktop/ laptop/ PoS/ mobile etc.
5. Death certificate of deceased GDS.
6. Declaration regarding knowledge of cycling.
7. Undertaking that he/she has other sources of income besides the allowances to be paid by the Government to support livelihood for himself/ herself and his/her family.
8. Undertaking regarding not having engaged with any outside agency, which would be detrimental to the business or interest of the Post Office.
9. Undertaking to provide the accommodation for BO in case of BPM.
10. Undertaking for having no police case contemplated/pending against the applicant.

Annexure-II

Dear.....

All staff members of Department of Posts are deeply saddened to learn about the untimely demise of Shri/Ms....

On behalf of the Department of Posts, I would like to express my deepest condolences.

The Department has a scheme for engagement of a dependent of deceased GDS on compassionate grounds. Dependent may apply for the post of GDS provided vacancy is available and otherwise eligible. You are advised to submit your application in this regard to my office within 15 days in the enclosed format. In case of any assistance in filling up of all necessary forms you may contact to _____ (telephone number).

Yours Sincerely

()

(IP/ASP,Sub Division)

Shri/ Ms

Address of Dependent

Copy to: -

1. The Divisional Head,

Application for compassionate Engagement

Annexure-II

To

The _____ (HOU/Sub Divisional Head]

Sub: Request for Engagement on compassionate grounds of Sh/Smt. _____
son/wife/ daughter of Late Shri _____ working was
as _____ (Designation) BPM/ABPM/Dak Sewak.

Sir/Madam,

With due respect, I am to state that my father/mother /husband /brother/Son Late
Sh/Smt. _____ was _____ working
as _____ at _____ in (office] had expired
on _____.

I am submitting the following documents and applying for engagement on
compassionate grounds: -

- (a) Application form
- (b) Self-attested Photo copy of Death Certificate.
- (c) Self-attested copy of two identity proof.
- (d) Self-attested No Objection Certificate from other dependent family members.
- (e) Self-attested photocopies of documentary proof of date of birth and Educational Qualifications, caste certificate etc.
- (f) Declarations from the applicant i.e. Declarations for Use of handheld devices, Knowledge of riding two-wheeler, other sources of income, not getting involved with other agency, declaration in case of earning member.
- (g) Any other relevant documents.

Ends: As stated,

Yours faithfully

Signature of the applicant

Name of the applicant

(In capital Letters)

Postal Address:

**FORM FOR SEEKING COMPASSTONATE ENGAGEMENT BY DEPENDENTS OF
DECEASED GRAMIN DAK SEVAKS**

1.	Details of applicant	
A	Name	
B	Date of birth	
C	Age as on the date of application (completed years)	
D	Whether belonging to SC/ST/OBC/EWS/PWD	
E	Educational Qualification	
F	Whether any dependent family member has been engaged in Department in any capacity on compassionate grounds	
G	Marital Status	
h	Whether residing with the family of the deceased GDS	
2.	Details of deceased Gramin Dak Sevak	
a	Name	
b	Post	
c	Office	
d	Date of death	
e	Age at the time of death	
f	Date of joining service as Gramin Dak Sevak	
g	No. of completed years of service at the time of death	
h	No. of years left for normal discharge as on the date of death	

3. Details of dependents: -

Name (s)	Relation ship	Date of Birth	Address	Employed or not	If employed than income per month	Details of Employment
(1)	(2)	(3)	(4)	(5)	(6)	(7)

Signature of the applicant

Name of the applicant

Postal Address:

Annexure-III

Statement of declaration by the Dependents of Deceased GPS

It is hereby declared that Shri/Smt./Kum (Designation) approached us and explained the scheme of Compassionate Engagement and we have understood the benefit of applying immediately. But presently, we are not interested to apply for compassionate engagement. We understand that if we apply at a later stage, our case will be processed as per instructions prevailing on the subject matter at the time of application.

Name of Dependents	Relationship with deceased GDS	Mobile No.	Signature/Thumb impression
(1)	(2)	(3)	(4)

Witness (Two):

1. Signature,

Name, address

2. Signature,

Name, address

Signature of IP/ASP concerned

Counter signature of

Divisional Head

DECLARATION/UNDERTAKING**Annexure-IV****[TO BE USED IN CASE NO CANDIDATE IS ELIGIBLE]**

It is hereby declared that Shri/Smt./Kum (Designation) approached us and explained the scheme of Compassionate Engagement and we have understood the benefit of applying immediately. But presently, no family member is eligible for compassionate engagement.

We understand that if we apply at a later stage, our case will be processed as per instructions prevailing on the subject matter at the time of application.

Name of dependents	Relationship with deceased GDS	Mobile No. (If any)	Signature/Thumb impression	Reason for non-eligibility
(1)	(2)	(3)	(4)	(5)

Witness (Two):

1. Signature,

Name, address

2. Signature,

Name, address

Signature of 1P/ASP concerned

Counter signature of

Divisional Head

* e.g. (i) Age less than/more than the prescribed one (ii) Not meeting the educational qualification.

Annexure-IV

SI No	Name of deceased GDS	Office name	Date of death	Whether family of deceased GDS has been informed	Reasons for delay

DECLARATION/UNDERTAKING GIVEN BY SPOUSE

1. I (spouse of deceased GDS) hereby nominated myself or Shri/Smt..... (name of dependent) (relationship) for engagement on compassionate ground.

2. I hereby also declare that there is no dispute in my family for applying for compassionate appointment by me or by as nominated by me. The consent been given by all the dependents of the family.

Dated: -

Signature of the applicant

Name: - _____

Address: - _____

Mobile No. _____

**CONSENT BY DEPENDENTS OF DECEASED GDS IN FAVOUR OF APPLICANT,
(SEPARATELY BY EACH DEPENDENT IN CASE OF SPOUSE HAS ALSO DIED)**

I hereby give my consent that Shri/Smt./Kum who is(relation) of Shri/Smt (deceased) can apply for compassionate engagement against the death of Shri and I will not dispute this in future.

Signature of dependent
member of deceased official

Name _____

Add: - _____

Witness (Two):

1. Signature,

Name, address

2. Signature,

Name, address

Counter signature of

Sub Divisional Head

DECLARATION GIVEN BY CANDIDATE
(IN CASE OF EARNING MEMBER)

I (name of the applicant) hereby declare that Shri/Smt./Kum. (name of the earning member) who is (relation with the earning member) does not financially support me or other dependent family members.

Dated: -

Signature of the applicant

Name: -

Address: -

Mobile No: -

DECLARATION GIVEN BY ALL DEPENDENTS OF DECEASED GDS
(IN CASE OF EARNING MEMBER SEPARATELY BY EACH DEPENDENT)

I (name of the dependent) hereby declare that Shri/Smt./Kum. (name of the earning member) who is (relation with the earning member) does not support me financially.

Signature of dependent member of deceased official

Name: -

Address: -

Witness (Two):

1. Signature,

Name, address

2. Signature,

Name, address

Counter signature of
Sub Divisional Head

Acknowledgement of Application for compassionate engagement

To,

Shri/Smt./Kum.....

The application dated of Shri/Smt/Kum for compassionate engagement against demise of Shri..... has been received by this office and found correct by this office in all respect.

The application will be forwarded to Division office in due course for submission of the case to CCE for consideration.

Date: -

(Sign of Sub Divisional Head)

Name.....

Designation.....

Office Seal.....

DECLARATION / UNDERTAKING

Annexure-VIII

1. I W/o/ S/o/D/o of Late Sh/Smt hereby declare that the facts given by me above are correct. If any of the facts herein mentioned are found to be incorrect or false at any point, my application may be rejected or my engagement will be terminated, if engaged.

2. I hereby also declare that I shall properly maintain other family members who were dependent on the deceased GDS mentioned against 2(a) of this form and in case it is proved at any time that the said family member (s) is being neglected or not being properly maintained by me, my engagement will be terminated, if my engagement is made.

Date: -

Signature of the applicant

Name: _____

Present Address: _____

Permanent Address: _____

Mobile No.: _____

It is certified that Shri/Smt/Kum is known to me and he/she has signed in
my presence.

Date: -

Signature of permanent Government Servant (witness)

Name: _____

Designation: _____

Office address: _____

Mobile No. _____

Verification by IP/ASP

Verified the details above and found correct.

Signature of Sub Divisional Head

Name

Date

Office Seal

**STATEMENT OF DECLARATION TO USE HANDHELD DEVICES SUPPLIED BY
DEPARTMENT**

I son/daughter/wife of hereby undertake to declare that, I will be able to use smart phone/laptop/handheld device supplied by the Department from the first day of engagement.

Further, I also hereby declare that I am computer literate.

Place:

Date:

Signature _____

Name of applicant/ candidate _____

Address _____

STATEMENT OF DECLARATION FOR KNOWLEDGE OF RIDING A TWO-WHEELER

I son/daughter/wife of hereby declare that, I am able ride bicycle for performing my duty as a GDS BPM/ABM/Dak Sevaks.

Further, I also hereby declare that I having knowledge of riding a scooter or motor cycle.

Place:

Date:

Signature _____

Name of applicant/ candidate _____

Address _____

STATEMENT OF DECLARATION REGARDING OTHER SOURCES OF INCOME

I son/daughter/wife of Hereby undertake to declare that, I will have other sources of income besides the TRCA and allowances to be paid by the Government to support livelihood for myself and my family, in the event of my engagement to the post of Gramin Dak Sevak BPM/ABPM/Dak Sevaks.”

Place:

Date:

Signature _____

Name of applicant/ candidate _____

Address _____

**STATEMENT OF DECLARATION NOT TO GET INVOLVED ANY OTHER OUTSIDE
AGENCY DETREMENTAL TO THE BUSINESS/INTEREST OF POST OFFICE**

I son/daughter/wife of hereby undertake to declare that, I will not engage myself with any outside agency, which would be detrimental to the business or interest of the Post offices.

In the event of such involvement, the action against me under the GDS (Conduct & Engagement) Rules, 2020 will be accepted.

Place:

Date:

Signature_____

Name of applicant/ candidate _____

Address _____

**STATEMENT OF DECELERATION FOR ACCOMODATION IN CASE OF ENGAGEMENT
AGAINST THE POST OF GPS BPM**

I son/daughter/wife of hereby undertake to declare that, in case of GDS BPM, I will provide accommodation for Branch Post Office after selection but before my engagement.

Place:

Date:

Signature _____

Name of applicant/ candidate _____

Address _____

Government of India
Ministry of Communications
Department of Posts
Office of the

OFFER OF PROVISIONAL ENGAGEMENT

Memo No.

Date: -

1. On the basis of recommendations of CCE met on the below noted candidate is offered provisional engagement as Gramin Dak Sevak on compassionate ground as under: -
 1. Name of the deceased GDS: -
 2. Name of dependent: -
 3. Relation with deceased GDS: -
 4. Name of office: -
 5. Name of Post: -
 6. TRCA of Post: -
2. Candidate should clearly understand that his/her selection for provisional engagement shall be in the nature of a contract liable to be terminated by him/her or by the undersigned by notifying the order in writing and that his/her conduct and engagement shall be governed by the Department of Posts, Gramin Dak Sevak (Conduct and Engagement) Rules, 2020 as amended from time to time.
3. you have to produce all the documents in originals i.e. educational certificates and other documents such as caste certificate, persons with disability certificate, certificate of date of birth, medical certificate issued by a Medical officer of any Government Hospital/Government Dispensaries/Government Primary Health Center etc. on the day of attending the office of engaging authority within 15 days of receipt of this letter failing which it is presumed that, you are not interested to join and your candidature will be cancelled. Further, you will have no claim for engagement.
4. The BPM will have to provide accommodation for Branch Post Office at Branch Office Village if the accommodation is not provided by Central Government/State Government/Gram Panchayat or any other local Body as per standard prescribed by Directorate order no. [17-31/2016-GDS dated 25.06.2018](#) & [28.09.2018](#), you should take up residence in Post Office village within a month of selection but before engagement as it is mandatory to you by these Rules. Failure to reside in place of duty for GDS BPM after engagement shall be treated as violation of conditions of engagements and liable for disciplinary action under Rule-10 of GDS (Conduct and Engagement) Rules, 2020 resulting in removal/dismissal from engagement.
 - 4.1 Failure to reside within the delivery jurisdiction of the Post Office for other categories of Gramin Dak Sevaks after engagement shall be treated as violative of conditions of

engagement and liable for disciplinary action under Rule 10 of the GDS (Conduct& Engagement) Rules, 2020 requiring removal/dismissal.

4.2 Engaging authority is requested to collect self-attested photo copy of all documents, medical certificate etc. and to be kept in file. After completion of three days basic training, Provisional order of engagement will be issued and candidate will allow to join the post. The provisional engagement of the candidate will be subject to verification of other documents (educational/caste etc.) from the issuing authority. Post engagement activities will be initiated as per Para 3 of this office letter no. 17-21/2022-GDS dated 01.03.2023.

(Divisional/Unit Head)

A copy of this memo is issued to:

- I. Shri/Smt/Ms
- II. PF of the candidate
- III. Engaging Authority
- IV. O/c / Spare

Government of India
Ministry of Communications
Department of Posts
Office of the

ORDER OF PROVISIONAL ENGAGEMENT

Memo No.

Date: -

1. On the basis of recommendations of CCE met on the below noted candidate is offered provisional engagement as Gramin Dak Sevak on compassionate ground as under: -
 1. Name of the deceased GDS: -
 2. Name of dependent: -
 3. Relation with deceased GDS: -
 4. Name of office: -
 5. Name of Post: -
 6. TRCA of post: -
2. Candidate clearly understand that his/her engagement shall be in the nature of a contract liable to be terminated by him/her or by the undersigned by notifying the order in writing and that his conduct and Engagement shall be governed by the department of Posts, Gramin Dak Sevak (Conduct and Engagement) Rules, 2020 as amended from time to time.
3. This **Provisional Engagement** is subject to satisfactory verification of the prescribed educational qualification, community certificate and other certificates, wherever prescribed. The candidate will have to undergo satisfactory prescribed Induction Training course and Practical Training as and when issued.
4. The engagement is provisional and subject to certificates being verified through proper channels. If the verification reveals that the claim of the candidate belonging to Scheduled Caste/Scheduled Tribe/Other backward classes/(not belong to creamy layer]/ is false or educational certificates are not genuine or found unfit on Police Verification, his/her engagement shall be terminated forthwith without assigning any further reasons and without prejudice to other criminal/legal action as may be taken under the provisions of Indian Penal Code for production of false certificate as a consequence.
5. The candidate shall note that he/she shall have adequate means of livelihood as stipulated in Rule 3-A (iii) of GDS (Conduct and Engagement] Rules, 2020 to support himself/ herself and his/her family from other sources so as to supplement his/her income. However, this shall not be a pre-requisite for candidates for the purpose of selection. Selected candidate shall be required to comply with this condition within 30 days after selection but before engagement.
6. The BPM will have to provide accommodation for Branch Post Office at Branch Office Village if the accommodation is not provided by Central Govt/State Govt/Gram Panchayat

or any other local Body as per standard prescribed by Directorate order no. [17-31/2016-GDS dated 25.06.2018](#) & [28.09.2018](#). As per Rule 3-A(vii) of GDS (Conduct and Engagement) Rules 2020, you should take up residence in Post Office village within a month of selection but before engagement as it is mandatory to you by these Rules. Failure to reside in place of duty for GDS BPM after engagement shall be treated as violation of conditions of engagements and liable for disciplinary action under Rule-10 of GDS (Conduct and Engagement) Rules, 2020 resulting in removal/dismissal from engagement.

7. Failure to reside within the delivery jurisdiction of the Post Office for other categories of Gramin Dak Sevaks after engagement shall be treated as violate of conditions of engagement and liable for disciplinary action under Rule 10 of the GDS (Conduct& Engagement) Rules, 2020 requiring removal/dismissal.
8. At present DARPAN devices are using Network Service Providers (NSPs) viz. Airtel, Voda-Idea & BSNL etc. for ensuring connectivity to Branch Post Offices. While providing accommodation for GDS BO, it should be ensured that. Network is available for any one of these NSPs.
9. You will have to furnish declaration for having knowledge of cycling. If you are having knowledge of riding a scooter or motor cycle, that may be considered as knowledge of cycling. The candidate has to submit a declaration to this effect and has to produce driving license.
10. If any information or documents submitted by the candidates is found false / incorrect at a later stage, his/her engagement shall be terminated in accordance with Rule 8 of GDS (Conduct & Engagement) Rules, 2020.

(Engaging Authority)

A copy of this memo is issued to:

- I. Shri/Smt/Ms.....
- II. PF of the candidate
- III. Engaging Authority
- IV. O/c / Spare.

[Annexure added to Gramin Dak Sevaks (Compassionate Engagement) Scheme, 2023 vide OM No.-17-01/2017-GDS dated 16.01.2024]

Annexure -XI

[To be obtained from the dependent GDS being appointed on compassionate ground in the cases where completion of verification reports in Terms of Note-2 and Note 3 below Clause 4 of the Scheme dated 14.06.2023 were condoned by the competent authority]

I _____ (name of the dependent) clearly understand and hereby undertake that subsequent to my engagement as GDS on compassionate grounds, in the event if anything adverse is noticed in the verification of education/caste/antecedent etc. in respect of Shri _____ (relation _____), my compassionate engagement as GDS is liable to be terminated in accordance with Clause 20 of the Gramin Dak Sevaks (Compassionate Engagement) Scheme, 2023.

Signature (with Date) _____

Name of the applicant _____

Relation with deceased GDS _____

Address _____

Chapter :23 CCS (Conduct) Rules, 1964

1.0. Introduction to CCS (Conduct) Rule, 1964

1.1 Introduction

Government servants occupy positions of public trust and are expected to maintain the highest standards of integrity, honesty, impartiality and devotion to duty. To regulate the conduct of Government employees both in their official and private lives, the Central Government has framed the Central Civil Services (Conduct) Rules, 1964. These Rules prescribe the standards of behaviour expected from Government servants and help maintain public confidence in Government administration.

For an Inspector Posts, knowledge of the Conduct Rules is essential as these Rules govern day-to-day behaviour, official dealings, financial transactions, political neutrality, property matters, public conduct and various other aspects of service life.

1.2 Constitutional Basis

The CCS (Conduct) Rules, 1964 derive their authority from **Article 309 of the Constitution of India**, which empowers the appropriate authority to regulate the recruitment and conditions of service of persons appointed to public services and posts under the Union or a State.

The Conduct Rules form an important part of the service conditions applicable to Central Government employees.

1.3 Evolution of the Conduct Rules

The need for a comprehensive code of conduct for Government servants was increasingly felt after Independence to ensure integrity and accountability in public administration.

The present **CCS (Conduct) Rules, 1964** were notified by the Government of India on **30 November 1964** and came into force from the same date.

The Rules have been amended from time to time to address emerging challenges and changing expectations from public servants.

1.4 Influence of the Santhanam Committee

A major impetus for strengthening vigilance and conduct standards came from the **Santhanam Committee on Prevention of Corruption**, constituted in 1962 under the chairmanship of Shri K. Santhanam. The Committee made several important recommendations for improving integrity in public service. Its recommendations contributed significantly to the development of vigilance administration and conduct standards in Government service.

Some important recommendations included:

- Strengthening anti-corruption mechanisms.
- Establishment of the Central Vigilance Commission (CVC).
- Strengthening departmental vigilance units.
- Enhancing the role of investigative agencies.
- Declaration of assets by Government servants.

- Framing a clear code of conduct for public servants.

1.5 Objectives of CCS (Conduct) Rules, 1964

The Conduct Rules aim to:

- Maintain integrity and honesty in Government service.
- Promote devotion to duty and professionalism.
- Ensure impartial and transparent administration.
- Prevent corruption and misuse of official position.
- Maintain public confidence in Government institutions.
- Regulate activities that may create conflicts of interest.
- Promote ethical standards in public service.

1.6 Applicability of the Rules

The CCS (Conduct) Rules, 1964 apply to most Central Government servants.

However, they do not apply to:

- Railway servants.
- Members of the All-India Services.
- Persons to whom separate conduct rules have been made applicable.
- Such categories of employees as may be specified by the President.
- Gramin Dak Sevak

Employees of the Department of Posts are generally governed by these Rules.

1.7 Importance for Inspector Posts

An Inspector Posts is required to supervise post offices, inspect records, investigate irregularities and guide officials on compliance with departmental rules. During service, an Inspector Posts may encounter issues relating to:

- Acceptance of gifts.
- Property transactions.
- Political activities.
- Confidential information.
- Outside employment.
- Financial dealings.
- Conduct unbecoming of a Government servant.
- Sexual harassment and workplace behaviour.

A sound understanding of the Conduct Rules enables an Inspector Posts to identify violations, advise officials correctly and ensure adherence to ethical standards.

1.8 Relationship with CCS (CCA) Rules, 1965

The CCS (Conduct) Rules and CCS (CCA) Rules are closely related but serve different purposes.

CCS (Conduct) Rules, 1964	CCS (CCA) Rules, 1965
Prescribe standards of conduct.	Prescribe disciplinary procedures.
Define what a Government servant should or should not do.	Provide action for misconduct.
Prevent misconduct.	Deal with misconduct after it occurs.
Lay down behavioural standards.	Lay down disciplinary processes and penalties.

In simple terms, violation of the Conduct Rules may lead to disciplinary action under the CCS (CCA) Rules, 1965.

1.9 Structure of the Conduct Rules

The CCS (Conduct) Rules contain provisions relating to:

- General standards of conduct.
- Political neutrality.
- Associations and demonstrations.
- Media and public statements.
- Confidentiality of information.
- Gifts and subscriptions.
- Private employment and business.
- Investments and financial dealings.
- Property transactions.
- Marriage and family obligations.
- Intoxicating drinks and drugs.
- Other ethical and behavioral standards.

2.0. Standards of Conduct of Government Servants (Rule 3)

2.1 Introduction

Rule 3 is the cornerstone of the CCS (Conduct) Rules, 1964. It lays down the fundamental standards of behaviour expected from every Government servant. Most cases of misconduct, whether involving negligence, lack of integrity, misuse of official position or unbecoming conduct, are ultimately linked to violations of Rule 3.

For an Inspector Posts, a sound understanding of Rule 3 is essential, as it forms the basis for assessing conduct, identifying irregularities and ensuring ethical administration in the Department of Posts.

2.2 General Standards of Conduct

Rule 3(1) provides that every Government servant shall at all times:

(a) Maintain Absolute Integrity

Integrity means honesty, uprightness and adherence to moral and ethical principles.

A Government servant should:

- Act honestly in official dealings.
- Avoid corruption and misuse of official position.
- Safeguard Government money and property.
- Refrain from obtaining personal benefits through official influence.

Examples

Good Conduct

- Correct accounting of Government money.
- Reporting irregularities noticed during inspection.

Misconduct

- Misappropriation of Government funds.
- Acceptance of illegal gratification.
- Falsification of records.

(b) Maintain Devotion to Duty

Devotion to duty implies sincere, diligent and efficient performance of official responsibilities.

A Government servant should:

- Perform duties promptly and efficiently.
- Follow rules and instructions.
- Attend office regularly.
- Protect Government interests.

Examples

Good Conduct

- Timely disposal of official work.
- Proper supervision of subordinate officials.

Misconduct

- Habitual negligence.
- Unauthorized absence.
- Failure to perform assigned duties.

(c) Do Nothing Unbecoming of a Government Servant

Government servants are expected to maintain dignity and propriety both inside and outside the workplace.

Conduct may be considered unbecoming if it:

- Lowers the image of Government service.
- Brings disrepute to the Department.
- Demonstrates lack of integrity or moral character.

Examples

- Misbehavior with customers.
- Public disorderly conduct.
- Abusive or offensive behavior.
- Actions adversely affecting the reputation of the Department.

2.3 Maintaining High Ethical Standards

Government servants should:

- Act impartially.
- Avoid favouritism.
- Exercise fairness in decision-making.
- Maintain transparency.
- Remain accountable for their actions.

Public confidence in Government institutions depends upon the ethical conduct of public servants.

2.4 Political Neutrality

Government servants serve the Government of the day irrespective of political affiliation. Therefore, they must remain politically neutral while performing official duties.

They should:

- Avoid political bias.
- Treat all citizens equally.
- Maintain objectivity in official work.

Detailed provisions relating to political activities are discussed in point 3 i.e. Political Activities, Associations, Demonstrations and Strikes.

2.5 Accountability and Responsibility

Every Government servant is accountable for decisions taken in the course of official duties.

This includes responsibility for:

- Proper use of Government resources.
- Compliance with rules and procedures.
- Accuracy of records.

- Effective supervision of subordinate officials.

Failure to exercise proper supervision may itself amount to misconduct.

2.6 Rule 3(2) - Responsibility of Supervisory Officers

A Government servant exercising supervisory authority shall take all possible steps to ensure:

- Integrity among subordinate officials.
- Devotion to duty by subordinates.
- Compliance with Government rules and instructions.

Importance for Inspector Posts:

An Inspector Posts functions primarily as a supervisory officer. Therefore, he is expected to:

- Conduct effective inspections.
- Detect irregularities promptly.
- Provide guidance to subordinate officials.
- Prevent frauds and losses.
- Ensure compliance with departmental rules.

Failure to supervise effectively may result in disciplinary action.

2.7 Rule 3(2A) - Accountability for Official Decisions

Every Government servant shall act in accordance with Government policies, rules and instructions and shall be accountable for decisions taken by him.

This provision emphasizes:

- Personal responsibility.
- Transparency in decision-making.
- Proper exercise of delegated powers.

2.8 Rule 3(2B) - Acting under Direction

A Government servant should normally exercise his own judgment while performing duties.

Where directions are received from a superior authority:

- The directions should ordinarily be in writing.
- Oral directions should be avoided.
- Oral instructions, if unavoidable, should be confirmed in writing as early as possible.

This provision promotes transparency and accountability.

2.9 Rule 3(2C) - Responsibility of Superior Officers

Superior officers shall not:

- Require subordinates to act in violation of rules.
- Issue instructions contrary to law.
- Abuse their official authority.

They are responsible for ensuring that instructions issued by them are lawful and proper.

2.10 Rule 3A - Promptness and Courtesy

Every Government servant shall:

- Act in a courteous manner.
- Maintain responsiveness in dealing with the public.
- Ensure timely disposal of work.

Postal Context:

Examples include:

- Prompt handling of public grievances.
- Courteous interaction with customers.
- Timely delivery of services.

2.11 Rule 3B - Observance of Government Policies

Government servants shall:

- Act in accordance with Government policies.
- Promote efficiency and transparency.
- Support implementation of Government programmes.

2.12 Rule 3C - Prevention of Sexual Harassment

Every Government servant shall refrain from any act of sexual harassment of any woman at the workplace.

Sexual harassment includes:

- Physical contact and advances.
- Demand or request for sexual favours.
- Sexually coloured remarks.
- Showing pornography.
- Any unwelcome physical, verbal or non-verbal conduct of a sexual nature.

This provision is discussed in detail in the separate chapter.

2.13 Common Violations of Rule 3 in the Department of Posts

Some frequently noticed violations include:

- Misappropriation of Government money.
- Unauthorized absence.
- Failure to maintain records.
- Negligent supervision.
- Delay in disposal of official work.
- Misuse of official position.
- Disrespectful behavior towards customers.
- Failure to follow departmental instructions.

2.14 Practical Illustrations

Illustration 1

A Sub Postmaster permits transactions without proper verification, resulting in financial loss.

Violation: Lack of devotion to duty and failure to maintain integrity.

Illustration 2

An Inspector Posts ignores serious irregularities noticed during inspection.

Violation: Failure of supervision and lack of devotion to duty.

Illustration 3

An official uses his position to obtain personal benefits from a customer.

Violation: Failure to maintain absolute integrity.

3.0. Political Activities, Associations, Demonstrations and Strikes

3.1 Introduction

Government servants are expected to serve the Government with impartiality, neutrality and objectivity. To maintain public confidence in the administration, Government servants are required to remain politically neutral and refrain from activities that may compromise their independence or affect the discharge of official duties.

Rules 5, 6 and 7 of the CCS (Conduct) Rules, 1964 regulate participation in political activities, joining of associations, demonstrations and strikes. These provisions are intended to preserve the neutrality, discipline and integrity of Government service.

3.2 Rule 5 - Taking Part in Politics and Elections

Rule 5 prohibits Government servants from taking part in political activities or associating themselves with political movements.

A Government servant shall not:

- Be a member of a political party.

- Associate with activities of a political party.
- Take part in political campaigns.
- Canvass or otherwise interfere with elections.
- Use official position to influence electoral outcomes.
- Display political bias while performing official duties.

Political Neutrality

Political neutrality is a fundamental principle of public service. Government servants are expected to serve the Government of the day irrespective of political ideology and must maintain impartiality in their official functions.

Examples

Permissible

- Casting one's vote in an election.
- Maintaining personal political opinions without public expression.

Not Permissible

- Campaigning for a candidate.
- Addressing political rallies.
- Distributing election material.
- Acting as an election agent of a political party.

3.3 Activities of Family Members

A Government servant should not permit members of his family to use his official position or influence for political purposes.

While family members are not governed by the CCS (Conduct) Rules, the Government servant must ensure that his official position is not misused in connection with their political activities.

3.4 Rule 6 - Joining of Associations

A Government servant shall not join or continue to be a member of any association whose activities are prejudicial to:

- The sovereignty and integrity of India.
- Public order.
- Decency or morality.

The restriction applies irrespective of whether the activities are conducted openly or indirectly.

Examples

Permissible

- Welfare associations.
- Cultural organizations.

- Sports clubs.
- Literary and educational societies.

Not Permissible

- Organizations promoting unlawful activities.
- Associations advocating violence.
- Groups acting against national interests.

3.5 Display of Posters and Notices

Government instructions emphasize that Government offices should not be used for displaying unauthorized posters, banners or notices that may affect official decorum or discipline.

3.6 Rule 7 - Demonstrations and Strikes

Rule 7 prohibits Government servants from:

(a) Participating in Certain Demonstrations

Government servants shall not participate in demonstrations that are prejudicial to:

- Sovereignty and integrity of India.
- Security of the State.
- Friendly relations with foreign States.
- Public order.
- Decency or morality.
- Administration of justice.

(b) Resorting to Strikes

A Government servant shall not:

- Resort to any form of strike.
- Abet or encourage a strike.
- Participate in coercive activities relating to service matters.
- Apply physical pressure or duress upon authorities.

3.7 Meaning of Strike

Government instructions have clarified that strike includes:

- Refusal to work.
- Stoppage of work.
- Slowing down of work.
- Mass casual leave intended to disrupt work.
- Organized boycott of official duties.

Thus, a strike need not always involve complete absence from duty.

3.8 Prohibition of Gherao and Coercive Activities

Government servants should not:

- Gherao public authorities.
- Intimidate officials.
- Obstruct office functioning.
- Use coercive methods for pursuing service demands.

Such activities are inconsistent with the discipline expected of Government servants.

3.9 Joint Representations and Service Matters

Government servants may submit representations regarding service matters through proper channels.

However, Government instructions emphasize that:

- Representations should be submitted in an orderly manner.
- Activities disruptive to discipline should be avoided.
- Collective action should not take the form of demonstrations or coercion.

3.10 Illustrative Cases

Case 1

A Postal Assistant publicly campaigns for a political candidate during an election.

Violation: Rule 5 - Taking Part in Politics and Elections.

Case 2

A group of employees organizes a mass casual leave programme to disrupt office functioning.

Violation: Rule 7 - Strike.

Case 3

An employee becomes a member of an organization engaged in activities prejudicial to public order.

Violation: Rule 6 - Joining of Associations.

Case 4

An official uses departmental social media groups to circulate political messages.

Violation: Rule 5 and principles of political neutrality.

4.0. Media, Public Statements and Official Information

4.1. Introduction

Government servants often come across sensitive information, policy matters and official records in the course of their duties. To ensure confidentiality, neutrality and public

confidence in Government administration, the CCS (Conduct) Rules, 1964 regulate dealings with the press, public statements, evidence before committees and communication of official information.

Rules 8 to 11 seek to balance the citizen's right to information with the Government servant's duty to protect official information and maintain discipline in public service.

4.2. Rule 8 - Connection with Press and Media

A Government servant shall not, except with the previous sanction of the Government:

- Conduct or participate in the editing of any newspaper or periodical publication.
- Engage in the management of newspapers, magazines or journals.
- Participate in the management of electronic media platforms.

The purpose of this restriction is to ensure impartiality and prevent conflicts between official duties and media activities.

Permissible Activities

A Government servant may:

- Contribute literary, artistic or scientific articles.
- Publish books or articles that do not violate Conduct Rules.
- Participate in approved educational, cultural or professional discussions.

Such activities should not involve disclosure of official information or criticism of Government policies.

4.3. Government Decisions under Rule 8

Government instructions clarify that:

- Participation in approved radio or television programmes may be permitted.
- Requests requiring permission should ordinarily be decided within 30 days.

4.4. Rule 9 - Criticism of Government

A Government servant shall not make any statement, public communication or publication that:

- Criticizes the policies of the Central Government or State Government.
- Criticizes actions of the Government in a manner inconsistent with official discipline.
- Adversely affects relations between the Central Government and State Governments.
- Brings disrepute to Government administration.

Objective

The Rule seeks to maintain:

- Political neutrality.

- Administrative discipline.
- Public confidence in Government institutions.

4.5. Social Media and Public Platforms

Although the CCS (Conduct) Rules were framed before the advent of social media, the principles of Rules 8, 9 and 11 apply equally to modern communication platforms.

Government servants should exercise caution while using:

- Facebook
- X (formerly Twitter)
- Instagram
- YouTube
- WhatsApp groups
- Blogs and online forums

They should avoid:

- Posting confidential information.
- Public criticism of Government policies.
- Political campaigning.
- Circulation of unverified official information.

4.6. Rule 10 - Evidence before Committees or Authorities

A Government servant shall not, except with the previous sanction of the Government, give evidence before any person, committee or authority investigating any matter connected with Government affairs.

Exceptions

Previous sanction is generally not required when:

- Giving evidence before a judicial authority.
- Appearing in a departmental inquiry.
- Appearing before an authority appointed by Government.
- Representing recognized service associations before authorized bodies.

4.7. Rule 11 - Communication of Official Information

Rule 11 recognizes that Government servants may be required to communicate information in the course of their official duties. Accordingly, every Government servant shall, in good faith, communicate information to a person in accordance with the provisions of the Right to Information Act, 2005 and the rules made thereunder.

At the same time, a Government servant shall not, except in accordance with any general or special order of the Government or in the bona fide discharge of official duties, communicate directly or indirectly:

- Any official document or part thereof;
- Any classified information; or
- Any information obtained in the course of official duties,

to any Government servant or other person who is not authorized to receive such information.

Thus, Rule 11 seeks to balance transparency under the RTI Act with the obligation to protect official and classified information.

4.8. Protection of Official and Classified Information

Every Government servant is responsible for safeguarding official records and information entrusted to him. Particular care should be exercised in handling:

- Confidential files and reports;
- Official correspondence;
- Vigilance and disciplinary records;
- Personnel records;
- Financial and accounting records;
- Classified documents and information;
- Electronic records and digital data.

Information should be disclosed only to persons authorized to receive it and in accordance with the applicable rules and instructions.

4.9. Departmental Context

In the Department of Posts, unauthorized disclosure may involve:

- Savings Bank account information;
- Customer and Aadhaar-related data;
- Inspection and investigation reports;
- Vigilance records;
- Recruitment and examination records;
- Passwords, login credentials and system-related information;
- Confidential departmental communications.

While information may be disclosed in accordance with the Right to Information Act, 2005 or other lawful authority, disclosure of official documents or classified information to unauthorized persons may constitute misconduct and may attract disciplinary action under the CCS (CCA) Rules, 1965.

4.10. Role of Inspector Posts

An Inspector Posts frequently handles sensitive information relating to:

- Inspections.
- Investigations.

- Vigilance matters.
- Customer complaints.
- Personnel administration.

Therefore, an Inspector Posts should:

- Maintain confidentiality.
- Exercise caution in communications.
- Avoid unauthorized sharing of records.
- Ensure proper custody of official documents.
- Guide subordinate officials regarding information security.

4.11. Illustrative Cases

Case 1

A Government servant publishes a social media post criticizing Government policy in his official capacity.

Violation: Rule 9 - Criticism of Government.

Case 2

An employee shares confidential inspection findings with unauthorized persons.

Violation: Rule 11 - Unauthorized Communication of Information.

Case 3

An official participates in the management of a newspaper without Government sanction.

Violation: Rule 8 - Connection with Press and Media.

Case 4

A postal official forwards customer account details through an unofficial messaging platform.

Violation: Rule 11 and breach of confidentiality.

5.0. Gifts, Subscriptions and Public Honours

5.1 Introduction

Government servants are expected to maintain integrity, impartiality and transparency in all official dealings. Acceptance of gifts, collection of subscriptions and public demonstrations in honour of Government servants may create actual or perceived conflicts of interest and may adversely affect public confidence in Government administration.

Rules 12, 13, 13A and 14 of the CCS (Conduct) Rules, 1964 regulate these matters and seek to ensure that Government servants remain free from undue influence and maintain the highest standards of integrity.

5.2 Rule 12 - Subscriptions

A Government servant shall not, except with the previous sanction of the Government or of the prescribed authority, ask for or accept contributions or otherwise associate himself with the raising of any funds or collections in cash or in kind in pursuance of any object whatsoever.

Purpose of the Rule

The Rule seeks to prevent:

- Misuse of official position for collection of funds.
- Pressure on subordinates or members of the public.
- Collection of money in the name of Government service.
- Possibility of favoritism or undue influence.

Examples

Permissible

- Collection made under Government orders.
- Activities specifically authorized by the competent authority.

Not Permissible

- Collecting money from colleagues without approval.
- Seeking donations from customers or contractors.
- Raising funds using official influence.

5.3 Rule 13 - Gifts

Acceptance of gifts by Government servants is regulated because gifts may influence, or appear to influence, official decisions.

A Government servant shall not accept or permit any member of his family or any other person acting on his behalf to accept gifts except in accordance with the provisions of the Rule.

Meaning of Gift

The term "gift" includes:

- Free transport.
- Free boarding or lodging.
- Any pecuniary advantage.
- Any service or benefit provided free of cost or at concessional rates.

However, casual meals, social hospitality and ordinary courtesies of a social nature generally do not constitute gifts.

5.4 Gifts from Near Relatives and Personal Friends

Government servants may accept gifts from:

- Near relatives; and
 - Personal friends having no official dealings with them,
- on occasions such as:

- Weddings.
- Anniversaries.
- Religious functions.
- Other special occasions.

Such acceptance should not give rise to any suspicion of official favour or influence.

5.5 Gifts from Persons Having Official Dealings

Particular caution is required in respect of gifts offered by:

- Contractors.
- Suppliers.
- Business entities.
- Customers.
- Persons having official dealings with the Government servant.

Acceptance of gifts from such persons may amount to misconduct and may raise questions regarding integrity and impartiality.

5.6 Acceptance of Gifts on Special Occasions

On occasions such as weddings, anniversaries, funerals or religious functions, where the making of gifts is in conformity with prevailing social and religious practices, a Government servant may accept gifts from near relatives or personal friends having no official dealings with him.

However, a report to the Government/competent authority is required if the value of the gift exceeds:

Category of Post	Value exceeding which reporting is required
Group 'A'	₹25,000
Group 'B'	₹15,000
Group 'C'	₹7,500

(Subject to amendments issued by the Government from time to time.)

Gifts from Persons Other Than Near Relatives or Personal Friends

In cases other than those mentioned above, a Government servant shall not accept any gift without the sanction of the Government if the value exceeds:

Category of Post	Value exceeding which prior sanction is required
Group 'A' or Group 'B'	₹5,000
Group 'C'	₹2,000

(Subject to amendments issued by the Government from time to time.)

Important Points

- Casual meals, lifts and ordinary social hospitality are not treated as gifts.
- Government servants should not accept lavish or frequent hospitality from individuals, firms or organizations having official dealings with them.
- Gifts should never influence, or appear to influence, official decisions.
- Whenever in doubt, the matter should be reported to the competent authority and guidance obtained.

5.7 Rule 13A - Dowry

No Government servant shall:

- Give or take dowry; or
- Abet the giving or taking of dowry.

The term "dowry" has the same meaning as assigned under the Dowry Prohibition Act, 1961.

The Rule reflects the Government's commitment towards eliminating the social evil of dowry and promoting gender equality.

5.8 Rule 14 - Public Demonstrations in Honour of Government Servants

A Government servant shall not, except with the previous sanction of the Government:

- Receive any complimentary or valedictory address; or
- Participate in any public demonstration organized in his honour.

Purpose of the Rule:

The Rule seeks to:

- Preserve official dignity.
- Avoid personality-based publicity.
- Prevent misuse of official position.
- Maintain neutrality and objectivity in public service.

Additional Government Instructions:

Government instructions further provide that:

- No pressure or influence of any kind shall be exercised on a Government servant to induce him to contribute towards any farewell entertainment of a substantially private or informal character.
- Collection of subscriptions from Group 'C' officials and Multi-Tasking Staff (MTS) under any circumstances for the entertainment, felicitation or honour of a Government servant not belonging to Group 'C' or MTS is prohibited.
- Participation in farewell functions and contributions thereto should always be voluntary and free from any form of coercion or undue influence.

Acceptance of Awards from Private Bodies:

Government servants may accept awards instituted by private bodies, institutions or organizations only with the prior approval of the competent authority.

The competent authority for acceptance of such awards is ordinarily the Secretary of the concerned Ministry/Department. In the case of Secretaries to the Government of India and officers of equivalent rank, the competent authority is the Cabinet Secretary.

Approval for acceptance of awards from private bodies should normally be granted only in exceptional circumstances and subject to the following conditions:

- The award should not contain any monetary component in the form of cash, gifts, facilities or other pecuniary benefits.
- The credentials, reputation and antecedents of the private body, institution or organization conferring the award should be beyond doubt and unimpeachable.

Government servants should exercise due caution before accepting awards, honours or public recognitions from private organizations to avoid any actual or perceived conflict of interest.

5.9 Exceptions

The Rule does not ordinarily apply to:

- Farewell functions arranged within the office.
- Routine retirement functions.
- Ceremonial functions organized with proper approval.
- Officially sanctioned events.

However, officers should ensure that such events remain dignified and consistent with Government instructions.

6.0. Private Employment, Trade and Other Activities

6.1 Introduction

Government servants are expected to devote their full time and attention to public service and avoid activities that may create conflicts of interest or adversely affect the discharge of official duties. Rule 15 and Rule 15A of the CCS (Conduct) Rules, 1964 regulate private employment, trade, business activities and the use of Government accommodation.

6.2 Rule 15 - Private Trade or Employment

A Government servant shall not, except with the previous sanction of the Government:

- Engage directly or indirectly in any trade or business.
- Undertake private employment.
- Accept remunerative work inconsistent with official duties.
- Associate with activities that may result in conflict of interest.

The primary responsibility of a Government servant is the efficient discharge of official duties.

6.3 Activities Generally Permissible

Subject to the Conduct Rules and departmental instructions, a Government servant may engage in:

- Literary, artistic and scientific activities.
- Sports and cultural activities.
- Social and charitable work.
- Academic pursuits and educational courses outside office hours.

Government instructions clarify that joining educational institutions or pursuing higher studies outside office hours is generally permissible, provided official duties are not adversely affected. Prior permission may be prescribed by the administrative authority.

6.4 Part-Time Employment and Lectureship

Government servants should not ordinarily accept regular part-time employment, even outside office hours, as it may affect efficiency and devotion to duty.

Part-time lectureship and similar remunerative assignments are treated as regular remunerative occupations and require sanction under Rule 15.

Participation in seminars, academic discussions and occasional educational activities may be permitted subject to applicable instructions.

6.5 Social Service and Voluntary Activities

Government instructions encourage participation in social service activities that contribute to public welfare.

Accordingly, participation in Shramdan programmes organized by Government Departments or Bharat Sevak Samaj is generally permissible, provided such participation does not interfere with official duties.

Government servants may also participate in charitable, educational, cultural and welfare activities consistent with the Conduct Rules.

6.6 Insurance Agency and Commission-Based Activities

A Government servant shall not:

- Act as an insurance agent.
- Engage in commission-based business activities.
- Canvass for any insurance agency or commission agency.

Government instructions further provide that canvassing in support of the business of an insurance agency, commission agency or similar business owned or managed by a spouse or any other family member is also prohibited.

6.7 Holding Elective Office

Under Rule 15(1)(c), a Government servant shall not, except with the previous sanction of the Government:

- Hold an elective office; or

- Canvass for a candidate for an elective office in any body, whether incorporated or not.

Government instructions provide that permission may be granted subject to prescribed conditions. At present, such permission is ordinarily limited to a maximum of two terms or five years, whichever is earlier.

The Government must be satisfied that the outside responsibilities will not interfere with the discharge of official duties. (Detail Memo can be obtained from https://documents.doptcirculars.nic.in/D2/D02est/11013_1_2016_05082019_English_hKi7s.pdf)

6.8 Rule 15A - Government Accommodation

A Government servant shall not:

- Sub-let Government accommodation.
- Permit unauthorized occupation of Government accommodation.
- Use Government accommodation for commercial purposes.
- Continue unauthorized occupation after cancellation of allotment.

Government accommodation is provided for official residential purposes and must be used strictly in accordance with the applicable rules.

6.9 Consequences of Unauthorized Subletting

Unauthorized subletting of Government accommodation is viewed seriously.

The Supreme Court has observed that subletting Government accommodation for pecuniary gain constitutes grave misconduct. Such cases may attract disciplinary proceedings under the CCS (CCA) Rules, 1965 in addition to action under the accommodation rules.

6.10 Departmental Context

Examples requiring caution include:

- Running an online business while in Government service.
- Acting as an insurance agent other than Postal Life Insurance.
- Managing a business in the name of a spouse or family member.
- Conducting paid coaching classes without approval.
- Contesting elections in cooperative societies or associations without prior sanction.
- Using Government quarters for commercial purposes.
- Undertaking regular remunerative employment outside office hours.

Whenever doubt exists regarding the permissibility of an activity, guidance should be obtained from the competent authority.

7.0. Financial Conduct, Investments and Property Transactions

7.1 Introduction

Financial integrity is an essential component of public service. Government servants are expected to manage their financial affairs in a manner that is transparent, honest and beyond suspicion. Rules 16, 17, 18 and 18A of the CCS (Conduct) Rules, 1964 regulate investments, borrowing, lending, insolvency and transactions relating to movable and immovable property.

These provisions seek to prevent conflicts of interest, discourage speculative activities and ensure that assets and financial dealings of Government servants remain transparent and accountable.

7.2 Rule 16 - Investments, Lending and Borrowing

A Government servant shall manage his financial affairs in a prudent manner and avoid transactions that may compromise his integrity or official position.

The Rule regulates:

- Speculative investments.
- Lending and borrowing of money.
- Financial dealings with persons having official dealings.
- Investments likely to create conflicts of interest.

The objective is to ensure that private financial interests do not influence official decisions.

7.3 Speculation in Shares and Investments

A Government servant shall not speculate in any stock, share or other investment. Frequent purchase and sale of shares, securities or other investments may be treated as speculation under the Rules.

However, occasional investments made through authorized stock brokers, recognized exchanges or other lawful investment channels are permissible.

7.4 Financial Dealings with Persons Having Official Dealings

Government servants should avoid financial transactions that may create actual or perceived conflicts of interest.

Particular caution is required in dealings with:

- Contractors.
- Suppliers.
- Vendors.
- Service providers.
- Persons whose work is handled by the Government servant.

Financial transactions with such persons may attract scrutiny and may require prior sanction wherever prescribed.

7.5 Rule 17 - Insolvency and Habitual Indebtedness

A Government servant shall manage his financial affairs responsibly and avoid becoming habitually indebted.

If a Government servant is adjudged insolvent or becomes involved in financial circumstances indicating serious indebtedness, he may be required to explain the circumstances to the competent authority. Habitual indebtedness may adversely affect the credibility and integrity expected of a public servant.

7.6 Rule 18 - Movable and Immovable Property

Rule 18 requires transparency in the acquisition, disposal and possession of property by Government servants.

The Rule covers:

- Purchase and sale of property.
- Gifts of property.
- Mortgages.
- Leases.
- Loans.
- Investments.
- Movable and immovable assets held in the name of the Government servant or, where applicable, family members.

The Government may also require a Government servant to furnish a complete statement of assets and liabilities at any time and explain the source from which such property was acquired.

7.7 Transactions in Immovable Property

Immovable property includes:

- Land.
- House.
- Flat.
- Building.
- Plot.
- Property acquired through purchase, inheritance, gift, mortgage or lease.

A Government servant is required to give prior intimation before entering into a transaction relating to immovable property.

Where the transaction is with a person having official dealings with the Government servant, prior sanction of the prescribed authority is required.

A Government servant shall intimate the prescribed authority within one month of incurring expenditure on minor construction, renovation, addition, alteration or repair of an immovable property owned by him, if such expenditure exceeds two months' Basic Pay. However, where the purchase of materials or the award of a contract for such work is made

with a person having official dealings with the Government servant, prior sanction of the prescribed authority shall be obtained irrespective of the amount involved.

7.8 Transactions in Movable Property

Movable property includes:

- Motor vehicles.
- Jewellery.
- Valuable articles.
- Shares and securities.
- Debentures.
- Mutual fund investments.
- Loans advanced or taken.
- Other valuable movable assets.

A Government servant shall report transactions in movable property where the value exceeds the monetary limit prescribed under Rule 18(3).

Where the transaction is with a person having official dealings with the Government servant, prior sanction is required.

7.9 Monetary Limits and Reporting Requirements

Rule 18 at a Glance:

Nature of Transaction	Requirement
Movable property exceeding two months' Basic Pay	Intimation to prescribed authority within one month from the date of transaction
Movable property transaction with a person having official dealings	Prior sanction
Immovable property transaction	Prior Intimation
Immovable property transaction with a person having official dealings	Prior sanction
Minor construction, addition, alteration or repair of immovable property involving expenditure exceeding two months' Basic Pay	Intimation within one month of incurring the expenditure
Minor construction, addition, alteration or repair where the material purchase or contract is with a person having official dealings with the Government servant	Prior sanction, irrespective of the amount involved

(For detail instruction please refer memo available at

https://documents.doptcirculars.nic.in/D2/D02est/OM_17122018NBDjo.PDF)

7.10 Shares, Securities and Mutual Funds

Investments in shares, securities, debentures and mutual funds are permissible subject to the Conduct Rules.

However, if the total value of transactions in:

- Shares,

- Securities,
- Debentures, or
- Mutual Funds

during a calendar year exceeds **six months' Basic Pay**, an intimation in the prescribed format is required to be submitted to the prescribed authority by **31 January of the following year**.

This requirement is in addition to any reporting obligation arising from an individual transaction under Rule 18(3). (For detail instruction please refer memo available at https://documents.doptcirculars.nic.in/D2/D02est/PDF_1_20190207153559208uhJc1.pdf)

7.11 Annual Immovable Property Return (IPR)

Every Group 'A' and Group 'B' officer is required to submit an Annual Immovable Property Return (IPR).

The return should contain particulars of:

- Property owned.
- Property inherited.
- Property acquired.
- Property held in the name of family members where disclosure is required.

The objective is to ensure transparency and facilitate vigilance scrutiny whenever necessary.

7.12 Rule 18A - Foreign Property and Foreign Transactions

Rule 18A regulates transactions involving:

- Immovable property situated outside India.
- Transactions with foreign Governments.
- Transactions with foreign organizations.
- Transactions with foreign nationals.

Government servants should ensure strict compliance with the reporting and sanction requirements applicable to such transactions.

8.0. Personal Conduct and Family Obligations

8.1 Introduction

Government servants are expected to maintain high standards of personal conduct both within and outside the workplace. Certain personal actions may affect the dignity of public service, public confidence in Government administration or the ability of an officer to discharge official duties impartially.

Rules 19 to 22A of the CCS (Conduct) Rules, 1964 regulate matters relating to vindication of official acts, outside influence, marriage, intoxicating drinks and drugs and employment of children.

8.2 Rule 19 - Vindication of Acts and Character of Government Servants

A Government servant shall not, except with the previous sanction of the Government, seek redress in a court of law or through the press for personal grievances arising out of official actions.

However, where a Government servant has been subjected to defamatory attacks or false allegations in respect of official acts performed in the discharge of official duties, the Government may permit appropriate action for vindication of his conduct.

Purpose of the Rule

The Rule seeks to:

- Protect the dignity of public administration.
- Prevent unnecessary public controversies.
- Ensure that official matters are handled through proper channels.

8.3 Rule 20 - Canvassing and Outside Influence

No Government servant shall bring or attempt to bring any political or other outside influence to bear upon any superior authority in respect of any matter pertaining to his service.

Examples

A Government servant should not:

- Seek intervention of politicians in service matters.
- Use influence of public representatives for transfer, posting or promotion.
- Obtain recommendations from influential persons to secure official favours.

Departmental Context

Common examples include:

- Recommendation for transfer.
- Request for posting to a particular station through outside influence.
- Seeking favourable treatment in disciplinary proceedings.

Such actions are viewed seriously and may amount to misconduct.

8.4 Rule 21 - Marriage

A Government servant having a spouse living shall not enter into or contract another marriage without obtaining permission as permitted under the applicable personal law.

Similarly, no Government servant shall marry a person who already has a spouse living, except where such marriage is permissible under the applicable personal law and permission has been obtained.

8.5 Rule 22 - Consumption of Intoxicating Drinks and Drugs

A Government servant shall:

- Strictly observe the laws relating to intoxicating drinks and drugs.
- Not be under the influence of intoxicating drinks or drugs while on duty.
- Not appear in a public place in a state of intoxication.

- Not consume intoxicants in a manner affecting official duties or public conduct.

Departmental Context

Reporting for duty, inspection, training, public interaction or official meetings while under the influence of alcohol may invite disciplinary action.

8.6 Rule 22A - Employment of Children

No Government servant shall employ any child below the age prescribed under the Child and Adolescent Labour (Prohibition and Regulation) Act, 1986 in any domestic work or other employment.

The Rule reflects the Government's commitment towards elimination of child labour and protection of children's rights.

Illustrative Examples

Prohibited employment includes:

- Domestic servants below the prescribed age.
- Household helpers who are children.
- Employment of children in commercial activities.

Violation may attract both disciplinary action and action under the relevant law.

8.7 Illustrative Cases

Case 1

An official requests a Member of Parliament to influence his transfer request.

Issue: Violation of Rule 20 - Outside Influence.

Case 2

A Government servant enters into a second marriage while the first spouse is living and without the necessary permission.

Issue: Violation of Rule 21.

Case 3

An employee reports for duty in an intoxicated condition.

Issue: Violation of Rule 22.

Case 4

A Government servant employs a child as a domestic helper.

Issue: Violation of Rule 22A.

9.0. Miscellaneous Provisions

9.1 Introduction

The CCS (Conduct) Rules, 1964 contain certain miscellaneous provisions relating to interpretation of the Rules, delegation of powers and continuation of actions taken under

earlier rules. These provisions facilitate the effective administration and implementation of the Conduct Rules.

9.2 Rule 23 - Interpretation

If any question arises regarding the interpretation of any provision of the CCS (Conduct) Rules, 1964, the decision of the Central Government shall be final.

9.3 Rule 24 - Delegation of Powers

The Central Government may, by general or special order, delegate powers under the CCS (Conduct) Rules to specified authorities for efficient administration and disposal of cases.

9.4 Rule 25 - Repeal and Savings

The CCS (Conduct) Rules, 1964 replaced the earlier Conduct Rules. However, actions taken and orders issued under the previous rules remain valid to the extent they are not inconsistent with the CCS (Conduct) Rules, 1964.

The CCS (Conduct) Rules, 1964 prescribe the standards of integrity, devotion to duty, impartiality and ethical behaviour expected from every Government servant. Compliance with these Rules not only promotes discipline and accountability in public service but also strengthens public confidence in Government institutions. Every Inspector Posts should be familiar with these provisions and apply them in both official duties and personal conduct to uphold the reputation and credibility of the Department of Posts.

Chapter :24 CCS (CCA) Rules, Disciplinary Proceedings & Rule 14

1.0 CCS (CCA) Rules, Disciplinary Proceedings & Rule 14

1.1 Introduction

The Central Civil Services (Classification, Control and Appeal) Rules, 1965 [CCS (CCA) Rules] provide the framework for maintaining discipline and accountability in Government service. These rules prescribe the procedures for disciplinary action, suspension, penalties, appeals and review, while ensuring fair treatment of Government servants in accordance with the principles of natural justice.

1.2 Concept of Discipline in Government Service

Discipline is the cornerstone of an efficient public service. Government servants are expected to perform their duties with integrity, responsibility and dedication. Disciplinary proceedings help maintain discipline, ensure accountability, protect public interest and address misconduct. Their purpose is not only to punish wrongdoing but also to promote corrective behavior and uphold public confidence in Government administration.

1.3 Objectives of CCS (CCA) Rules, 1965

The CCS (CCA) Rules aim to provide a comprehensive framework for disciplinary administration in Government service. The rules classify services and posts, identify competent disciplinary authorities, prescribe procedures for disciplinary action, define penalties and establish mechanisms for appeal, revision and review. They also ensure fair treatment of employees and uphold the principles of natural justice while maintaining administrative efficiency and accountability.

1.4 Relationship between CCS (Conduct) Rules and CCS (CCA) Rules

The CCS (Conduct) Rules, 1964 and CCS (CCA) Rules, 1965 complement each other. The Conduct Rules prescribe the standards of behavior expected from Government servants and regulate matters such as integrity, political activities, gifts and property transactions. The CCS (CCA) Rules, on the other hand, prescribe the procedure to be followed when these standards are violated. In simple terms, the Conduct Rules specify how Government servants should behave, whereas the CCS (CCA) Rules specify the disciplinary process to be followed in cases of misconduct.

1.5 Importance of CCS (CCA) Rules in the Department of Posts

The Department of Posts handles a wide range of public services involving financial transactions, mail operations, insurance services and citizen-centric schemes. Given the nature of these activities, instances of misconduct such as misappropriation of funds, fraud, negligence, unauthorized absence, or violation of departmental instructions may arise. The CCS (CCA) Rules provide the legal and procedural framework for dealing with such cases in a fair, transparent and accountable manner, thereby protecting both public interest and employee rights.

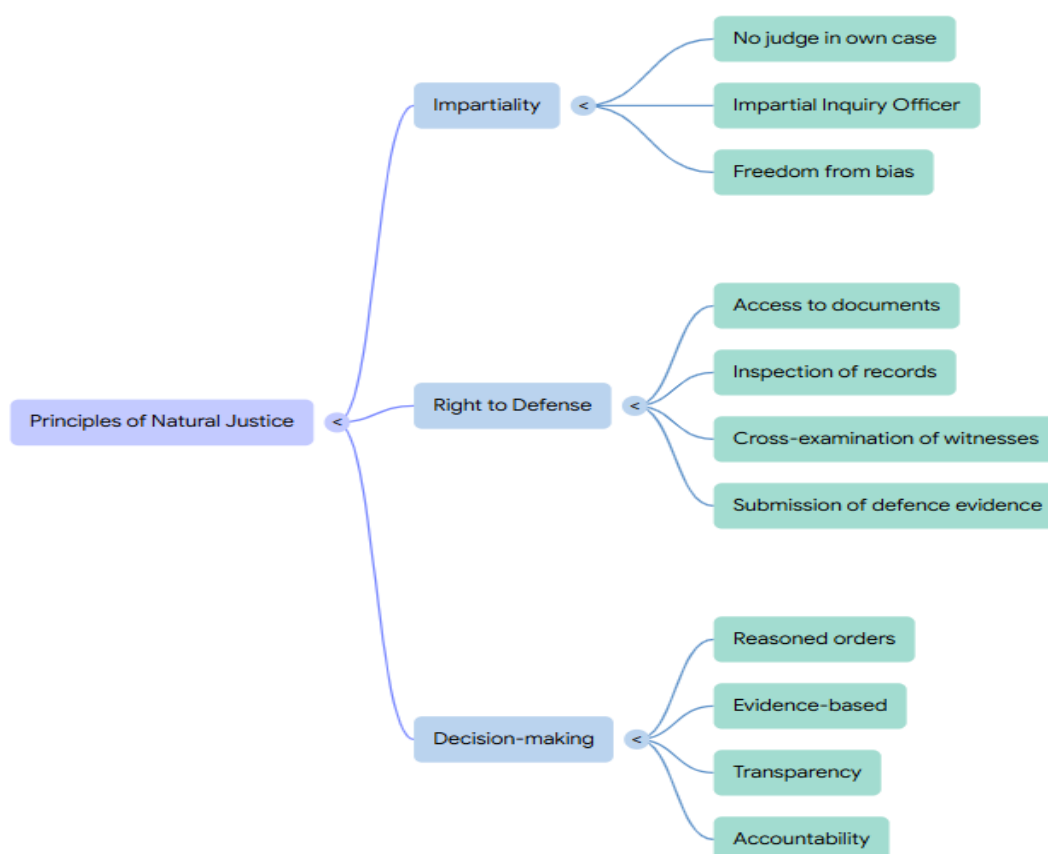
1.6 Role of Inspector Posts in Disciplinary Administration

An Inspector Posts plays a vital role in disciplinary administration and often acts as a supervisory officer, investigating officer, presenting officer, inquiry officer, witness, or custodian of records. As Inspectors frequently detect irregularities during inspections of Post Offices, Branch Offices, Mail Offices and Savings Bank operations, they must possess a thorough understanding of the CCS (CCA) Rules, principles of natural justice, inquiry

procedures and documentation requirements. Sound knowledge of these areas is essential for handling disciplinary matters effectively and lawfully.

1.7 Principles of Natural Justice

The CCS (CCA) Rules are founded on the principles of natural justice, which ensure fairness in disciplinary proceedings. These principles require that no person should be a judge in his own case and that the Inquiry Officer must remain impartial and free from bias. The charged employee must be given a reasonable opportunity to defend himself through access to relevant documents, inspection of records, cross-examination of witnesses and submission of defence evidence. Further, all disciplinary orders must be reasoned and based on evidence, ensuring transparency, fairness and accountability in decision-making.



2.0 RULE-WISE DIGEST OF CCS (CCA) RULES, 1965

2.1 Introduction

For ease of understanding and reference, a rule-wise list of the CCS (CCA) Rules, 1965 is given below. This overview familiarizes trainees with the structure and scope of the Rules before studying the provisions in detail.

PART I - PRELIMINARY

Rule 1 - Short Title and Commencement

Rule 2 - Interpretation

Rule 3 – Application

PART II - CLASSIFICATION

Rule 4 - Classification of Services

Rule 5 - Constitution of Central Civil Services

Rule 6 - Classification of Posts

Rule 6A - Interpretation of Old Classifications

Rule 7 - General Central Service

PART III - APPOINTING AUTHORITIES

Rule 8 - Appointments to Group A Services and Posts

Rule 9 - Appointments to Other Services and Posts

PART IV - SUSPENSION

Rule 10 – Suspension

PART V - PENALTIES AND DISCIPLINARY AUTHORITIES

Rule 11 - Penalties

Rule 12 - Disciplinary Authorities

Rule 13 - Authority to Institute Proceedings

PART VI - PROCEDURE FOR IMPOSING PENALTIES

Rule 14 - Procedure for Imposing Major Penalties

Rule 15 - Action on Inquiry Report

Rule 16 - Procedure for Imposing Minor Penalties

Rule 17 - Communication of Orders

Rule 18 - Common Proceedings

Rule 19 - Special Procedure in Certain Cases

Rule 20 - Officers Lent to State Governments, etc.

Rule 21 - Officers Borrowed from State Governments, etc.

PART VII - APPEALS

Rule 22 - Orders Against Which No Appeal Lies

Rule 23 - Orders Against Which Appeal Lies

Rule 24 - Appellate Authority

Rule 25 - Period of Limitation for Appeals

Rule 26 - Form and Contents of Appeal

Rule 27 - Consideration of Appeal

Rule 28 - Implementation of Appellate Orders

PART VIII - REVISION AND REVIEW

Rule 29 - Revision

Rule 29A - Review

PART IX - MISCELLANEOUS

Rule 30 - Service of Orders, Notices, etc.

Rule 31 - Power to Relax Time Limit and Condonation of Delay

Rule 32 - Omitted

Rule 33 - Transitory Provisions

Rule 34 - Repeal and Saving

Rule 35 - Removal of Doubts

3.0 Classification, Appointing Authority and Disciplinary Authority

3.1. Introduction

Efficient personnel administration requires a clear understanding of the classification of services and posts and the authorities responsible for appointment and disciplinary control. The CCS (CCA) Rules, 1965 provide the framework for classification of services and identify the authorities competent to make appointments, institute disciplinary proceedings and impose penalties.

An Inspector Posts is expected to be familiar with these concepts, as disciplinary cases often involve determination of the competent authority at various stages. Any mistake in identifying the competent authority may render disciplinary proceedings invalid.

3.2. Classification of Services

Under Rule 4 of the CCS (CCA) Rules, 1965, the Civil Services of the Union are classified into:

1. Central Civil Services, Group 'A'
2. Central Civil Services, Group 'B'
3. Central Civil Services, Group 'C'

If a service consists of more than one grade, different grades may be included in different groups.

Importance

Classification determines:

- Status of the employee.
- Appointing Authority.
- Disciplinary Authority.
- Appellate Authority.
- Promotional hierarchy.
- Other service-related matters.

3.3. Classification of Posts

Under Rule 6 of the CCS (CCA) Rules, 1965, Civil Posts under the Union are classified by the President through a general or special order.

Presently, classification is linked to the Pay Matrix levels prescribed under the CCS (Revised Pay) Rules, 2016 as follows:

Group	Pay Matrix Level
Group 'A'	Level 10 to Level 18
Group 'B'	Level 6 to Level 9
Group 'C'	Level 1 to Level 5

Level means the level specified in the Pay Matrix contained in Part A of the Schedule to the CCS (Revised Pay) Rules, 2016.

Examples in Department of Posts

Group	Examples
Group 'A'	Indian Postal Service (IPoS) Officers
Group 'B'	Assistant Superintendent Posts (ASP), Inspector Posts (IP), HSG
Group 'C'	Postal Assistants, Sorting Assistants, Postmen, Mail Guards and Multi-Tasking Staff (MTS)

Importance

Classification of posts determines:

- Appointing Authority.
- Disciplinary Authority.
- Appellate Authority.
- Competent authority for disciplinary proceedings.

3.4. Appointing Authority

Meaning: Rule 2 defines Appointing Authority as the authority empowered to make appointments to a service, grade or post, or the authority that actually appointed the Government servant, whichever is the highest authority.

Importance of Appointing Authority

The concept is important because:

- Suspension powers are linked to the Appointing Authority.
- Certain major penalties cannot ordinarily be imposed by an authority subordinate to the Appointing Authority.
- Several service matters depend upon the Appointing Authority.

Appointments under CCS (CCA) Rules

Group 'A' Posts

Appointments to Group 'A' services and posts are made by the President or by an authority to whom such powers have been delegated.

Group 'B', 'C' and Other Posts

Appointments are made by authorities specified in the relevant Recruitment Rules, Schedule or by authorities empowered by the competent authority.

3.5. Disciplinary Authority

Meaning: A Disciplinary Authority is the authority competent under the CCS (CCA) Rules to impose one or more of the penalties specified in Rule 11.

Functions of Disciplinary Authority

The Disciplinary Authority may:

- Initiate disciplinary proceedings.
- Issue charge sheets.
- Appoint Inquiry Officer and Presenting Officer.
- Examine inquiry reports.
- Impose penalties.
- Drop proceedings where justified.

Important Notes

- The President may impose any penalty on any Government servant.
- Authorities specified in the Schedule may impose penalties within their jurisdiction.
- Proceedings initiated or penalties imposed by an incompetent authority are liable to be set aside.
- An officer merely holding current charge should not ordinarily exercise statutory disciplinary powers.

3.6. Relationship between Appointing Authority and Disciplinary Authority

The Appointing Authority and Disciplinary Authority may or may not be the same authority.

Important Principles

1. The President may impose any penalty on any Government servant.
2. Penalties may be imposed by authorities specified in the Schedule or empowered by the President.
3. Major penalties such as compulsory retirement, removal from service and dismissal from service cannot ordinarily be imposed by an authority subordinate to the Appointing Authority.

Illustration

If a Postal Assistant was appointed by the Superintendent of Post Offices, a major penalty such as removal or dismissal cannot ordinarily be imposed by an authority subordinate to the Superintendent.

3.7. Authority to Institute Disciplinary Proceedings

Rule 13 deals with institution of disciplinary proceedings.

Authorities Competent to Institute Proceedings

The following authorities may institute disciplinary proceedings:

- The President.
- Any authority empowered by the President.
- The competent Disciplinary Authority.

Important Point

An authority competent to impose only minor penalties may institute disciplinary proceedings for a major penalty even though it may not be competent to impose the final major penalty itself. This principle is frequently applied in departmental administration.

3.8. Common Mistakes in Determining Competent Authority

The following mistakes are frequently noticed:

1. Confusing Appointing Authority with Disciplinary Authority.
2. Issuing charge sheets without verifying competency.
3. Imposition of major penalty by an authority subordinate to the Appointing Authority.
4. Failure to identify the proper Appellate Authority.
5. Processing disciplinary cases without consulting relevant delegation orders.
6. Assuming that every supervisory officer is a Disciplinary Authority.

Such mistakes often result in disciplinary orders being challenged before courts and tribunals.

General understanding of disciplinary authority under Department of Posts

Note: The Schedule of Disciplinary and Appellate Authorities can be accessed from below link.

https://drive.google.com/file/d/1svHn4SBLIFBdOr4_ohdWzybhwFTer3vM/view?usp=drive_link

4.0 Suspension (Rule 10)

4.1 Introduction

Suspension is an executive action by which a Government servant is temporarily debarred from performing official duties pending investigation, disciplinary proceedings or criminal proceedings. Suspension is not a penalty under Rule 11 of the CCS (CCA) Rules, 1965. It is a preventive measure adopted to ensure a fair and impartial inquiry.

Important: Suspension should not be resorted to as a matter of routine and should be ordered only when justified by the circumstances of the case.

4.2 Objectives of Suspension

The main objectives of suspension are:

- To prevent the Government servant from influencing witnesses.
- To prevent tampering with records and evidence.
- To facilitate a fair investigation or inquiry.
- To maintain public confidence in the administration.
- To safeguard Government interests in serious misconduct cases.

4.3 Authority Competent to Suspend

The following authorities may place a Government servant under suspension:

- Appointing Authority.
- Authority to which the Appointing Authority is subordinate.
- Disciplinary Authority.
- Any other authority empowered by the President through a general or special order.

4.4 Circumstances in which Suspension may be Ordered

A Government servant may be placed under suspension:

(a) When disciplinary proceedings are contemplated

Where serious allegations have been received and disciplinary proceedings are likely to be initiated.

(b) When disciplinary proceedings are pending

Where disciplinary proceedings have already been initiated and continuation in office may prejudice the inquiry.

(c) Criminal investigation, inquiry or trial

Where a criminal offence is under investigation, inquiry or trial.

(d) Activities prejudicial to the security of the State

Where the Government servant is suspected of engaging in activities prejudicial to the interests of the State.

4.5 Guiding Principles for Suspension

Suspension may generally be considered appropriate where:

- Continuance in office is likely to prejudice investigation or inquiry.
- Continuance in office is likely to subvert discipline.
- Public interest demands immediate removal from duty.
- Serious misconduct involving moral turpitude is suspected.
- Corruption, embezzlement or misappropriation of Government money is involved.
- Possession of disproportionate assets is under investigation.
- Misuse of official position for personal gain is suspected.

- Serious negligence causing substantial loss to Government has occurred.
- Desertion of duty or deliberate disobedience of written orders is involved.

4.6 Deemed Suspension

Under Rule 10(2), a Government servant shall be deemed to have been placed under suspension in the following situations:

Situation	Effective Date
Detention in custody for more than 48 hours	Date of detention
Conviction and imprisonment exceeding 48 hours	Date of conviction
Dismissal, removal or compulsory retirement set aside and further inquiry ordered	As provided in the relevant order

Important Notes

- Deemed suspension continues even if the employee is subsequently released on bail.
- Revocation can be made only by the competent authority.

4.7 Effective Date of Suspension

- A suspension order normally takes effect from the date it is issued or communicated, whichever is later.
- In cases of deemed suspension, the suspension takes effect automatically from the date of detention or conviction, as applicable.

4.8 Review of Suspension

Suspension cannot continue indefinitely and must be reviewed periodically.

First Review

- Mandatory before completion of 90 days from the effective date of suspension.

Subsequent Reviews

- Required before expiry of the extended period of suspension.

Suspension Review Committee (SRC)

The SRC examines:

- Whether suspension should continue.
- Whether suspension should be revoked.
- Whether extension is justified.

Important: Failure to review suspension within the prescribed period may render continuation of suspension invalid.

4.9 Revocation of Suspension

An order of suspension may be revoked at any time by the competent authority.

Suspension may be revoked:

- On completion of investigation.

- When continuation is no longer necessary.
- On recommendation of the Suspension Review Committee.
- In the interest of administration.

Note: Revocation of suspension does not amount to exoneration of the Government servant.

4.10 Subsistence Allowance

A Government servant under suspension is not paid regular pay and allowances. Instead, he/she is entitled to **Subsistence Allowance** under Fundamental Rule 53.

Rate of Subsistence Allowance

- **During the First Three Months**

The Government servant is entitled to:

- An amount equal to the leave salary that would have been admissible if the employee had been on Half Pay Leave; and
- Dearness Allowance admissible on such leave salary.

For practical purposes, this works out to approximately 50% of Basic Pay plus admissible Dearness Allowance.

- **Beyond the First Three Months**

The competent authority may review and revise the Subsistence Allowance as follows:

Situation	Rate Admissible
Delay in proceedings not attributable to the Government servant	May be increased by a suitable amount not exceeding 50% of the subsistence allowance already admissible (i.e. up to 75% of Basic Pay + admissible DA)
Delay directly attributable to the Government servant	May be reduced by a suitable amount not exceeding 50% of the subsistence allowance already admissible (i.e. up to 25% of Basic Pay + admissible DA)

The reasons for increase or decrease must be recorded in writing.

- **Other Compensatory Allowances**

A suspended Government servant is also entitled to such compensatory allowances as may be admissible under Government instructions, subject to fulfilment of prescribed conditions.

- **Non-Employment Certificate**

No payment of Subsistence Allowance shall be made unless the Government servant furnishes a certificate that he/she is not engaged in any other employment, business, profession or vocation.

Recoveries from Subsistence Allowance:

- **Compulsory Deductions**

The following deductions shall continue to be enforced:

- Income Tax
- House Rent / License Fee and allied charges
- Repayment of loans and advances taken from Government
- GPF subscription
- CGHS contribution
- CGEGIS subscription

- **Optional Deductions (at the request of the employee)**

- LIC premium
- Amounts due to Co-operative Societies
- Refund of GPF advance

Deductions Not to be Made

- Recovery of loss caused to Government
- Other recoveries not specifically authorized under rules

Example

An official drawing Basic Pay of ₹44,900 is placed under suspension.

- First three months: approximately ₹22,450 + admissible DA.
- After review, it may be increased up to approximately ₹33,675 + admissible DA if delay is not attributable to the official.
- It may be reduced up to approximately ₹11,225 + admissible DA if delay is attributable to the official.

4.11 Other Service Matters During Suspension

- **Leave**

No leave is ordinarily granted during suspension.

- **Promotion**

Promotion is regulated under the sealed cover procedure.

- **Departmental Examination**

A suspended official may be permitted to appear provisionally in departmental examinations.

- **LTC**

LTC is not admissible to the suspended employee. Family members may avail LTC as per rules.

- **Children Education Allowance**

Admissible as per applicable instructions.

- **Retirement**

A Government servant under suspension retires on attaining the age of superannuation unless otherwise provided under rules.

4.12 Common Mistakes

The following mistakes are frequently noticed:

- Suspension ordered as a routine measure.
- Delay in review of suspension.
- Delay in completion of disciplinary proceedings.
- Failure to pay Subsistence Allowance in time.
- Lack of proper justification in suspension proposals.
- Failure to monitor prolonged suspension cases.

5.0 Penalties (Rule 11)

5.1 Introduction

Rule 11 of the CCS (CCA) Rules, 1965 prescribes the penalties that may be imposed on a Government servant for misconduct, negligence, indiscipline or violation of Government instructions.

Penalties are broadly classified into:

- Minor Penalties
- Major Penalties

The penalty imposed should be commensurate with the gravity of misconduct, circumstances of the case and the evidence available on record.

5.2 Classification of Penalties

- **Minor Penalties**

The following are classified as Minor Penalties:

1. Censure.
2. Withholding of promotion.
3. Recovery from pay of the whole or part of any pecuniary loss caused to Government by negligence or breach of orders.
4. Reduction to a lower stage in the time scale of pay for a period not exceeding three years, without cumulative effect and not adversely affecting pension.
5. Withholding of increments of pay.

- **Major Penalties**

The following are classified as Major Penalties:

1. Reduction to a lower stage in the time scale of pay for a specified period, with directions regarding future increments.
2. Reduction to a lower time scale of pay, grade, post or service.
3. Compulsory retirement.
4. Removal from service.
5. Dismissal from service.

5.3 Minor Penalties vs Major Penalties

Minor Penalties	Major Penalties
Less severe in nature	More severe in nature
Governed by Rule 16	Governed by Rule 14
Simplified procedure	Detailed inquiry normally required
Usually imposed for less serious misconduct	Imposed for grave misconduct

5.4 Special Provision Relating to Corruption Cases

Where the charge of:

- Possession of assets disproportionate to known sources of income; or
- Acceptance of illegal gratification (bribe) other than legal remuneration as a motive or reward for performing or refraining from an official act is established, the normal penalty should be:
 - **Removal from Service**, or
 - **Dismissal from Service**.

However, in exceptional cases and for special reasons to be recorded in writing, the Disciplinary Authority may impose any other penalty.

Note: This provision reflects the Government's policy of maintaining the highest standards of integrity in public service and dealing strictly with corruption-related misconduct.

5.5 Difference between Removal and Dismissal

Removal	Dismissal
Employee is removed from service	Employee is dismissed from service
Does not ordinarily disqualify from future Government employment	Ordinarily disqualifies from future Government employment
Major penalty	Major penalty
Less severe than dismissal	Most severe penalty

5.6 Actions Not Treated as Penalties

The following actions do **not** amount to penalties under Rule 11:

- Withholding of increment for failure to pass a prescribed departmental examination.
- Stoppage at the efficiency bar due to unfitness.
- Non-promotion after due consideration.
- Reversion from an officiating higher post on grounds of unsuitability.
- Reversion of a probationer to the substantive post in accordance with rules.

- Repatriation of an employee borrowed from another Department or State Government.
- Compulsory retirement under the provisions relating to superannuation or retirement.
- Termination of services of a probationer in accordance with the terms of appointment.
- Termination of services of a temporary Government servant under the CCS (Temporary Service) Rules.
- Termination of service under the terms of an agreement.
- Compensation awarded on the recommendation of the Internal Complaints Committee in sexual harassment cases.

Important Point:

Since the above actions are not treated as penalties under Rule 11, the disciplinary procedures prescribed for imposition of penalties are not attracted.

5.7 Factors to be Considered While Deciding Penalty

Rule 11 provides that penalties may be imposed on a Government servant only **for good and sufficient reasons**. Therefore, the Disciplinary Authority must ensure that the penalty is based on established misconduct and supported by evidence on record. The penalty should be fair, reasonable and proportionate to the gravity of the misconduct.

While deciding the quantum of penalty, the Disciplinary Authority should consider the following factors:

- Nature and gravity of misconduct.
- Extent of loss caused to Government.
- Previous service record of the employee.
- Position held by the employee and the level of trust attached to the post.
- Degree of responsibility involved.
- Whether the misconduct was intentional, reckless, careless or merely an error of judgment.
- Mitigating and aggravating circumstances.
- Impact on public interest, departmental reputation and public confidence.

5.8 Assessment of Responsibility in Cases Involving Financial Loss

In cases involving financial loss to Government, the principle laid down in Rule 204-A of Postal Manual Volume III should be kept in view. Every public officer is expected to exercise the same vigilance in respect of public funds and Government expenditure as a person of ordinary prudence would exercise in respect of his own money.

While an honest error of judgment resulting in financial loss may be condoned if the employee acted in good faith and exercised due care within the limits of his ability and experience, personal responsibility should be strictly enforced where the loss has occurred due to dishonesty, carelessness, negligence or failure to properly discharge assigned duties.

5.9 Departmental Guidance on Recovery of Pecuniary Loss

The Department has emphasized that the penalty of recovery should be imposed only where it is clearly established that the Government servant was responsible for a specific act

of commission or omission, violation of rules, or negligence that directly contributed to the loss caused to Government.

While fixing responsibility in loss and fraud cases, Disciplinary Authorities should objectively assess the degree of contributory negligence and the actual role of each official. Recovery should not be ordered merely because an employee was connected with the work or held a supervisory position.

The assessment of responsibility must be evidence-based and commensurate with the actual loss attributable to the lapses established against the official.

Reference: [DG \(Posts\) D.O. No. INV-17/18/2021-INV-DOP dated 29.11.2021](#) and [D.O. No. INV-17/18/2021-INV dated 05.08.2025](#).

5.10 Common Mistakes

The following mistakes are frequently noticed:

- Confusing minor and major penalties.
- Imposing recovery without establishing negligence.
- Imposing disproportionate penalties.
- Failure to follow prescribed procedure.

6.0 Overview of Disciplinary Proceedings under CCS (CCA) Rules, 1965

6.1 Introduction

This chapter introduces the fundamental concepts, principles and stages of disciplinary proceedings under the CCS (CCA) Rules, 1965 and provides the necessary background for understanding the detailed disciplinary procedures discussed in the subsequent chapters.

6.2 Relationship between CCS (Conduct) Rules and CCS (CCA) Rules

The CCS (Conduct) Rules, 1964 prescribe the standards of conduct expected from Government servants.

The CCS (CCA) Rules, 1965 prescribe the procedure to be followed when those standards are violated.

Simple Understanding

CCS (Conduct) Rules	CCS (CCA) Rules
Define what an employee should do	Define what action can be taken if rules are violated
Prescribe standards of conduct	Prescribe disciplinary procedure
Preventive in nature	Corrective and punitive in nature

Example

If a Postal Assistant accepts illegal gratification, the misconduct is a violation of the CCS (Conduct) Rules. The disciplinary proceedings initiated against him will be governed by the CCS (CCA) Rules.

6.3 Key Authorities in Disciplinary Proceedings

Several authorities may be involved in disciplinary proceedings:

Appointing Authority:

The authority competent to make appointments to a post.

Disciplinary Authority:

The authority competent to impose penalties under Rule 11.

Inquiry Officer (IO):

An independent authority appointed to inquire into charges in major penalty cases.

Presenting Officer (PO):

The departmental representative who presents the case before the Inquiry Officer.

Appellate Authority:

The authority empowered to hear appeals against disciplinary orders.

Revising and Reviewing Authorities:

Authorities empowered to revise or review disciplinary orders under the Rules.

6.4 Stages of a Disciplinary Case

A disciplinary case generally passes through the following stages:

Stage 1 - Detection of Irregularity:

Misconduct may come to notice through:

- Inspection.
- Complaint.
- Audit.
- Vigilance investigation.
- Verification of records.
- Public grievance.

Stage 2 - Preliminary Examination:

Facts are verified and relevant records examined.

Stage 3 - Decision to Initiate Proceedings:

The Disciplinary Authority decides whether disciplinary action is warranted.

Stage 4 - Issue of Charge Sheet:

Charge sheet is issued under Rule 14 or Rule 16.

Stage 5 - Inquiry Proceedings:

Applicable mainly in major penalty cases.

Stage 6 - Inquiry Report:

Inquiry Officer submits findings.

Stage 7 - Final Decision:

Disciplinary Authority passes final orders.

Stage 8 - Appeal/Revision/Review

Remedies available under CCS (CCA) Rules.

Note: The various stages of disciplinary proceedings, from detection of irregularity to issue of final orders and processing of appeals, revisions and reviews, are required to be managed and monitored through the **APT 2.0 platform** as per the departmental instructions in force. Officers handling disciplinary and vigilance matters should familiarize themselves with the functionalities and workflow prescribed in the **Operational Guide on Vigilance** and **Operational Guide on Investigation Management** issued by CEPT for effective processing and monitoring of disciplinary cases.

These guides are available at the following link

[Operational Guide - Investigation Management](#)

[Operational Guide - Vigilance](#)

6.5 Standard of Proof in Departmental Proceedings

Departmental proceedings are not criminal trials.

The standard of proof applicable is:

- **Preponderance of Probability**

This means a charge may be treated as proved if the available evidence reasonably establishes that the misconduct is more likely to have occurred than not.

- **Difference from Criminal Proceedings**

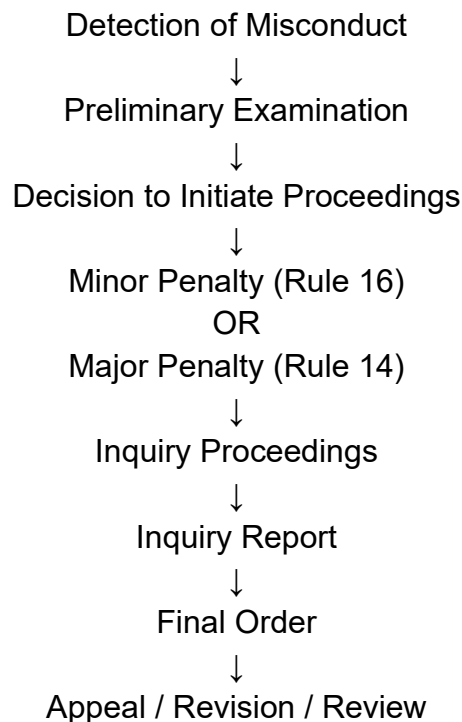
Departmental Proceedings	Criminal Proceedings
Preponderance of Probability	Proof Beyond Reasonable Doubt
Administrative Action	Criminal Liability
Governed by Service Rules	Governed by Criminal Law

6.6 Common Causes of Disciplinary Proceedings in Department of Posts

Some common instances include:

- Fraud and misappropriation.
- Unauthorized absence.
- Failure of supervision.
- Negligence in handling public money.
- Violation of procedural instructions.
- Delay in official work.
- Breach of integrity.
- Misuse of official position.
- Violation of CCS (Conduct) Rules.

6.7 Overview Flowchart of Disciplinary Proceedings



7.0 Major Penalty Proceedings (Rule 14)

7.1 Introduction

Major penalty proceedings are initiated when the alleged misconduct is of a serious nature and may warrant the imposition of a major penalty prescribed under Rule 11 of the CCS (CCA) Rules, 1965. Rule 14 lays down the detailed procedure to be followed for conducting such proceedings while ensuring compliance with the principles of natural justice.

This chapter explains the step-by-step procedure for conducting major penalty proceedings, from initiation of disciplinary action to submission of the Inquiry Report.

7.2 When Major Penalty Proceedings are Required

Major penalty proceedings may be initiated in cases involving serious misconduct such as:

- Fraud, misappropriation or embezzlement.
- Corruption or acceptance of illegal gratification.
- Lack of integrity.
- Gross negligence resulting in substantial loss to Government.
- Falsification of records.
- Serious dereliction of duty.
- Misuse of official position.
- Repeated acts of misconduct warranting major penalty.

The Disciplinary Authority should examine the gravity of the misconduct and decide whether proceedings under Rule 14 are warranted.

7.3 Initiation of Proceedings

Disciplinary proceedings generally originate from:

- Inspection reports.
- Audit observations.
- Vigilance investigations.
- Complaints and grievances.
- Reports of supervisory officers.
- Verification of records.

Before initiating proceedings, the Disciplinary Authority should examine the available material and satisfy itself that a prima facie case exists.

Preliminary Investigation:

Where necessary, a preliminary investigation may be conducted to:

- Ascertain facts.
- Identify lapses.
- Collect relevant records.
- Determine responsibility.

The preliminary investigation is only a fact-finding exercise and should not be treated as a substitute for a regular inquiry under Rule 14.

7.4 Charge Sheet

The charge sheet forms the foundation of disciplinary proceedings. A defective charge sheet may adversely affect the entire inquiry.

A charge sheet issued under Rule 14 generally consists of:

Annexure I - Articles of Charge

Contains the specific allegations against the Government servant.

Annexure II - Statement of Imputations

Contains detailed facts and circumstances supporting each charge.

Annexure III - List of Documents

Contains the documents proposed to be relied upon during inquiry.

Annexure IV - List of Witnesses

Contains the names of witnesses proposed to support the charges.

Characteristics of a Good Charge Sheet

A charge sheet should contain the precise allegations against the Government servant.

Characteristics of a Good Charge

- Should specify the misconduct.

- Should mention relevant facts.
- Should not contain arguments or evidence.
- Should be capable of being proved or disproved.

Example

Article of Charge

"Shri X, while functioning as Sub Postmaster, is alleged to have failed to observe the provisions of Rule 18 of the CBS Manual, 2021 by permitting unauthorized withdrawals from Savings Bank accounts."

Statement of Imputations

The Statement of Imputations contains a detailed narration of facts supporting each charge.

It should include:

- Background of the case.
- Details of misconduct.
- Circumstances in which misconduct occurred.
- Evidence relied upon.
- Rules violated.

Difference between Charge and Imputation

Charge	Imputation
Brief allegation	Detailed narration
States misconduct	Explains facts
Concise	Elaborate

7.5 Service of Charge Sheet

The charge sheet should ordinarily be served personally or through Speed Post with registered post add on at the recorded address of the Government servant.

Service on Untraceable Officials:

In cases where the charged official is unauthorizedly absent and the charge sheet cannot be served despite reasonable efforts:

- Copies may be sent to all known addresses.
- The charge sheet or its gist may be published in a local newspaper.
- It may be displayed on the office notice board.
- It may be uploaded on the departmental website wherever feasible.

Such actions help establish that reasonable opportunity was provided to the charged official.

7.6 Written Statement of Defence

After receipt of the charge sheet, the Government servant may:

- Admit the charges.
- Deny the charges.
- Submit a written statement of defence.
- Request inspection of documents.
- Seek additional documents relevant to defence.

Action by Disciplinary Authority:

If Charges are Admitted

The Disciplinary Authority may record findings and proceed further as per the Rules.

If Charges are Denied

An inquiry under Rule 14 is normally required.

7.7 Defense Assistant

The Charged Officer may take the assistance of another Government servant or an eligible retired Government servant as Defence Assistant, subject to the applicable rules and instructions.

Functions of Defense Assistant:

- Assist the Charged Officer.
- Examine records.
- Participate in inquiry proceedings.
- Cross-examine witnesses.
- Help in preparation of defense.

The Defense Assistant does not replace the Charged Officer and functions only as an authorized representative.

7.8 Appointment of Inquiry Officer and Presenting Officer

Where charges are denied, the Disciplinary Authority may appoint:

Inquiry Officer (IO):

An independent authority to inquire into the charges.

Presenting Officer (PO):

An officer to present the departmental case before the Inquiry Officer.

The detailed roles and responsibilities of the Inquiry Officer and Presenting Officer are discussed in the next chapter.

7.9 Preliminary Hearing

The Inquiry Officer conducts a preliminary hearing to:

- Verify attendance of parties.
- Confirm the Defence Assistant.
- Explain inquiry procedure.
- Consider requests for documents.
- Finalize witnesses.
- Fix dates for further hearings.

The proceedings are recorded in the Daily Order Sheet.

7.10 Inspection of Documents

The Charged Officer should be given reasonable opportunity to inspect:

- Relied-upon documents.
- Relevant records permitted by the Inquiry Officer.

Requests for additional documents should be considered on merits. A request may be rejected only for valid and recorded reasons such as irrelevance, non-availability or public interest considerations.

7.11 Regular Hearing

The inquiry proceeds through regular hearings where evidence is recorded.

Departmental Side: The Presenting Officer may

- Produces documents.
- Produces witnesses.
- Presents departmental evidence.

Defence Side: The Charged Officer may

- Cross-examine departmental witnesses.
- Produce defence witnesses.
- Produce defence documents.

7.12 Examination of Witnesses

Witnesses are generally examined in the following sequence:

Examination-in-Chief:

Conducted by the party producing the witness.

Cross-Examination:

Conducted by the opposite party.

Re-Examination:

Conducted to clarify matters arising from cross-examination.

All witness statements should be properly recorded during the inquiry.

7.13 Production of Additional Evidence

Additional evidence may be permitted where:

- It is relevant to the inquiry.
- It is necessary for a fair determination of the case.
- It is not intended merely to fill gaps in evidence.

Whenever additional evidence is admitted, reasonable opportunity should be provided to the opposite party.

7.14 Ex-Parte Proceedings

If the Charged Officer deliberately fails to participate despite proper notice, the Inquiry Officer may proceed ex-parte.

However:

- Departmental evidence must still be produced.
- Witnesses must still be examined.
- Charges do not automatically stand proved.

The Inquiry Officer must record findings on the basis of evidence available on record.

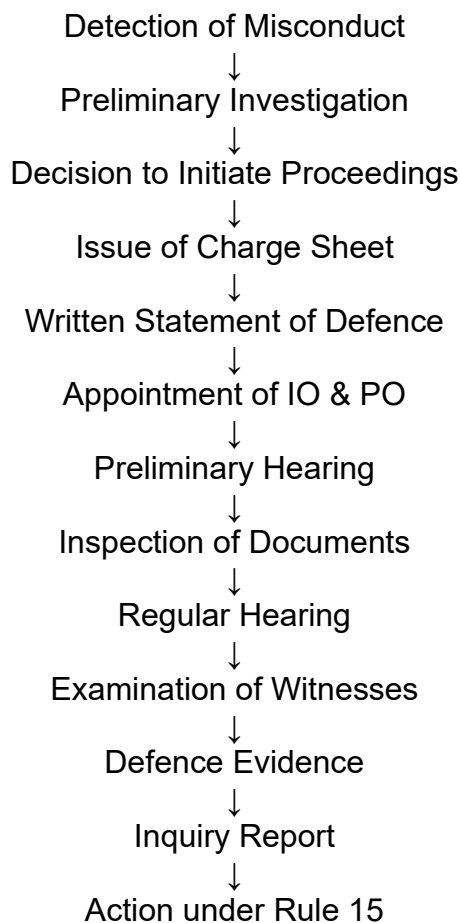
7.15 Inquiry Report

After completion of the inquiry, the Inquiry Officer prepares and submits the Inquiry Report. The report generally contains:

- Brief facts of the case.
- Articles of Charge.
- Defence of the Charged Officer.
- Evidence produced.
- Assessment of evidence.
- Findings on each charge.

Important: The Inquiry Officer should record findings on each charge separately and should not recommend any penalty. The report is submitted to the Disciplinary Authority for further action under Rule 15.

7.16 Flowchart of Major Penalty Proceedings



7.17 Important Timelines under Rule 14 (Major Penalty Proceedings)

Sl. No.	Stage/Activity	Timeline	Relevant Rule
1	Submission of Written Statement of Defence (WSD)	Within 15 days	Rule 14(4)
2	Extension of WSD	15 days at a time	Rule 14(4)
3	Maximum period for submission of WSD	45 days from receipt of Charge Sheet	Rule 14(4)
4	Appearance before Inquiry Officer	Within 10 days	Rule 14(11)
5	Additional time allowed by IO for appearance	Up to 10 days	Rule 14(11)
6	Inspection of relied-upon documents	Within 5 days	Rule 14(11)
7	Extension for inspection of documents	Additional 5 days	Rule 14(11)
8	Request for additional documents	Within 10 days	Rule 14(11)
9	Extension for requesting additional documents	Additional 10 days	Rule 14(11)
10	Production / non-availability of requisitioned documents	Within 1 month	Rule 14(11)
11	Minimum adjournment after introduction of fresh evidence	3 clear days	Rule 14(15)
12	Completion of inquiry-by-Inquiry Officer	Within 6 months	Rule 14(24)
13	Extension of inquiry	6 months at a time with recorded reasons	Rule 14(24)
14	Representation on Inquiry Report / Disagreement Note	Within 15 days	Rule 15
15	Representation on UPSC Advice (where applicable)	Within 15 days	Rule 15

Note: The above timelines are based on the CCS (CCA) Rules, 1965 and DoPT OM dated 08.11.2021 on Aid to Processing of Departmental Proceedings.

8.0 Inquiry Officer and Presenting Officer

Introduction:

The success of a departmental inquiry depends largely upon the effective functioning of the Inquiry Officer (IO) and Presenting Officer (PO). While the Inquiry Officer acts as an independent authority responsible for conducting the inquiry and recording findings, the Presenting Officer represents the disciplinary authority and presents the departmental case.

Both officers play a vital role in ensuring that disciplinary proceedings are conducted fairly, objectively and in accordance with the provisions of Rule 14 of the CCS (CCA) Rules, 1965 and the principles of natural justice.

8.1 Part A - Inquiry Officer

8.1.1 Appointment of Inquiry Officer

Where the disciplinary authority decides to hold an inquiry into charges framed under Rule 14, an Inquiry Officer may be appointed to inquire into the charges.

The Inquiry Officer should:

- Be impartial and unbiased.
- Have adequate knowledge of disciplinary procedures.
- Not have any personal interest in the case.
- Not be a witness in the case.

The Inquiry Officer functions as an independent fact-finding authority and is expected to conduct the inquiry in a fair and objective manner.

8.1.2 Status of Inquiry Officer

The Inquiry Officer occupies a quasi-judicial position during disciplinary proceedings.

The Inquiry Officer:

- Is not a representative of the disciplinary authority.
- Is not a representative of the charged officer.
- Functions independently.
- Must ensure compliance with principles of natural justice.
- Records findings based solely on evidence produced during the inquiry.

The role of the Inquiry Officer is to determine whether the charges are proved, partly proved or not proved.

8.1.3 Qualities of a Good Inquiry Officer

An effective Inquiry Officer should possess:

- Integrity.
- Impartiality.
- Patience.
- Objectivity.
- Sound judgment.
- Knowledge of rules and procedures.
- Ability to appreciate evidence.
- Good communication and record-keeping skills.

8.1.4 Duties and Responsibilities of Inquiry Officer

The Inquiry Officer is responsible for:

- Conducting inquiry proceedings.
- Regulating hearings.

- Ensuring procedural fairness.
- Recording evidence.
- Maintaining Daily Order Sheets.
- Deciding requests relating to documents and witnesses.
- Assessing evidence objectively.
- Preparing and submitting the Inquiry Report.

The Inquiry Officer should ensure that both the Presenting Officer and the Charged Officer receive reasonable opportunity to present their cases.

8.1.5 Special Powers under the Departmental Inquiries Act, 1972

In certain departmental inquiries, the Central Government may authorize an Inquiry Officer under the Departmental Inquiries (Enforcement of Attendance of Witnesses and Production of Documents) Act, 1972. Such an authorized Inquiry Officer is known as the Authorised Inquiring Authority.

An Authorised Inquiring Authority enjoys powers similar to those vested in a Civil Court under the Code of Civil Procedure, 1908, in respect of the following matters:

- Summoning and enforcing the attendance of witnesses and examining them on oath.
- Requiring the discovery and production of documents or other material admissible as evidence.
- Requisitioning public records from any court or Government office.
- Securing the attendance of witnesses and production of documents not otherwise available through normal departmental channels.

Under the Act, processes issued by an Authorised Inquiring Authority for attendance of witnesses or production of documents may be served and enforced through the District Judge having jurisdiction over the concerned person. This enables the Inquiry Officer to secure evidence from persons who are not under the administrative control of the Department.

Note: These powers are not automatically available to every Inquiry Officer appointed under Rule 14 of the CCS (CCA) Rules, 1965. They can be exercised only when the Inquiry Officer has been specifically authorized by the Central Government and such authorization has been notified in the Official Gazette

**Model Format of Gazette Notification for Authorization under the Departmental
Inquiries (Enforcement of Attendance of Witnesses and Production of Documents)
Act, 1972**

[To be published in the Official Gazette]

Department of Posts, India

No. _____

Whereas the Central Government is of the opinion that for the purpose of a departmental inquiry under Rule 14 of the Central Civil Services (Classification, Control and Appeal) Rules, 1965 relating to Shri/Smt. _____, it is necessary to summon witnesses and/or call for documents relevant to the inquiry;

Now, therefore, in exercise of the powers conferred by sub-section (1) of Section 4 of the Departmental Inquiries (Enforcement of Attendance of Witnesses and Production of Documents) Act, 1972 (18 of 1972), the Central Government hereby authorizes Shri/Smt. _____, designated as Inquiry Officer, as the Authorised Inquiring Authority to exercise the powers specified under Section 5 of the said Act in relation to:

- Summoning witnesses;
- Enforcing attendance of witnesses;
- Requiring production of documents and records;
- Examining witnesses on oath;
- Requisitioning public records from any court or office.

This notification is issued with the approval of the Competent Authority.

By Order and in the Name of the President of India

(Signature)

Designation

Date: _____

Place: _____

8.1.6 Preliminary Hearing

The first formal sitting of the inquiry is generally known as the Preliminary Hearing.

The objectives of the Preliminary Hearing are:

- Verification of the presence of parties.
- Confirmation of Defence Assistant.
- Explanation of inquiry procedure.
- Consideration of requests for inspection of documents.
- Finalization of witnesses.
- Scheduling of subsequent hearings.

The proceedings should be properly recorded in the Daily Order Sheet.

8.1.7 Daily Order Sheet (DOS)

Purpose:

The Daily Order Sheet (DOS) is a chronological record of inquiry proceedings maintained by the Inquiry Officer.

Contents:

A Daily Order Sheet should generally contain:

- Date and place of hearing.
- Names of persons present.
- Proceedings conducted.
- Requests and submissions made.
- Orders passed by the Inquiry Officer.
- Next date of hearing.

Importance:

The DOS serves as an important record demonstrating procedural fairness and is often examined during appeals, revisions and judicial scrutiny.

8.1.8 Inspection of Documents

The Charged Officer should be provided reasonable opportunity to inspect relied-upon documents and relevant records necessary for preparing his defence.

Requests for additional documents should be examined carefully and allowed if they are relevant to the defence. Any refusal should be supported by recorded reasons.

8.1.9 Recording of Evidence

The Inquiry Officer should ensure proper recording of evidence.

Departmental Evidence:

The Presenting Officer presents:

- Documentary evidence.

- Departmental witnesses.

Defence Evidence:

The Charged Officer may:

- Produce defence witnesses.
- Produce defence documents.

Witnesses are generally examined through:

1. Examination-in-Chief.
2. Cross-Examination.
3. Re-Examination.

All evidence should be properly recorded and preserved.

8.1.10 Assessment of Evidence

The Inquiry Officer should objectively assess:

- Documentary evidence.
- Oral testimony.
- Circumstantial evidence.
- Admissions and explanations.

Findings should be based on the principle of Preponderance of Probability and not on mere suspicion, assumptions or conjectures.

8.1.11 Ex-Parte Proceedings

Where the Charged Officer fails to participate despite proper notice, the Inquiry Officer may proceed ex-parte.

However:

- Charges do not automatically stand proved.
- Departmental evidence must still be produced.
- Witnesses must still be examined.
- Findings must be based on evidence available on record.

8.1.12 Service of Charge Sheet on Untraceable Officials

As per Para 26 of Chapter 12 of the Handbook for Inquiry Officers and Disciplinary Authorities, where the charged official is unauthorizedly absent and could not be contacted, copies of the charge sheet may be sent to all known addresses available with the Department.

If service is still unsuccessful:

- The charge sheet or its gist may be published in a local newspaper.
- The charge sheet may be displayed on the office notice board.
- The charge sheet may be uploaded on the departmental website wherever feasible.

These measures help establish that reasonable opportunity was afforded to the charged official.

8.1.13 Inquiry Report

After completion of inquiry, the Inquiry Officer prepares and submits the Inquiry Report.

The report should contain:

- Brief facts of the case.
- Articles of Charge.
- Defence submitted.
- Evidence produced.
- Discussion and analysis of evidence.
- Charge-wise findings.

Important

The Inquiry Officer should record findings only and should not recommend any penalty.

8.1.14 Common Mistakes Committed by Inquiry Officers

Some common mistakes are:

- Failure to maintain neutrality.
- Refusal of relevant defence documents.
- Denial of cross-examination.
- Poor maintenance of Daily Order Sheets.
- Inadequate analysis of evidence.
- Failure to record reasons.
- Reliance on assumptions.
- Recommending penalty in the Inquiry Report.

8.1.15 Best Practices for Inquiry Officers

- Maintain complete impartiality.
- Follow Rule 14 procedure strictly.
- Record reasons for important decisions.
- Ensure adequate opportunity to both sides.
- Maintain proper records.
- Base findings solely on evidence.
- Submit a clear and reasoned Inquiry Report.

8.2 Part B - Presenting Officer

8.2.1 Appointment of Presenting Officer

The Disciplinary Authority may appoint a Presenting Officer to present the departmental case before the Inquiry Officer. The Presenting Officer should be familiar with the facts, records and applicable rules relating to the case.

8.2.2 Role of Presenting Officer

The Presenting Officer acts as the representative of the disciplinary authority during inquiry proceedings.

His responsibilities include:

- Presenting departmental evidence.
- Producing documents.
- Producing witnesses.
- Examining witnesses.
- Assisting the Inquiry Officer in procedural matters.

The Presenting Officer is expected to present facts fairly and objectively.

8.2.3 Preparation Before Inquiry

Before commencement of inquiry, the Presenting Officer should:

- Study the charge sheet.
- Study the statement of imputations.
- Verify documents.
- Identify witnesses.
- Prepare a chronology of events.
- Examine relevant rules and instructions.

Proper preparation is essential for effective presentation of the departmental case.

8.2.4 Presentation of Departmental Evidence

The Presenting Officer is responsible for:

- Producing relied-upon documents.
- Establishing authenticity of records.
- Producing departmental witnesses.
- Presenting evidence systematically.

Documents should be arranged logically and presented in an organized manner.

8.2.5 Examination of Witnesses

The Presenting Officer conducts:

Examination-in-Chief

To bring relevant facts on record.

Re-Examination

To clarify issues arising from cross-examination.

The Presenting Officer should avoid leading questions and focus on relevant facts.

8.2.6 Written Brief

After completion of evidence, the Inquiry Officer may permit submission of written briefs.

A written brief should include:

- Summary of facts.
- Evidence relied upon.
- Analysis of evidence.
- Departmental submissions.

The brief should assist the Inquiry Officer in appreciating the departmental case.

8.2.7 Ethical Standards for Presenting Officer

The Presenting Officer should maintain:

- Fairness.
- Integrity.
- Professionalism.
- Objectivity.

The objective is to establish facts and assist the inquiry process rather than merely secure punishment.

8.2.8 Common Mistakes Committed by Presenting Officers

Some common mistakes are:

- Poor preparation.
- Failure to produce important documents.
- Failure to produce crucial witnesses.
- Weak examination of witnesses.
- Coaching witnesses.
- Ignoring contradictions.

- Weak written briefs.
- Lack of familiarity with rules.

8.2.9 Best Practices for Presenting Officers

- Study the case thoroughly.
- Prepare witness-wise and document-wise checklists.
- Present evidence systematically.
- Maintain professional conduct.
- Assist the Inquiry Officer effectively.
- Focus on facts and evidence.

8.3 Comparison between Inquiry Officer and Presenting Officer

Inquiry Officer	Presenting Officer
Independent authority	Represents departmental case
Conducts inquiry	Presents evidence
Records findings	Produces witnesses and documents
Maintains neutrality	Supports departmental case
Submits Inquiry Report	May submit written brief

9.0 Action on Inquiry Report and Final Orders (Rule 15)

9.1 Introduction

The submission of the Inquiry Report marks the completion of the inquiry stage under Rule 14 of the CCS (CCA) Rules, 1965. However, disciplinary proceedings do not conclude with the submission of the report. The Disciplinary Authority is required to independently examine the findings of the Inquiry Officer, consider the representation of the Charged Officer and pass a reasoned final order.

This chapter explains the procedure to be followed after receipt of the Inquiry Report and the principles governing imposition of penalties under Rule 15.

9.2 Receipt and Examination of Inquiry Report

Upon receipt of the Inquiry Report, the Disciplinary Authority should carefully examine:

- Articles of Charge.
- Statement of Imputations.
- Evidence on record.
- Findings of the Inquiry Officer.
- Compliance with Rule 14 procedure.
- Representation, if any, submitted by the Charged Officer.

The Disciplinary Authority should apply its independent judgment and should not mechanically accept or reject the findings recorded by the Inquiry Officer.

9.3 Independent Application of Mind

The Inquiry Officer is only a fact-finding authority. The responsibility for taking the final decision rests with the Disciplinary Authority.

The Disciplinary Authority may:

- Agree with the findings of the Inquiry Officer.
- Disagree with the findings of the Inquiry Officer.
- Partially agree with the findings.
- Remit the case for further inquiry where necessary.

Every decision should be supported by evidence available on record and proper reasoning.

9.4 Remitting the Case for Further Inquiry

Under Rule 15(1), the Disciplinary Authority may remit the case to the Inquiry Officer for further inquiry and submission of a supplementary report.

This power may be exercised where:

- Relevant evidence has not been examined.
- Certain aspects remain unexplored.
- Procedural deficiencies are noticed.
- Findings are incomplete or require clarification.

However, further inquiry should not be ordered merely because the findings are not favorable to the department.

9.5 Supply of Inquiry Report

Before arriving at a final decision, a copy of the Inquiry Report should be supplied to the Charged Officer wherever required under the Rules and judicial pronouncements.

The Charged Officer should be given reasonable opportunity to submit representation against:

- Findings recorded in the Inquiry Report.
- Observations adverse to him.
- Disagreement Note, where applicable.

This requirement is an important component of the principles of natural justice.

9.6 Cases Where the Disciplinary Authority Agrees with the Findings

Where Charges Are Not Proved

If the charges are not proved and the Disciplinary Authority agrees with the findings, the proceedings may be dropped.

Where Charges Are Proved

If the charges are proved and the Disciplinary Authority agrees with the findings, it may proceed to determine the appropriate penalty after considering all relevant circumstances.

9.7 Disagreement with Findings of Inquiry Officer

The Disciplinary Authority is not bound by the findings of the Inquiry Officer.

Where it proposes to disagree with any finding, it should:

- Record reasons for disagreement.
- Prepare a Disagreement Note.
- Communicate the disagreement to the Charged Officer.
- Provide an opportunity for representation.

The disagreement should be based on evidence available on record and not on assumptions or extraneous considerations.

9.8 Representation of the Charged Officer

The Charged Officer may submit representation on:

- Findings of the Inquiry Officer.
- Disagreement Note.
- Procedural irregularities.
- Mitigating circumstances.
- Quantum of proposed penalty.

Such representation should be considered objectively before passing final orders.

9.9 Determination of Penalty

Rule 11 provides that penalties may be imposed only for **good and sufficient reasons**.

While deciding the penalty, the Disciplinary Authority should consider:

- Nature and gravity of misconduct.
- Extent of loss caused to Government.
- Degree of responsibility involved.
- Position held by the employee.
- Previous service record.
- Whether misconduct was intentional or negligent.
- Mitigating and aggravating circumstances.
- Impact on public interest and departmental image.

The penalty imposed should be proportionate to the misconduct established during the proceedings.

9.10 Assessment of Responsibility in Loss Cases

The Department of Posts follows the principle that every public officer should exercise the same vigilance in respect of Government funds and property as a prudent person would exercise in respect of his own affairs.

As emphasized in Rule 204-A of Postal Manual Volume III:

- Honest errors of judgment committed in good faith may be viewed sympathetically.
- Personal liability should be strictly enforced where loss results from dishonesty, carelessness or negligence.
- Responsibility should be fixed objectively on the basis of evidence.

9.11 Recovery of Pecuniary Loss

Recovery from pay may be ordered only when:

- Specific negligence or misconduct is established.
- There is a direct nexus between the lapse and the loss caused.
- The extent of responsibility is clearly identified.

Recovery should not be imposed merely because an employee was associated with the work.

The charge sheet and inquiry proceedings should establish the nature of negligence and its contribution to the loss.

9.12 Departmental Instructions on Recovery Cases

The Department of Posts has issued important instructions emphasizing objective assessment of responsibility and recovery of losses.

DG (Posts) D.O. Letter dated 29.11.2021

The Department emphasized that:

- Recovery should not be ordered mechanically.
- Contributory negligence should be realistically assessed.
- Responsibility should be linked to specific lapses established during inquiry.
- Subsidiary offenders should not be burdened with recovery without adequate justification.

DG (Posts) D.O. Letter dated 05.08.2025

The Department further emphasized that:

- Recovery proceedings should focus on principal offenders.
- Efforts should be made to recover losses from movable and immovable property of offenders wherever permissible under law.
- Action under applicable Revenue Recovery laws may be considered where necessary.
- Disciplinary proceedings and recovery action should be pursued expeditiously.

Key Learning

The primary responsibility for recovery should rest on the actual offender, while contributory negligence of other officials should be assessed carefully and objectively.

9.13 Speaking Orders

The final order passed by the Disciplinary Authority should be a speaking order.

A speaking order should contain:

1. Brief facts of the case.
2. Articles of Charge.
3. Inquiry conducted.
4. Findings of the Inquiry Officer.
5. Representation of the Charged Officer.
6. Reasons for agreement or disagreement.
7. Analysis of evidence.
8. Decision regarding penalty.
9. Relevant rule under which penalty is imposed.

A speaking order demonstrates proper application of mind and strengthens the sustainability of the disciplinary action.

9.14 Judicial Scrutiny of Disciplinary Orders

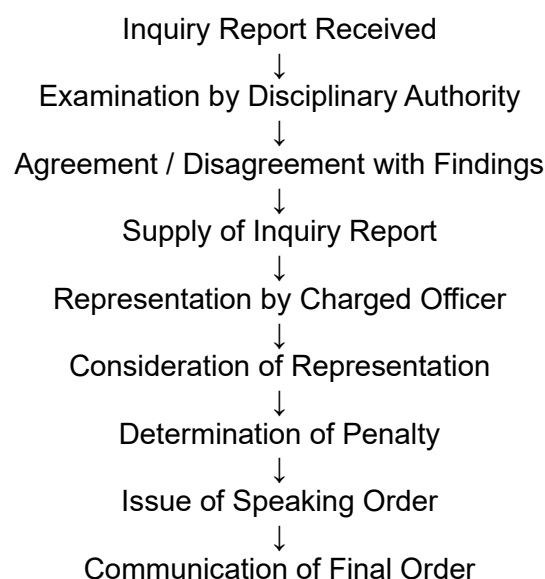
Courts and Tribunals generally do not re-appreciate evidence recorded during departmental inquiries.

Judicial interference is usually limited to cases involving:

- Violation of natural justice.
- Lack of jurisdiction.
- Mala fide action.
- Absence of evidence.
- Serious procedural irregularity.
- Arbitrary or grossly disproportionate penalty.

Therefore, procedural fairness and proper documentation are essential at every stage.

9.15 Flowchart - Action on Inquiry Report



10.0 Minor Penalty Proceedings (Rule 16)

10.1 Introduction

Rule 16 of the CCS (CCA) Rules, 1965 prescribes a simplified procedure for imposing minor penalties. Unlike major penalty proceedings under Rule 14, a formal inquiry is generally not required. However, the principles of natural justice must still be observed.

10.2 Minor Penalties

The following penalties are generally imposed through Rule 16 proceedings:

- Censure.
- Withholding of promotion.
- Recovery from pay of pecuniary loss caused to Government.
- Withholding of increments.
- Other penalties classified as minor penalties under Rule 11.

10.3 Procedure under Rule 16

Step 1 - Issue of Memorandum

The Disciplinary Authority issues a memorandum containing:

- Statement of imputations.
- Relevant facts.
- Supporting documents, if any.
- Opportunity to submit representation.

Step 2 - Submission of Representation

The charged official is normally given **15 days** to submit his representation. In appropriate cases, extension of time may be granted by the Disciplinary Authority.

Step 3 - Examination of Representation

The Disciplinary Authority examines:

- Allegations.
- Representation submitted.
- Available records.
- Relevant circumstances.

Step 4 - Decision

After considering all records, the Disciplinary Authority may:

- Drop the proceedings.
- Impose a minor penalty.
- Order an inquiry where considered necessary.

10.4 Inquiry in Minor Penalty Cases

Ordinarily, no formal inquiry is required. However, an inquiry may be held where:

- Facts are disputed.
- Serious factual controversy exists.
- Recovery of pecuniary loss requires examination of evidence.
- The Disciplinary Authority considers it necessary in the interest of justice.

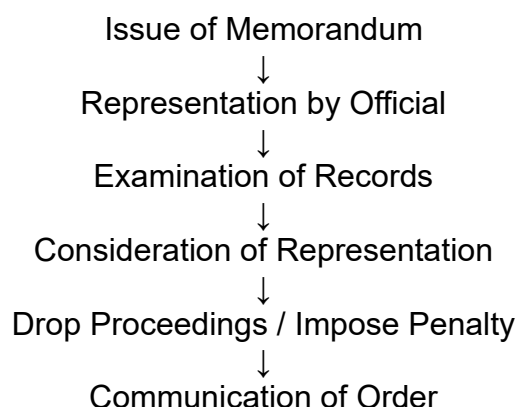
10.5 Speaking Order

Before imposing a penalty, the Disciplinary Authority should record:

- Facts of the case.
- Representation received.
- Findings.
- Reasons for accepting or rejecting the defence.
- Justification for the penalty imposed.

The order should be reasoned and speaking in nature.

10.6 Flowchart



10.7 Important Timelines under Rule 16 (Minor Penalty Proceedings)

Sl. No.	Stage/Activity	Timeline	Relevant Rule
1	Submission of Representation	15 days	Rule 16(1)
2	Consideration of Representation by Disciplinary Authority	After receipt of representation	Rule 16(1)
3	Inquiry, if considered necessary	As decided by Disciplinary Authority	Rule 16(1)(b)
4	Supply of UPSC Advice (where consultation is required)	Before final order	Rule 16(1A)
5	Representation on UPSC Advice	Within 15 days	Rule 16(1A)
6	Passing of Final Order	After consideration of all records and representation	Rule 16

Note: The above timelines are based on the CCS (CCA) Rules, 1965 and DoPT OM dated 08.11.2021 on Aid to Processing of Departmental Proceedings.

11.0 Appeals under CCS (CCA) Rules, 1965

11.1 Introduction

The right of appeal is an important safeguard available to a Government servant against disciplinary orders. The appellate mechanism ensures that disciplinary decisions are reviewed by a higher authority and helps prevent errors, procedural irregularities and disproportionate penalties.

Rules 22 to 28 of the CCS (CCA) Rules, 1965 govern appeals against orders imposing penalties and certain other specified orders.

11.2 Objectives of Appeal

The appeal system seeks to:

- Ensure fairness in disciplinary administration.
- Provide an opportunity to challenge incorrect decisions.
- Correct procedural irregularities.
- Review adequacy and proportionality of penalties.
- Strengthen confidence in the disciplinary process.

11.3 Appellate Authority

An appeal lies to the authority specified in the Schedule of Appellate Authorities issued by the Government from time to time.

The Appellate Authority should be higher than the authority which passed the original order.

Note: Always refer to the latest Schedule of Disciplinary and Appellate Authorities issued by the Department, as the competent appellate authority may vary depending upon the cadre and post involved.

11.4 Orders Against Which Appeal May Be Preferred

An appeal may generally be preferred against:

- An order imposing any penalty specified under Rule 11.
- An order of suspension.
- An order enhancing a penalty.
- An order imposing conditions relating to pay and allowances during suspension.
- Other orders specified under the CCS (CCA) Rules.

11.5 Orders Against Which No Appeal Lies

No appeal lies against:

- Interlocutory orders issued during inquiry proceedings.
- Orders against which the Rules specifically prohibit appeal.
- Orders where the President is the appellate authority and has already passed the order.

11.6 Form and Contents of Appeal

An appeal should be:

- In writing.
- Respectful and temperate in language.
- Based on facts and grounds.
- Submitted through proper channel.

The appeal should clearly indicate:

- Name and designation of the appellant.
- Order appealed against.
- Grounds of appeal.
- Relief sought.

Common Grounds of Appeal:

- Violation of natural justice.
- Procedural irregularities.
- Incorrect appreciation of evidence.
- Penalty disproportionate to misconduct.
- New facts or circumstances requiring consideration.

11.7 Time Limit for Filing Appeal

An appeal should ordinarily be submitted within **45 days** from the date on which a copy of the order appealed against is delivered to the Government servant.

The Appellate Authority may admit an appeal submitted after the prescribed period if sufficient cause for delay is established.

Relevant Rule: Rule 25 of CCS (CCA) Rules

11.8 Submission and Forwarding of Appeal

The appeal should be submitted to the Appellate Authority through the authority which passed the order.

The authority whose order is appealed against should:

- Forward the appeal promptly.
- Attach relevant records.
- Furnish comments where required.

11.9 Consideration of Appeal

While considering an appeal against a disciplinary order, the Appellate Authority examines whether:

(a) Procedure was Properly Followed

- Whether prescribed rules were followed.
- Whether principles of natural justice were observed.

(b) Findings are Supportedd by Evidence

- Whether findings are based on evidence available on record.
- Whether conclusions are reasonable.

(c) Penalty is Appropriate

- Whether the penalty imposed is adequate, inadequate or excessive.
- Whether mitigating circumstances were properly considered.

11.10 Powers of Appellate Authority

After examination of the case, the Appellate Authority may:

- Confirm the order.
- Set aside the order.
- Reduce the penalty.
- Enhance the penalty (subject to procedural safeguards).
- Remit the case for further inquiry.
- Remit the case for reconsideration by the Disciplinary Authority.

11.11 Enhancement of Penalty

Before enhancing a penalty, the Appellate Authority must:

- Inform the Government servant of the proposed enhancement.
- Give a reasonable opportunity to submit representation.
- Follow the procedure prescribed under the Rules.

Where a major penalty is proposed but no inquiry under Rule 14 has been held, such inquiry may become necessary.

11.12 Disposal of Appeal

The Appellate Authority should pass a reasoned and speaking order.

The order should indicate:

- Issues considered.
- Findings arrived at.
- Reasons for decision.
- Final directions.

A non-speaking order is liable to challenge and may not withstand judicial scrutiny.

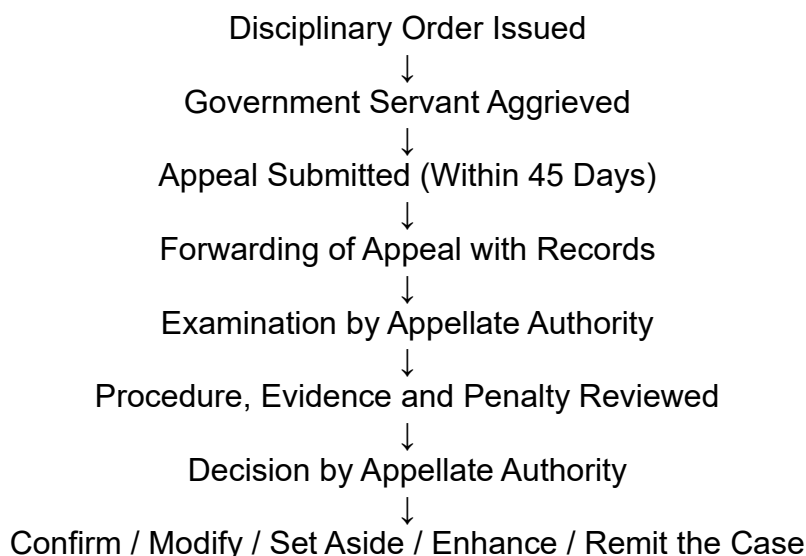
11.13 Appeal against Suspension Orders

A Government servant may appeal against:

- Order of suspension.
- Continuation of suspension.
- Orders regulating pay and allowances during suspension.

The Appellate Authority should examine whether the suspension was justified in the circumstances of the case.

11.14 Flowchart - Appeal Process



11.15 Important Timelines under Appeal Rules

Sl. No.	Activity	Timeline	Relevant Rule
1	Submission of Appeal	Within 45 days	Rule 25
2	Condonation of Delay	At discretion of Appellate Authority for sufficient cause	Rule 25
3	Opportunity before enhancement of penalty	Reasonable opportunity to represent	Rule 27

12.0 Revision and Review (Rules 29 and 29A)

12.1 Introduction

In addition to the right of appeal, the CCS (CCA) Rules, 1965 provide for **Revision** and **Review** as supervisory mechanisms to ensure legality, propriety and fairness in disciplinary administration. These provisions empower specified authorities to re-examine disciplinary cases and pass appropriate orders where necessary. Revision and Review are distinct from appeal and are exercised under specific circumstances prescribed in the Rules.

12.2 Revision (Rule 29)

Revision is a discretionary power vested in specified authorities to call for and examine the records of disciplinary proceedings and pass suitable orders.

The objective of revision is to:

- Correct legal or procedural errors.
- Ensure proper application of rules.
- Review adequacy of penalties.
- Prevent miscarriage of justice.
- Maintain consistency in disciplinary administration.

12.3 Revising Authorities

Under Rule 29, revisional powers may be exercised by:

- The President.
- The Comptroller and Auditor General, in respect of persons serving in the Indian Audit and Accounts Department.
- The Member (Personnel), Postal Services Board, where authorized.
- Any authority specified under Rule 29.

Officers should always refer to the latest departmental instructions and delegation orders for determining the competent revising authority.

12.4 Powers of Revising Authority

The Revising Authority may:

- Confirm the order.
- Modify the order.
- Set aside the order.
- Reduce the penalty.
- Enhance the penalty.
- Remit the case for further inquiry.
- Remit the case to the Disciplinary Authority for reconsideration.

12.5 Safeguards in Revision

Before enhancing a penalty or passing an order prejudicial to the Government servant:

- Reasonable opportunity should be given to the Government servant.
- Principles of natural justice must be observed.
- Where a major penalty is proposed and no inquiry under Rule 14 has been held, such inquiry may become necessary.

12.6 Review (Rule 29A)

Rule 29A empowers the President to review any order passed under the CCS (CCA) Rules in specified circumstances.

Review is an exceptional power intended to ensure that disciplinary decisions remain fair, legal and consistent with public interest.

12.7 Grounds for Review

Review may be considered where:

- New and important material evidence becomes available.
- Relevant facts were not considered earlier.
- Circumstances justify reconsideration in the interest of justice.
- The President considers it necessary to review the case.

Review is not intended to function as a second appeal.

12.8 Powers of Reviewing Authority

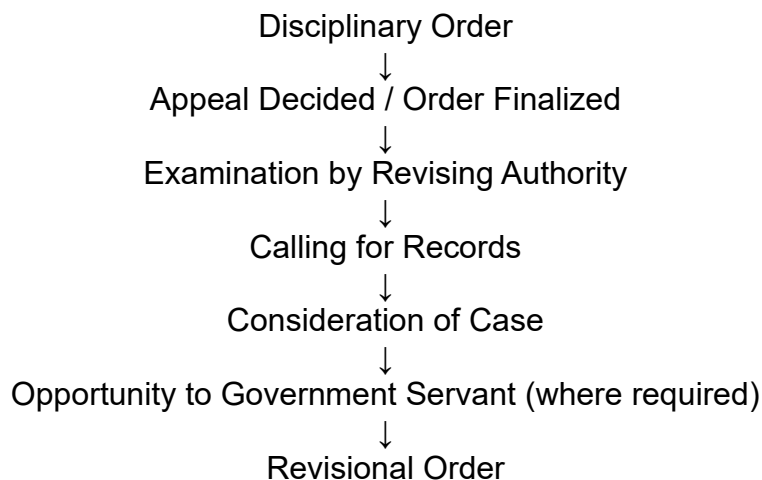
The Reviewing Authority may:

- Confirm the order.
- Modify the order.
- Set aside the order.
- Enhance or reduce the penalty.
- Order further inquiry.
- Pass any order considered appropriate under the Rules.

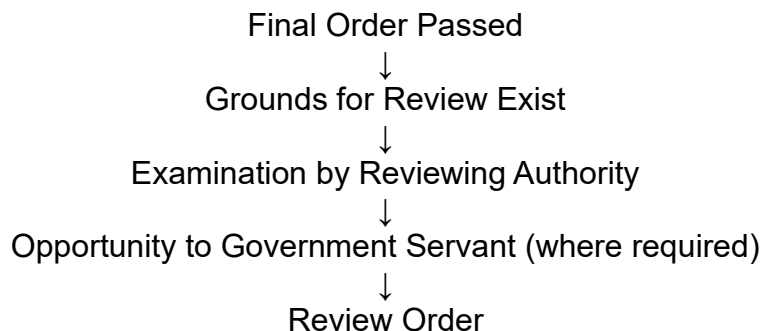
12.9 Difference between Appeal, Revision and Review

Particular	Appeal	Revision	Review
Nature	Statutory right	Discretionary supervisory power	Exceptional power
Governing Rules	Rules 22-28	Rule 29	Rule 29A
Exercised By	Appellate Authority	Revising Authority	Reviewing Authority
Purpose	Challenge disciplinary order	Correct illegality, impropriety or inadequacy	Reconsider case in special circumstances
Availability	As a matter of right	At the discretion of Revising Authority	In specified circumstances only

12.10 Flowchart - Revision



12.11 Flowchart - Review



13.0 Conclusion

The CCS (CCA) Rules, 1965 provide the framework for maintaining discipline, accountability and integrity in Government service. For Inspector Posts, a sound understanding of these Rules is essential for handling disciplinary matters, ensuring compliance with principles of natural justice and assisting disciplinary authorities in the effective administration of the Department.

Proper and timely application of the CCS (CCA) Rules helps promote transparency, fairness and public confidence in the Department of Posts.

Part V – Infrastructure, Procurement & Stores Management

Chapter :25 BUILDINGS

25.1 STAGES IN CONSTRUCTION OF DEPARTMENTAL BUILDINGS:

- i) Acquisition of land
- ii) Approval of schedule of accommodation
- iii) Preparation of preliminary drawings by Architect
- iv) Preparation of estimates by Civil Wing
- v) Administrative Approval and Expenditure Sanction (AA&ES) by Chief Postmaster General/Director General/President
- vi) Preparation of working drawings by Architect
- vii) Detailed estimates by Civil Wing
- viii) Watching progress and taking over possession of the building.

I) LAND ACQUISITION:

The following points are to be kept in mind, at the time acquisition of land for the department.

- a) Whether Government, Local Bodies or Private land
- b) Location: Central location or main road and cost of land to be considered
- c) Suitability: Suitability in respect of architecture and construction without major objections like power lines, etc. Availability of adequate water, electricity supply and outlet for sewerage water.
- d) Extent of land required and available. Land area is 4 times plinth area.
- e) Joint Inspection: In Towns and Cities with population up to 4 lakhs, Divisional Superintendent/Regional or Assistant Architect/Executive Engineer (Civil Wing) and over 4 lakhs, DPS/Senior or Regional Architect/Superintending Engineer (Civil Wing).
- f) Project report to co-indicating cost, strength, justified accommodation for Post Office and extent of present accommodation, rent paid for P.O. Necessity for Departmental building, site plan, Municipal regulations on constructions, Report of Joint Inspection.
- g) Certificate of suitability to be obtained by Head of the Circle.
- h) Keep liaison with land acquisition authority
- i) In case land or building is purchased under private negotiations, get the title verified by Government Pleader and also obtain a certificate regarding non-encumbrance.
- j) Reasonableness of the cost to be ascertained from Revenue/Municipal authorities.

II) APPROVAL OF SCHEDULE OF ACCOMMODATION

- a) Provide 50% of working space of the operative staff, 25% for Supervisory staff, 50% for amenities, 50% for other items towards the future expansion.
- b) Maximum staff at a time is to be taken into consideration

- c) In case any increase is to be provided for future expansion due to any specific feature- make out a case for it, viz., upgradation of S.O. into H.O. while the S.O. building is yet to be constructed.

III) PREPARATION OF PRELIMINARY DRAWINGS BY THE ARCHITECT

- a) By Assistant Architect : Project costing up to limit prescribed
By Regional Architect : Project costing up to limit prescribed
By Senior Architect : Project costing up to limit prescribed from time to time.
- b) Scrutiny of preliminary drawings:
Location – space on all four sides for future expansion – Staff Quarters, etc. – Operative requirements to be borne in mind.

IV) PREPARATION OF ESTIMATES BY CIVIL WING

- a) Chief Postmaster General: as per the limits prescribed from time to time
- b) Director General (Posts): as per the limits prescribed

V) Preparation of work Drawings by Architect

VI) Detailed estimates by Civil Wing and Tenders.

Ensure permission by Municipal/Town Planning/Forest authorities, etc.

VII) Watching progress and taking over possession of the buildings.

Keep liaison with Civil Wing – Any suggestions and delay on the part of Contractor may be taken up with Civil Wing – Ensure prompt connection of water, electricity, sewage, etc.

After the preliminary estimates are scrutinized, the formal acceptance of a proposal termed as administrative **approval** is issued by the competent authority and it is communicated to the civil wing and architect. After the proposal has received the administrative approval, a properly **detailed estimate** will be prepared for the sanction of the competent authority by the civil wing which is known as technical sanction.

PAY ATTENTION TO:

- i) In accelerating land acquisition cases keeping close liaison with the concerned authorities
- ii) Detailed scrutiny of preliminary drawings as it is the only stage to suggest changes.
- iii) Close watch on progress of construction
- iv) Timely action for electrical, water and sewage connection. Do not wait till the construction is completed.

25.2 REPAIRS AND MAINTENANCE OF DEPARTMENTAL BUILDINGS

Departmental buildings are required to be repaired and maintained for enhancing and ensuring functional efficiency, healthy and hygienic work environment, the life of the building and a favourable image of the department

Maintenance and repair works can be of the following types:

- a. Annual repairs
- b. Minor Civil works

At present responsibilities of maintenance and repairs of Postal buildings rests as under:

- i) All buildings located at the headquarters of a Postal Civil Division will be maintained by the Civil Wing.
- ii) Buildings located at the headquarters of AE (Civil) also may be given to the Civil Wing for maintenance.
- iii) The Chief PMG, in consultation with the Regional PMGs, will draw up a list of buildings which he considers important enough to be allotted to the Civil Wing for maintenance, in addition to the buildings mentioned at (i) and (ii) above. These buildings will be maintained by the Civil Wing only if the Civil Wing agrees to do so. Concurrence of the E.E. concerned should be obtained before circulating the list of such buildings.
- iv) All the heritage special buildings identified by the Directorate vide letter No. 51-1/92-BP dated 15-02-1993 should invariably be allotted to Civil Wing for maintenance. For heritage buildings, the Directorate also should be consulted. Restoration/Special repairs of heritage buildings should invariably be referred to Indian National Trust for Art And Cultural Heritage, Bharatiyan, Nizamuddin, New Delhi (INTACH).
- v) The rest of the buildings in the Circle will be maintained by AD(Buildings) in the Circle Office. In the Circles where ADs (Buildings) are not Civil Wing Officer, the estimates will be technically examined by A.E. in the Civil Wing and approved by AD(Buildings). In other words, technical sanction will be given by AE (Civil Wing) and A.A. and E.S. will be issued by AD(Buildings) in the Circle Office.
(No. 51-3/89-BP(PT) dated 21-01-1993)

MAINTENANCE BY CIVIL WING

REGISTRATION AND PREPARATION OF ESTIMATE

- For annual repairs, Civil Wing Units prepare estimates without receipt of requisition from the users.
- The estimate is prepared on the basis of the plinth area rates, approved by Ministry of Works, Housing and Urban Development from time to time.
- Based on the estimated cost, the Executive Engineers intimate the requirement of funds to Head of the Circles and execute the items of annual repairs.
- The annual repairs and petty works are executed by one of the following methods:
 - a) Execution by contract
 - b) Execution by Departmental Staff
- Items relating to day-to-day maintenance are attended to by the Departmental Staff whereas major items such as white washing, painting of doors and windows, rectifying major defects of buildings, etc., are carried out by contract.

MINOR CIVIL WORKS

- In respect of minor civil works user unit has to make a requisition with the Civil Wing clearly indicating the details of requirements of works proposed to be executed.
- On receipt of the requisition, Civil Wing prepares an estimate and submits to the Postal Officer competent to sanction the amount.
- On receipt of sanction to the estimate, the Civil Wing executes the work and intimates the completion of work to the officer who issued the sanction.

25.3 BUILDING RELATED FINANCIAL POWERS OF THE HEAD OF DIVISION :

MINOR CIVIL AND ELECTRIC WORKS:

It will include expenditure on repairs and maintenance of minor civil and electrical works of office buildings, residential buildings, other buildings and expenditure on running operation and maintenance (ROM) of diesel genset, etc., maintained by the CPWD.

	Financial powers of Head of division	Reference
Minor Civil and Electrical works - Government buildings	50,000/- in each case	Schedule of Financial Powers delegated to the Head of the Division vide Dte No. 6-2/2025-FA(P) dated 28-03-2025. Note :The Divisional Heads can exercise the powers subject to the conditions mentioned in the delegation of financial powers
Minor Civil and Electrical works - Rented buildings	5000/- in each case.	
Minor electrical works – purchase and installation of removable fittings – Rented building	5000/- in each case	

RENTING:

	Financial powers of Head of division	Reference
Renting of building for office use	Without FRAC X class cities - upto Rs.15000/ per month Y class cities - upto Rs.12000/ per month Z class cities - upto Rs.8000/ per month	Schedule of Financial Powers delegated to the Head of the Division vide Dte No. 6-2/2025-FA(P) dated 28-03-2025. Note :The Divisional Heads can exercise the powers subject to the conditions mentioned in the delegation of financial powers .
Hiring of accommodation for holding examination and for other purposes i.e. holding customer meet, etc.	Rs. 5000/- in each case	
May sanction all rates and taxes legally assessed on buildings and vehicles in their charge	Full powers	

25.4 Long term leasing and licensing policy for hiring accommodation for office purpose in Department of Posts

(Postal Directorate New Delhi No. BDG-20/3/2021 -Building-DOP Dated 18-02-2022.)

In supersession of existing orders instructions on the subject, the competent authority has decided to frame a comprehensive guideline for leasing office accommodation for use of the Department and licensing of the surplus space available with the Department. These guidelines are issued as under in two parts.

- Part A is for leasing office accommodation for use of the Department and
- Part B is for licensing of the surplus space available with the Department:

Part A: for leasing office accommodation for use of the Department

1. Revision of rent shall be allowed only once in five years except in the case of accommodation to be hired for setting up of Parcel Hubs in which case revision can be made once in three years.

Such revision shall, however, be undertaken by the department only on receipt of a written request for the same from the landlord concerned. Revision of rent, if requested by the landlord should be processed well in time by the Circle, i.e. within 6 months from the date of the request made by the landlord. The quantum of increase of rent in all cases shall not exceed 8% p.a. with the exception of cities and towns where Rent Control Act is applicable where it would be lesser of the increase permitted under the Rent Control Act or increase up to 8% per annum. If the enhancement proposed is beyond this limit, the Head of the Circles may examine the exigencies involved and decide the case as per his financial powers. Rest of the cases, beyond his financial powers, should be referred to Directorate with the concurrence of CIFA and approval of HOC for approval of Secretary (Posts).

2. The date of receipt of a request from the landlord for the revision of rent or the date from which such revision is due i.e. after three/five years, whichever is later, will be the date from which the revision is to be allowed.
3. Revision of rent should be allowed only, if necessary repairs, special repairs and maintenance of the rented premises have been carried out by the landlord to the satisfaction of the Department and the landlord agrees and executes a fresh lease agreement after revision of rent.
4. There would be no distinction for the revision of rent between the premises located at stations where the Rent Control Act is applicable and where it is not applicable in so far as periodicity is concerned i.e. it will be uniformly three/five years.
5. The re-assessment of a reasonable rent when it will become due will be got done by the landlord himself from the respective Rent Controller in respect of premises taken on rent through the Rent Controller. In respect of all other buildings revision of rent will be examined by the departmental Fair Rent Assessment Committee (FRAC).
6. While intimating the rent payable, the Fair Rent Assessment Committee will intimate the revised rent in two parts. The first part would contain the recommendation for the "core" rent payable to the landlord which would consist of the component of Municipal charges /Taxes, surcharges etc. which is to be passed on by the landlord to the Municipal Corporation /local authorities. In case, after completion of assessment /re-assessment of such rent as referred 1 above, Municipal Charges ,taxes, surcharge etc. go up or any new tax is levied before the date of the next revision after three years, payment of the same will also be allowed on production of documentary evidence by the landlord regarding the discharge of higher liability towards taxes etc. It is further added that the department will pay taxes only if these are required by the laws applicable in a state or within the jurisdictions of local authority. In any case only a part of it will be borne by the department. Before doing so, it would, therefore, be necessary to find out from the concerned State Government / local authority the orders in force within its particular jurisdiction.
7. In the past, after expiry of the original period of lease, the department used to take resort to the optional clause to continue in the same premises without enhancement of rent. Clause 19 of the new lease form seeks to correct this imbalance by providing for a mutually agreed upon rate of enhancement to protect the landlord's interest. At the same time, if an agreement cannot be reached, the department retains the right to

continue in the premises on a year-to-year basis to prevent any disruption to public services and this period should not exceed two years.

8. The lease agreement can be made for a period of three/five/ten/fifteen/ twenty/twenty-five years on the new lease form enclosed based on necessity for the same to be recorded in writing. Revision of rent after expiry of the lease agreement will be as per para 1 above.
9. The question of rationalizing the principles for certifying the reasonableness of rent in respect of rented building under the occupation of the department has been examined and it has been decided that revised/enhanced rent of such building will be treated as a fresh case of rent assessment and will be done according to the following principles:
 - a Work out the reproduction cost of the building as on the date of reassessment on the cost index for the concerned locality.
 - b Work out the depreciated value of the building assuming a straight line variation of depreciation depending on the age of the building.
 - c Work out the land area appurtenant to the building taking into account the local bye-laws. In case no such bye-laws exist in the locality, general practices prevailing in the locality should be followed. Any surplus land that does not enhance the utility of the building should be excluded. Extra rent for utilisation of surplus land for cycle/car parking/generator shed etc. may be limited 10% of the rate of rent per sq. ft./ sq. m. rent of the main accommodation.
 - d The cost of the appurtenant land should be ascertained from the local Revenue Authority. For this purpose, the cost of land should be divided between the number of tenants in the building, apportioned between the tenants according to the plinth area each one is having, if the Department is not the sole tenant.
 - e Where the landlord has made additions/ alterations in the building as per departmental requirements, the same will be taken into consideration in working out the capital cost of the building.
 - f The cost of the appurtenant land may be added to the depreciated value of the building to assess the reasonable return on the property. In the case of Metropolitan cities, this percentage rate of return must be taken as 10% per annum. In the case of other cities/towns, this figure may be taken as 9% per annum.
 - g The figure arrived at thus would constitute the annual rent of the building on the basis of the principle of valuation. This is the "Core rent as mentioned in Directorate letter dated 25.02.1992.
 - h After working out the rent on the above principles of valuation, the current rate of market rent in the locality will be ascertained by FRAC. For this purpose, rent paid by Government and semi-Government organizations, public sector undertakings and nationalized banks will be taken into account. If there are no land/building/godown/premise hired/occupied by these organisations in the vicinity/near highway/airports/multi modal transportation hubs etc., rent being paid by private organisations engaged in Courier, Express, Parcel or Logistics sector etc. may also be taken into account by recording the reasons in writing, in case of accommodation required for purpose of setting up of Parcel Hubs and Transshipment Centres. The data collected must be authentic and the building should be comparable in specifications and amenity provided.

- i After getting the two values, i.e. rent based on the recognized principles of valuation and the current market rate, the endeavor of the competent authority should be to balance the two factors of rent worked out on the basis of the principles of valuation as well as market rent. While weightage should be given to the market rent so as to sufficiently compensate the landlord, all efforts should be made to fix the rent lower than the market rent. For this purpose, after considering the FRAC's report, the competent authority should negotiate with the landlord. Where the enhanced rent falls within the powers of the Divisional Superintendent, the negotiation will be carried out by the next higher authority.
 - j If the Department has incurred any expenditure on maintenance/repairs of a particular building, it shall be recovered from the rent payable.
 - k Enhancement of rent should be effected only after a fresh lease deed is signed by the landlord.
 - l For the purpose of these orders, the constitution of FRAC at various level will continue to be guided by the orders already in force. However, for all cases where enhancement of rent would fall within the powers of the Divisional Superintendent, the revision of rent will be considered by a duly constitute FRAC even where the initial rent has been within the delegated powers of the Divisional Head without the assistance of the FRAC.
- 10.** If the other party in the rent agreement decided to register the lease/license deed in their own format, it may be allowed provided that it should not be contrary to the interest of the department in any manner. In all other cases, the lease/license deed will be executed on the format enclosed herewith.
- 11.** Department is liable to pay the GST, as admissible, on rent, wherever applicable.
- 12.** Composition of Fair Rent Assessment Committees at the three Levels namely 1st Level, 2nd Level and 3rd Level in respect of Cities/towns which have been reclassified as 'X', 'Y' and 'Z' categories vide Ministry of Finance O.M. No. 2913)/2008-E-II dated 29th August, 2008 and the competent authority to approve/accept the recommendations of the FRAC is as follows:

Class of City		Recommending powers for Operative Offices & Trg. Centers, hostel accommodation and RMS Rest Houses, Administrative offices & office-cum-residence based on class of City		Composition of FRAC
Existing	Revised	Above Rs. (per month)	Up to Rs. (per month)	
1 st Level F.R.A.C.				
A-1	'X'	5,000	15,000	1. Divisional Head 2. Asstt. Engineer (Civil) 3. A.O. Class-I Division / A.A.O. Class-II Division
A	'Y'	5,000	10,000	
B-1	'Y'	4,000	10,000	
B-2	'Y'	4,000	10,000	
Others	'Z'	3,000	8,000	
2 nd Level F.R.A.C.				
A-1	'X'	15,000	40,000	1. Divisional Head 2. A. E (Civil) 3. Sr. AO/AO
A	'Y'	10,000	20,000	
B-1	'Y'	10,000	20,000	
B-2	'Y'	10,000	20,000	
Others	'Z'	8,000	12,000	
3 rd Level F.R.A.C.				
A-1	'X'	40,000	1,00,000	1. Dir. Postal Services 2. Dy. Dir. Of A/Cs(P)/ACAO 3. Ex. Engineer (Civil)
A	'Y'	20,000	50,000	
B-1	'Y'	20,000	40,000	
B-2	'Y'	20,000	30,000	
Others	'Z'	12,000	20,000	

- 12.1 For renting buildings beyond the financial powers of Divisional Head, FRAC of appropriate level would be constituted in accordance with the rent demanded by the owner of the building in the order stated in the Table in para 13 above.
- 12.2 In all cases where the rent is to be decided with the recommendations of FRAC, the constitution of FRAC of appropriate level as per the composition shown in Table in para 1 above would be ordered by the Regional PMGs/CPMGs in respect of units under their jurisdiction.
- 12.3 The 3rd level FRAC would also examine the cases beyond the powers of Regional PMGs/CPMGs and the recommendation of the Committee would be forwarded to the Directorate in the manner stated below in para 13.
- 12.4 The Divisional Head can hire accommodation within their delegated financial powers under revised Schedule III and Schedule IV of Schedule of Financial Powers (issued vide DoP O.M. No.6-1/2008-FC (Posts) dated 06.02.2009 depending upon the class of City without Fair Rent Assessment Committee.
- 12.5 The Financial approval of rent beyond the powers of Divisional Heads would also be granted by the Regional PMGs/CPMGs in respect of units under their jurisdiction.
- i. All proposals referred to the Directorate should come along with the recommendations of Head of the Circles/Regions and concurrence/comments of the Circle IFA with the following requisite documents:
 - ii. Proforma I (General information about the proposed building) (enclosed)
 - iii. Proforma II (Rent being paid by the similar offices in the vicinity) (enclosed)
 - iv. Schedule of Accommodation
 - v. Core rent Calculation Certificate
 - vi. Rent Reasonable Certificate issued by Civil Wing
 - vii. Minutes of FRAC
 - viii. Concurrence of CIFA/recommendation of PMG/CPMG
 - ix. Guideline's value of District/Municipal Corporation
 - x. Acceptance letter of the landlord
 - xi. Copy of the Rent Control Act if applicable to the area

PROFORMA I - to be submitted along with the requisition for rental cases of po

1. Name of the owner :
2. Locality with address :
3. Land area appurtenant to the building :
4. Surplus land: (whether proposed to be taken or not) indicating the purpose for which land is required
5. Plinth area :
6. Carpet area :
7. Year of construction :
8. Mode of construction (RCC/Tiled) :
9. Municipal Taxes (receipt to be enclosed) :

10. Local prevailing rent along with the authentic documents of any two-government office/
bank :

 1. Name of office/bank
 2. Carpet :
 3. Rent paid:
 4. Lease deed effective from :
 5. Type of building :
(RCC/tiled)

11. Electrical installation with or without fittings :
12. Rent demanded by the landlord :
13. Present rent :
14. Additional alterations if any required :
15. Availability of water supply etc. :
16. Land cost as per revenue records :
(Latest rate per square yard. Certificate to be obtained from Sub Registrars' Office)
17. Building plan duly indicating portion occupied by the Department.
18. Justified accommodation along with statement of Schedule of Accommodation:

PROFORMA II

RENT PAID TO THE GOVT. OFFICES FUNCTIONING IN RENTED BUILDING

Sl.NO.	Name of the office	Area occupied	Rent per month in rupees	Rent per sq ft

PART B: for licensing of the surplus space available with the Department

The competent Authority has also approved the proposal for hiring out of vacant space, in excess of Schedule of Accommodation, in postal buildings on license basis. To implement this, following guidelines are hereby issued for necessary action by all concerned,

1.0. Main Features

- 1.1 The power to allot vacant built-up space in postal buildings on a license basis is delegated to the Regional PMGs. However, in the seven metro cities - Delhi, Mumbai, Kolkata, Chennai, Hyderabad, Bengaluru and Ahmedabad—the PMGs shall, after completion of all formalities, obtain approval from their respective CPMGs.
- 1.2 “Vacant built-up space” refers to the space available in excess of the prescribed Schedule of Accommodation required for the functioning of the office.
- 1.3 The vacant space shall be allotted at the prevailing market rent of the area (hereinafter referred to as *license fee*) through an open tender process. The tender shall consist of two parts:

- (a) Technical Bid – for shortlisting eligible parties
- (b) Commercial Bid – for selection of the highest bidder, ensuring that the quoted rate is comparable to the rent paid by the best private entities for similar space, location and quality
- 1.4 The vacant built-up space may be allotted on market rent (license fee) to the following entities:
- (i) Central Government
 - (ii) State Government
 - (iii) Central Government Public Sector Undertakings (PSUs)
 - (iv) State Government Public Sector Undertakings (PSUs)
 - (v) Nationalized Banks
 - (vi) Reputed Foreign Banks
 - (vii) Reputed National and International Financial Institutions
 - (viii) Reputed Companies or Corporate Bodies
- 1.5 The vacant space shall **not** be allotted to any individual.
- 1.6 The Head of the Region/Circle, as applicable, shall execute a License Agreement (as per the prescribed standard format) with the licensee for a maximum period of **three years**. The license fee shall be increased by **10% annually** over the previous year's license fee, with effect from the completion of the first year from the date of the agreement.

2.0. PROCEDURE

- 2.1 All Circle/Regional Heads shall collect data of excess built-up vacant space available in all departmental buildings in their jurisdiction once every quarter.
- 2.2 The Head of the Division, within whose jurisdiction the vacant space is available, shall certify that:
- The space cannot be utilized for any postal purpose for the next one year; and
 - No additional space will be hired for departmental operations in the same city if such space is licensed to external entities, except in the case of post offices which are location-specific.
- 2.3 From the data collected, the Circle/Regional Head shall identify such vacant space which:
- Is not required for any current or foreseeable activity of the Department of Posts; and
 - Will not adversely affect departmental functioning, customer service, or postal property. Such space shall be considered for allotment on a license basis.
- 2.4 A Committee comprising the following shall recommend the **minimum reserve license fee** for the identified vacant space:
- (i) Director Postal Services
 - (ii) Internal Finance Adviser (IFA) to PMG
 - (iii) Engineering Representative:

- (a) Executive Engineer (Civil) – for space above 5000 sq. ft.
- (b) Assistant Engineer (Civil) – for space between 500 sq. ft. and 4999 sq. ft.
- (c) Junior Engineer (Civil) – for space up to 499 sq. ft.

- 2.5** “Minimum license fee” shall mean rent comparable to that paid by the best private party in the area for equivalent space, location and building quality, including:
- Annual maintenance component; and
 - Proportionate taxes, ground rent and all applicable statutory charges.
- 2.6** The recommendations of the above Committee shall be approved by the PMG/CPMG concerned, in consultation with the respective IFA, as per delegated powers.
- 2.7** Based on the approved minimum license fee, the Circle/Regional Head shall invite **open tenders** (as per CPWD Manual) in two parts:
- (a) Technical Bid – for shortlisting eligible parties
 - (b) Financial Bid – for selecting the highest bidder

Wide publicity shall be ensured. The Notice Inviting Tender (NIT) shall also be uploaded on the official website as per vigilance instructions issued by DDG (Vig).

- 2.8** The same Committee mentioned in para 2.1.4 shall open the tenders and recommend the highest bidder to the PMG/CPMG based on the bids received.
- 2.9** Based on the Committee’s recommendations, the PMG/CPMG, in consultation with the IFA, shall issue a **Letter of Acceptance (LoA)** indicating the security deposit.
- Security Deposit: Equivalent to **six months’ license fee**
 - If the highest bidder is unwilling to pay six months but agrees to pay **three months**, the offer may be considered with recorded justification.
- 2.10** Upon deposit of the security amount by the successful bidder:
- Earnest Money Deposit (EMD) shall be refunded
 - Accounting procedure for such deposits shall be as prescribed by DDG (PAF)
- 2.11** The Head of Region/Circle shall execute a **License Agreement** (as per prescribed format) for a maximum period of **three years**.
- License fee shall increase by **10% annually** after the first year
 - The agreement must be vetted by the Ministry of Law / Government Standing Counsel before execution, with necessary local modifications if required
- 2.12 In case of continuation beyond three years:**
- The licensee must apply **at least 6 months before expiry**
 - A Rent Assessment Committee shall recommend revised market license fee
 - PMG/CPMG shall communicate revised fee **one month prior to expiry**
 - Licensee must accept within **15 days of receipt**

A fresh agreement (maximum 3 years) shall be executed with **10% annual escalation**.

If revision is delayed, continuation up to **one year** may be allowed with **10% annual increase**.

2.13 A six-monthly report (for periods ending 30th September and 31st March) shall be submitted by each Region to the Directorate by the 15th of the following month.

- A register of vacant and licensed space shall be maintained
- Inspecting Officers shall verify and record such details
- No identified vacant space shall remain unutilized for more than **90 days**

3.0. MONITORING & REPORTING

Half-yearly reports shall be submitted as per para 2.1.13.

4.0. PRECAUTIONS:

- 4.1.** Where land was acquired at concessional rates for public utility purposes and is proposed for commercial use, the matter shall be referred to the Directorate.
- 4.2.** It shall be ensured that:
 - Usage complies with town planning rules
 - Activities such as storage of inflammable items, alcohol, explosives, or prohibited goods are strictly avoided
 - Activities are compatible with surrounding areas
- 4.3.** If the licensee opts to execute the agreement in their own format, it may be permitted only if it does not adversely affect departmental interests. Otherwise, the standard format shall be used.
- 4.4.** Space shall not be allotted to individuals. Eligible entities include Government bodies, PSUs, statutory authorities and reputed corporate entities.
- 4.5.** For properties located in restricted/prohibited areas under the Ancient Monuments and Archaeological Sites and Remains Act, 1958, necessary approvals from the competent authority/National Monuments Authority shall be obtained.
- 4.6.** The licensee shall be liable to pay GST, as applicable, on the license fee.

Chapter :26 GFR, GeM and Public Procurement

26.1 Introduction to General Financial Rules, 2017, GeM and Public Procurement

The General Financial Rules (GFRs) are a compilation of rules and orders issued by the Government of India for regulating matters relating to public finances. These rules are applicable to Ministries, Departments and other organizations under the Central Government and serve as executive instructions for financial management, expenditure control, procurement and contract administration.

The General Financial Rules were first issued in 1947 and were subsequently revised in 1963, 2005 and 2017. The General Financial Rules, 2017 presently govern financial management and procurement procedures in Central Government offices.

The GFRs aim to ensure economy, efficiency, transparency and accountability in the use of public funds. They provide the framework for budget management, procurement of goods and services, contract management, inventory control and maintenance of financial records.

Some important features of GFR, 2017 include:

- Mandatory procurement through Government e-Marketplace (GeM) for goods and services available on the platform.
- Increased use of e-procurement and electronic tendering.
- Greater transparency in government purchases through online publication of tender enquiries and contract awards.
- Introduction of provisions relating to Public Financial Management System (PFMS) and Direct Benefit Transfer (DBT).
- Emphasis on competition, fairness, accountability and value for money in public procurement.

26.2 Fundamental Financial and Procurement Principles

The General Financial Rules, 2017 prescribe the basic principles governing expenditure from public funds and procurement of goods and services. Every Government servant dealing with financial matters is required to ensure economy, efficiency, transparency and accountability in the use of public resources.

2.1 Standards of Financial Propriety (Rule 21)

Every officer incurring or authorizing expenditure from public funds shall be guided by high standards of financial propriety and strict economy.

The following principles should be observed:

- Public money should be spent with the same care and prudence as a person would exercise while spending his own money.
- Expenditure should not be more than the occasion demands.
- No authority should exercise its powers of sanctioning expenditure to pass an order which will directly or indirectly benefit itself.
- Financial rules and regulations should be strictly followed by all subordinate offices and disbursing officers.

2.2 Expenditure from Public Funds (Rule 22)

No authority may incur expenditure from public funds unless such expenditure has been sanctioned by a competent authority.

Public funds include:

- Consolidated Fund of India
- Contingency Fund of India
- Public Account of India

2.3 Provision of Funds for Sanction (Rule 25)

Before according sanction to expenditure, it must be ensured that adequate budget provision exists.

Important requirements include:

- Every sanction should indicate the budget head from which expenditure is to be met.
- Availability of funds should be verified before sanction.
- Expenditure sanctioned before communication of funds should be made subject to availability of funds.

2.4 Responsibilities of Controlling Officers (Rule 26)

A Controlling Officer shall ensure that:

- Expenditure does not exceed the budget allocation.
- Funds are utilized only for the purpose for which they were provided.
- Expenditure is incurred in public interest.
- Adequate internal controls exist to prevent financial irregularities.
- Waste, loss and misuse of public money are prevented.

2.5 Communication of Financial Sanctions (Rule 29)

All financial sanctions and orders issued by a competent authority shall be communicated to the Audit Officer and Accounts Officer in the prescribed manner.

Sanctions involving expenditure of a definite amount should indicate the amount both in words and figures.

2.6 Definition of Goods (Rule 143)

The term goods include articles, materials, machinery, equipment, vehicles, furniture, software, licences, patents and other items acquired for Government use.

It also includes services incidental to the supply of goods such as transportation, insurance, installation, commissioning, training and maintenance.

2.7 Fundamental Principles of Public Buying (Rule 144)

Every authority entrusted with procurement responsibilities shall ensure efficiency, economy, transparency, fairness and competition in public procurement.

The following principles should be observed:

- Procurement should be based on actual requirement.

- Specifications should be clear, objective and measurable.
- Specifications should not favour any particular brand, trade name or manufacturer.
- Quantity to be procured should be reasonable and justified.
- Excess procurement should be avoided.
- Procurement should be conducted through a fair and transparent procedure.
- The selected offer should adequately meet the prescribed requirements.
- The accepted price should be reasonable and provide value for public money.
- Procurement decisions should be properly recorded and documented.

26.3 Government e-Marketplace (GeM)

The Government e-Marketplace (GeM) is the Government of India's online platform for procurement of goods and services by Ministries, Departments and other Government organisations. GeM provides a transparent, efficient and paperless system for public procurement.

3.1 Procurement through GeM (Rule 149)

Rule 149 of the General Financial Rules, 2017 provides for procurement of goods and services through GeM in accordance with the procedures prescribed by the Government from time to time.

Before procurement, the competent authority should ensure:

- Administrative approval and expenditure sanction.
- Availability of budget provision.
- Compliance with applicable procurement rules and instructions.
- Reasonableness of rates.

3.2 Financial Limits for Procurement through GeM

Mode of Procurement	Financial Limit
Direct Purchase	Up to ₹50,000
L-1 Purchase through GeM	Above ₹50,000 and up to ₹10 lakh
Online Bidding / Reverse Auction	Above ₹10 lakh

Important provisions:

- Direct purchase up to ₹50,000 may be made from any available seller meeting the required specifications and delivery conditions.
- For purchases above ₹50,000 and up to ₹10 lakh, procurement should ordinarily be made from the lowest-priced seller among available sellers of at least three different manufacturers/OEMs meeting the required specifications.
- For procurements above ₹10 lakh, online bidding or reverse auction on GeM is mandatory.
- Splitting of demand to avoid higher procurement procedures is prohibited.

3.3 Determination of Reasonable Price

Before placing an order, the buyer should satisfy himself regarding the reasonableness of the price by considering:

- Last Purchase Price (LPP).
- Previous procurement records.
- Available market comparison on GeM.
- Business Analytics tools available on GeM.

3.4 Benefits of GeM

GeM provides:

- A common online procurement platform.
- Access to a large number of registered sellers.
- Online comparison of products and prices.
- Electronic generation of purchase orders and contracts.
- Improved transparency and audit trail.
- Faster and more efficient procurement.

The general terms and condition about GeM portal and technical SOPs related to procurement on GeM may be obtained from following link

https://gem.gov.in/training/training_module

26.4 Procurement of Goods (including tendering provisions)

The General Financial Rules, 2017 prescribe different methods for procurement of goods depending upon the estimated value of procurement, nature of requirement and market conditions. The procurement method adopted should ensure economy, efficiency, transparency and fair competition.

4.1. Purchase of Goods without Quotation (Rule 154)

Purchase of goods up to **₹50,000** on each occasion may be made without inviting quotations or bids.

The competent authority shall record a certificate that:

- The goods purchased are of the requisite quality and specification.
- The goods have been purchased from a reliable supplier.
- The price paid is reasonable.

This method is generally used for low-value purchases of readily available goods.

4.2. Purchase through Local Purchase Committee (Rule 155)

Purchase of goods above **₹50,000 and up to ₹5 lakh** on each occasion may be made through a Local Purchase Committee (LPC).

The Committee shall consist of at least **three members**.

The Committee shall:

- Survey the market.
- Compare quality, specifications and prices.
- Identify a suitable supplier.
- Recommend the most suitable offer.

The Committee shall record a certificate regarding reasonableness of rates, quality and specifications of the goods purchased.

4.3. Prohibition of Splitting of Demand (Rule 157)

Procurement requirements shall not be split into smaller quantities to avoid the application of prescribed procurement procedures or financial limits.

Requirements should be assessed realistically and procured through the appropriate procurement method.

4.4. Procurement through Obtaining Bids (Rule 158)

Procurement of goods **above ₹5 lakh** shall ordinarily be made through a competitive bidding process to ensure transparency, competition and value for money.

The bidding process may be conducted through:

- Advertised Tender Enquiry.
- Limited Tender Enquiry.
- Two-Bid System.
- Two-Stage Bidding.
- Single Tender Enquiry, where permissible.

Note: Where procurement is undertaken through Government e-Marketplace (GeM), the procedures and financial limits prescribed under Rule 149 shall apply. Under GeM, L-1 procurement may be adopted for purchases above ₹50,000 and up to ₹10 lakh, while online bidding or reverse auction becomes mandatory for procurements above ₹10 lakh.

4.5. Advertised Tender Enquiry (Rule 161)

Advertised Tender Enquiry is the normal method of procurement where wide competition is required.

This method is generally adopted where the estimated value of procurement exceeds **₹50 lakh**.

Tender notices are published through the prescribed electronic platforms to ensure adequate publicity and competition.

4.6. Limited Tender Enquiry (Rule 162)

Limited Tender Enquiry may be adopted where the estimated value of procurement does not exceed **₹50 lakh**.

Tender enquiries should ordinarily be issued to a sufficient number of reliable suppliers to ensure adequate competition.

Limited Tender Enquiry may also be adopted in exceptional circumstances permitted under the Rules, such as urgency of requirement, public interest or limited availability of sources of supply.

4.7. Two-Bid System (Rule 163)

The Two-Bid System is adopted where technical evaluation is important.

Under this system:

- Technical Bid and Financial Bid are submitted separately.
- Technical Bids are evaluated first.
- Financial Bids of only technically qualified bidders are opened.

This method is generally used for procurement of specialised equipment, machinery and technically complex items.

4.8. Two-Stage Bidding (Rule 164)

Two-Stage Bidding may be adopted where complete technical specifications cannot be finalised at the initial stage.

In the first stage:

- Technical proposals are obtained without price bids.
- Available technical solutions are evaluated.

In the second stage:

- Final specifications are issued.
- Financial bids are invited from eligible bidders.

This method is suitable for complex procurement requirements.

4.9. Single Tender Enquiry (Rule 166)

Single Tender Enquiry may be adopted irrespective of value only in exceptional circumstances.

Such circumstances include:

- Procurement of proprietary items available from a single manufacturer or authorised source.
- Standardisation requirements where compatibility with existing equipment is essential.
- Emergency situations where procurement through normal tendering procedures are not feasible.

The reasons for adopting Single Tender Enquiry shall be recorded in writing and approved by the competent authority.

4.10. Summary of Procurement Methods

Procurement Method	Financial Limit
Purchase without Quotation (Rule 154)	Up to ₹50,000
Local Purchase Committee (Rule 155)	Above ₹50,000 and up to ₹5 lakh
Procurement through Obtaining Bids (Rule 158)	Above ₹5 lakh
Limited Tender Enquiry (Rule 162)	Up to ₹50 lakh
Advertised Tender Enquiry (Rule 161)	Above ₹50 lakh
Single Tender Enquiry (Rule 166)	No monetary limit; permissible only under specified exceptional circumstances

For further details please refer below link

https://mowr.nic.in/core/Circulars/2024/IFD_11-07-2024_14.pdf

4.11. Procurement of Goods and Services under GFR

The General Financial Rules, 2017 contain separate provisions for procurement of goods and procurement of services. Rules 142 to 176 govern procurement of goods, whereas Rules 177 to 206 govern procurement of consultancy and non-consultancy services. The procurement of services is dealt with separately in the next chapter.

4.12. General Tendering Procedures

Tendering is the process through which Government organisations invite offers from eligible suppliers for procurement of goods and services. The objective of tendering is to ensure transparency, competition, fairness and value for money in public procurement.

The General Financial Rules, 2017 prescribe various tendering procedures depending upon the nature, value and complexity of procurement.

4.13. Tender Enquiry Documents (Rule 168)

Tender enquiry documents should provide all information necessary for prospective bidders to prepare responsive bids.

The tender document should clearly specify:

- Description and specifications of goods.
- Quantity required.
- Eligibility criteria for bidders.
- Delivery schedule.
- Terms and conditions of contract.
- Evaluation criteria.
- Bid submission procedure.
- Bid validity period.
- Bid Security requirements, wherever applicable.

Tender conditions should be clear, objective and non-discriminatory so as to encourage fair competition.

4.14. Bid Security (Rule 170)

Bid Security, also known as Earnest Money Deposit (EMD), is obtained to safeguard the procuring entity against the risk of a bidder withdrawing or modifying its bid during the bid validity period.

Bid Security is generally obtained in cases of Advertised Tender Enquiry and Limited Tender Enquiry.

The bidders should furnish Bid Security along with their bids.

The amount of Bid Security should ordinarily range between **2% and 5% of the estimated value of the goods to be procured**, as specified in the bidding documents.

Bid Security may be accepted in any of the following forms:

- Insurance Surety Bonds;
- Account Payee Demand Draft;
- Fixed Deposit Receipt;
- Banker's Cheque;
- Bank Guarantee (including e-Bank Guarantee) from a Commercial Bank; or
- Online payment in an acceptable form safeguarding the purchaser's interest.

The Bid Security should normally remain valid for a period of **forty-five days beyond the final bid validity period**.

The following categories of bidders are generally exempt from furnishing Bid Security:

- Micro and Small Enterprises (MSEs) covered under the MSE Procurement Policy; and
- Startups recognised by the Department for Promotion of Industry and Internal Trade (DPIIT).

The Bid Security of unsuccessful bidders should be returned at the earliest after expiry of the final bid validity period and, in any case, not later than **thirty days after the award of the contract**.

In case of a two-bid or two-stage bidding process, the Bid Security of unsuccessful bidders at the first stage should be returned within **thirty days of declaration of the results of the first stage**.

In place of Bid Security, the Ministry or Department may require bidders to furnish a **Bid Securing Declaration**, accepting that if they withdraw or modify their bids during the validity period, or fail to sign the contract or furnish Performance Security after award of the contract, they may be suspended from participating in future procurements for the period specified in the bidding documents.

4.15. Performance Security (Rule 171)

Performance Security is obtained from the successful bidder to ensure due performance of the contract.

For procurement of **Goods, Consultancy Services and Non-Consultancy Services**, the amount of Performance Security shall ordinarily be **3% to 5% of the value of the contract**, as specified in the bid documents.

Performance Security may be furnished in any of the following forms:

- Insurance Surety Bonds;
- Account Payee Demand Draft;
- Fixed Deposit Receipt from a Commercial Bank;
- Bank Guarantee (including e-Bank Guarantee) from a Commercial Bank; or
- Online payment in an acceptable form safeguarding the purchaser's interest.

Performance Security may be forfeited in case of:

- Failure to perform contractual obligations;
- Breach of contract conditions; or

- Failure to fulfil the terms and conditions of the contract.

Note: In case of procurement of **Works**, the amount of Performance Security plus Security Deposit/Retention Money shall continue to be **3% to 10%** of the contract value.

4.16. Advance Payment to Supplier (Rule 172)

Ordinarily, payments for services rendered or supplies made should be released only after the services have been rendered or supplies made.

However, advance payment may be made in exceptional circumstances, such as:

- Advance payment demanded by firms holding maintenance contracts for servicing of air-conditioners, computers and other equipment; and
- Advance payment demanded under fabrication contracts, turn-key contracts and similar arrangements.

The amount of advance payment shall ordinarily not exceed the following limits:

Category	Maximum Advance Payment
Private Firms	30% of the contract value
State/Central Government Agency or Public Sector Undertaking	40% of the contract value
Maintenance Contracts	Amount payable for six months under the contract

The Ministries or Departments of the Central Government may, in consultation with their Financial Advisers, relax the above ceilings wherever considered necessary.

While making any advance payment, adequate safeguards, such as obtaining a Bank Guarantee or other suitable security, should be ensured to safeguard the interests of the Government.

4.17. Reference Tender Documents

The following tender documents are provided as illustrative examples to familiarise trainees with different types of tender enquiries and bid documents used in Government procurement and the Department of Posts.

Sl. No.	Subject of Tender	Issued By	Link
1	GeM Bid for Goods Transport Service - Per KM Based Service (Containerized Truck - 20 FT Single Axle)	Maharashtra Postal Circle, Department of Posts	LINK
2	Procurement of 90 Desktop Computers through GeM	Jammu & Kashmir Postal Circle, Department of Posts	LINK
3	House Keeping and Caretaking Services through GeM	Balmer Lawrie & Co. Ltd.	LINK
4	Tender for Conveyance of Mails on Contract Basis by Hiring of Commercial Vehicles	O/o Superintendent of Post Offices, Basti Division, Department of Posts	LINK
5	Conveyance of Mail on Contract Basis by Hiring of Commercial Vehicles for NDC Operations	Department of Posts, Guwahati Division	LINK

Note: The above documents are intended solely for academic and training purposes and may be referred to for understanding the structure, terms and conditions, bid requirements, eligibility criteria, evaluation methodology and contractual provisions contained in tender documents.

26.5 Procurement of Services (Consultancy and Non-Consultancy)

The General Financial Rules, 2017 prescribe separate procedures for procurement of services. Services are broadly classified into:

1. Consultancy Services; and
2. Non-Consultancy Services.

The procurement of services should be guided by the principles of economy, efficiency, transparency, fairness and value for money.

Part A - Consultancy Services

5.1 Consultancy Services and Non-Consultancy Services - An Overview

Particulars	Consultancy Services	Non-Consultancy Services
Nature of service	Intellectual, professional and advisory services	Physical and measurable services
Deliverables	May vary from one consultant to another	Performance standards can be clearly identified
Examples	Feasibility studies, training, engineering consultancy, financial consultancy	Security, housekeeping, vehicle hiring, facility management
Applicable Rules	Rules 177-196	Rules 197-206

5.2 Consultancy Services (Rules 177-180)

Consultancy Services are primarily non-physical, intellectual and procedural services where the outcomes or deliverables may vary from one consultant to another. Such services include professional, intellectual, training and advisory services but do not include direct engagement of a retired Government servant.

Examples of Consultancy Services include:

- Management consultancy;
- Policy and communication consultancy;
- Feasibility studies;
- Project management;
- Engineering consultancy;
- Finance, accounting and taxation consultancy; and
- Training and development programmes.

Consultants may be engaged for specific assignments that are well defined in terms of scope and time frame. Engagement of consultants should ordinarily be resorted to only where the Ministry or Department does not possess the requisite expertise. Approval of the competent authority should be obtained before engaging consultants.

5.3 Scope of Assignment and Estimation of Expenditure (Rules 181-182)

Before engaging consultants, the Ministry or Department should:

- Clearly define the objectives and scope of the assignment;
- Specify eligibility and pre-qualification criteria; and
- Estimate the reasonable expenditure by considering prevailing market conditions and similar assignments undertaken by other organisations.

5.4 Identification and Short-listing of Consultants (Rules 183-184)

Estimated Cost of Consultancy	Procedure
Up to ₹50 lakh	Preparation of a long list of consultants through formal or informal enquiries.
Above ₹50 lakh	Publication of an Expression of Interest (EOI) on GeM and CPPP in addition to market enquiries.

The Expression of Interest should indicate the broad scope of work, inputs to be provided by the Ministry or Department, eligibility criteria and past experience required from the consultants. The number of shortlisted consultants should ordinarily not be less than three.

5.5 Terms of Reference (TOR) and Request for Proposal (RFP) (Rules 185-186)

The Terms of Reference (TOR) should include:

- Objectives of the assignment;
- Tasks to be carried out;
- Schedule for completion;
- Inputs to be provided by the Ministry or Department; and
- Expected outputs and deliverables.

The Request for Proposal (RFP) should contain:

- Letter of Invitation;
- Information to Consultants regarding submission of proposals;
- Terms of Reference;
- Eligibility and pre-qualification criteria;
- List of key personnel whose qualifications and experience are to be evaluated;
- Evaluation criteria and selection procedure;
- Standard formats for technical and financial proposals;
- Proposed contract terms; and
- Procedure for review of progress and final deliverables.

5.6 Receipt and Evaluation of Proposals (Rules 187-190)

Consultancy proposals should ordinarily be invited through a Two-Bid System consisting of:

- Technical Proposal; and
- Financial Proposal.

Technical proposals should be opened first and evaluated by a Consultancy Evaluation Committee (CEC). Financial proposals of only technically qualified bidders should be opened for further evaluation.

Late bids shall not be considered.

5.7 Methods of Selection of Consultants (Rules 191-194)

(a) Quality and Cost Based Selection (QCBS)

QCBS is adopted where quality of consultancy is of prime importance. The final selection is made by assigning predetermined weightages to technical and financial scores, such as 70:30, 60:40 or 50:50.

The weightage assigned to technical parameters shall not exceed 80 per cent.

(b) Least Cost System (LCS)

LCS is appropriate for assignments of a standard or routine nature where established methodologies and standards exist. The technically qualified proposal with the lowest evaluated cost is selected.

(c) Single Source Selection (SSS)

Single Source Selection may be adopted only in exceptional circumstances, such as:

- Continuation of previous work;
- Emergency situations or natural disasters;
- Proprietary expertise; or
- Special circumstances justified in the overall interest of the organisation.

The reasons for such selection shall be recorded in writing and approved by the competent authority.

5.8 Monitoring of Consultancy Contracts and Design Competitions (Rules 195-196)

The Ministry or Department should continuously monitor the performance of consultants to ensure that the deliverables are in accordance with the objectives of the assignment.

Competitions for the design of symbols, logos and similar assignments should be conducted in a transparent, fair and objective manner with adequate publicity, including publication on the website of the Ministry or Department and the Central Public Procurement Portal.

Part B - Procurement of Non-Consultancy Services

5.9 Non-Consultancy Services (Rules 197-198)

Non-Consultancy Services involve physical and measurable deliverables where performance standards can be clearly identified and consistently applied.

Examples include:

- Security services;

- Housekeeping services;
- Hiring of vehicles;
- Building facility management;
- Photocopying services;
- Office support services;
- Maintenance services;
- Drilling, aerial photography, satellite imagery and mapping services.

The Ministry or Department may procure such services in the interest of economy and efficiency.

5.10 Identification of Contractors and Preparation of Tender Enquiry (Rules 199-200)

The Ministry or Department should prepare a list of likely contractors through market enquiries, websites, trade journals and information obtained from other organisations.

The tender enquiry should specify:

- Details of the work or service to be performed;
- Facilities and inputs to be provided by the Ministry or Department;
- Eligibility and qualification criteria; and
- Statutory and contractual obligations of the contractor.

5.11 Invitation and Evaluation of Bids (Rules 201-203)

Estimated Cost of Service	Procedure
Up to ₹50 lakh	Limited Tender Enquiry to more than three eligible contractors.
Above ₹50 lakh	Advertised Tender through GeM and CPPP.

The advertisement should provide the complete web address from where the bidding documents can be downloaded.

Late bids shall not be considered.

Responsive bids should be evaluated, ranked and the successful bidder selected for award of contract.

5.12 Procurement by Nomination and Monitoring of Contracts (Rules 204-205)

In exceptional circumstances, a non-consultancy service may be procured from a specifically chosen contractor with the approval of the competent authority in consultation with the Financial Adviser.

Detailed justification and the special circumstances necessitating such procurement shall be recorded.

The Ministry or Department should continuously monitor the performance of the contractor throughout the duration of the contract.

5.13 Applicability of Procurement of Goods Rules (Rule 206)

In matters not specifically covered under Rules 198 to 205, the provisions relating to procurement of goods contained in Rules 142 to 176 shall apply, wherever appropriate.

26.6 Inventory Management and Disposal of Goods

Government organisations procure and maintain various assets, equipment and consumable stores for carrying out their functions. Proper management of these inventories is essential to ensure accountability, prevent losses and make efficient use of Government resources.

The General Financial Rules, 2017 prescribe the basic principles relating to receipt, custody, accounting, verification and disposal of goods and materials. This chapter explains the procedures for inventory management and the disposal of surplus, obsolete and unserviceable goods in a transparent and economical manner.

Part A - Inventory Management

Inventory management involves proper receipt, custody, accounting, verification and transfer of Government assets and stores. Effective inventory management helps in preventing losses, ensuring availability of materials and maintaining accountability for Government property.

6.1 Receipt of Goods and Materials from Private Suppliers (Rule 208)

While receiving goods and materials from a supplier, the officer-in-charge of stores should verify the supplies with reference to the contract terms.

The following checks should be carried out:

- Counting, measuring or weighing of materials;
- Visual inspection to verify quantity, quality and specifications;
- Inspection for damages or deficiencies; and
- Technical inspection, wherever required.

An appropriate receipt should be issued to the supplier and the details of the materials received should be entered in the stock register, preferably in an IT-based system.

The officer-in-charge of stores should certify that the materials have been actually received and recorded in the stock register.

6.2 Receipt and Issue of Materials within the Organisation (Rule 209)

Materials required from another unit or division of the same organisation should be obtained through a prescribed indent.

While receiving materials, the indenting officer should verify:

- Quantity;
- Quality and specifications; and
- Damages or deficiencies, if any.

In case of issue of materials from stores:

- Materials should be issued only against a proper indent;

- A written acknowledgement of receipt should be obtained from the recipient; and
- Where materials are issued to a contractor and the cost is recoverable, the recovery rates and value of materials should be duly acknowledged by the contractor.

If the entire quantity cannot be supplied, the available quantity may be supplied and suitable entries should be made in the indent.

6.3 Custody of Goods and Materials (Rule 210)

The officer-in-charge of stores shall ensure safe custody and proper storage of goods and materials.

Special care should be taken for:

- Valuable articles;
- Combustible materials;
- Perishable items; and
- Materials requiring special storage conditions such as controlled temperature or dust-free environment.

6.4 Maintenance of Stock Accounts (Rule 211)

The officer-in-charge of stores should maintain suitable item-wise accounts and records to enable verification of physical balances with book balances at any time.

Separate accounts should be maintained for different categories of inventory as follows:

Category of Inventory	Form
Fixed Assets such as plant, machinery, equipment and furniture	GFR-22
Consumables such as stationery and spare parts	GFR-23
Library Books	GFR-18
Historical and Artistic Assets	GFR-24

The prescribed forms may be supplemented with additional details, wherever necessary.

6.5 Hiring out of Fixed Assets (Rule 212)

When fixed assets are hired to local bodies, contractors or other agencies:

- Proper records should be maintained;
- Hire charges should be recovered regularly; and
- The charges should be determined with reference to the historical cost of the assets.

6.6 Physical Verification of Inventory (Rules 213-215)

Physical verification is necessary to ensure the correctness of stock records and to identify shortages, damages and unserviceable items.

(a) Fixed Assets

Fixed assets should be verified at least once every year and the results should be recorded in the stock register.

(b) Consumables

Consumable stores should also be physically verified at least once every year.

(c) Procedure for Verification

- Verification should be conducted in the presence of the custodian of the inventory.
- A certificate of verification should be recorded in the stock register.
- Discrepancies, shortages, damages and unserviceable items should be promptly reported to the competent authority.

(d) Verification of Library Books

Number of Volumes	Periodicity of Verification
Up to 20,000 volumes	Every year
Above 20,000 and up to 50,000 volumes	Once in three years
Above 50,000 volumes	Sample verification at intervals not exceeding three years

Loss of five volumes per one thousand volumes issued or consulted in a year may be treated as reasonable, provided such losses are not attributable to dishonesty or negligence.

Loss of books:

- Exceeding ₹1,000 in value; or
 - Rare books, irrespective of value,
- shall invariably be investigated.

6.7 Buffer Stock (Rule 214)

The competent authority should determine the optimum level of buffer stock considering:

- Frequency of requirement;
- Quantity required; and
- Pattern of supply.

As inventory carrying cost does not add value to the material being stocked, materials remaining in stock for more than one year should generally be treated as surplus unless adequate reasons exist to treat them otherwise.

6.8 Transfer of Charge of Goods and Materials (Rule 216)

At the time of transfer of charge, the relieving and relieved officers should jointly verify the stores and prepare a statement containing all relevant details of the goods and materials.

The statement should be signed and dated by both officers and each officer should retain a copy for record.

Part B - Disposal of Goods

Government property should be disposed of in a transparent and economical manner when it becomes surplus, obsolete or unserviceable. The objective is to avoid unnecessary accumulation of stores, prevent blockage of space and ensure optimum utilisation of Government resources.

6.9 Declaration of Surplus, Obsolete and Unserviceable Goods (Rule 217)

An item may be declared surplus, obsolete or unserviceable if it is no longer required or is of no use to the Ministry or Department.

The reasons for declaring an item surplus, obsolete or unserviceable should be recorded by the authority competent to purchase the item.

The competent authority may constitute a committee to examine and declare items as surplus, obsolete or unserviceable.

Before disposal, the following should be determined:

- Book value;
- Guiding price; and
- Reserve price.

Where the book value cannot be determined, the original purchase price of the item may be adopted.

A report of stores for disposal should be prepared in **Form GFR-10**.

Where an item becomes unserviceable due to negligence, fraud or misconduct of a Government servant, responsibility should be fixed.

Hazardous waste, scrap batteries and electronic waste should be disposed of in accordance with the applicable environmental regulations.

6.10 Modes of Disposal (Rule 218)

Assessed Residual Value	Mode of Disposal
Above ₹4 lakh	Advertised Tender or Public Auction
Up to ₹4 lakh	Mode determined by the competent authority

As far as possible, Ministries and Departments should prepare a list of surplus, obsolete and unserviceable goods.

Hazardous or unfit items such as expired medicines, food grains and ammunition should be disposed of or destroyed immediately to avoid health hazards, environmental pollution and misuse.

Goods involving security concerns, such as currency, negotiable instruments, receipt books, stamps and security printing material, should be disposed of or destroyed in an appropriate manner.

6.11 Disposal through Advertised Tender (Rule 219)

The broad steps involved in disposal through advertised tender are:

1. Preparation of bidding documents;
2. Invitation of bids;
3. Opening of bids;

4. Analysis and evaluation of bids;
5. Selection of the highest responsive bidder;
6. Collection of sale proceeds;
7. Issue of sale release order;
8. Release of goods to the successful bidder; and
9. Return of bid security to unsuccessful bidders.

The following principles should be observed:

- Wide publicity should be given to the sale.
- Terms and conditions should be stated in simple and clear language.
- The location and condition of goods should be indicated to facilitate inspection by bidders.
- Applicability of taxes should be clearly mentioned.
- Bid Security should ordinarily be **10% of the assessed or reserve price**.

The bid of the highest acceptable responsive bidder should normally be accepted. If the price offered is not acceptable, negotiation may be held only with that bidder.

If the desired result is not achieved, the reasonable or acceptable price may be offered to the next highest responsive bidder(s).

Where the entire quantity cannot be taken by the highest acceptable bidder, the remaining quantity may be offered to the next highest bidder(s) at the price offered by the highest acceptable bidder.

Full payment should be obtained before release of the goods.

If the successful bidder fails to lift the goods, the Bid Security may be forfeited and the goods may be re-sold at the risk and cost of the defaulting bidder.

Late bids shall not be considered.

6.12 Disposal through Public Auction (Rule 220)

A Ministry or Department may dispose of goods through public auction either directly or through an approved auctioneer.

The principles applicable to advertised tender regarding transparency, competition and fairness shall also apply to disposal through auction.

The auction plan, location of goods and terms and conditions of sale should be given wide publicity.

Before commencement of the auction, the condition and location of the goods and the terms and conditions of sale should be announced for the benefit of the bidders.

Acceptance or rejection of bids should be announced immediately on the stroke of the hammer.

The successful bidder should immediately deposit Earnest Money of not less than **25% of the bid value**, either in cash or through Deposit-at-Call Receipt (DACR).

The goods should be handed over only after receipt of the balance payment.

The auction team should include an officer of the Internal Finance Wing.

6.13 Disposal at Scrap Value or by Other Modes (Rule 221)

Where surplus, obsolete or unserviceable goods cannot be disposed of through advertised tender or auction, they may be disposed of at their scrap value with the approval of the competent authority in consultation with the Finance Division.

If disposal even at scrap value is not possible, any other suitable mode of disposal, including destruction in an environmentally friendly manner, may be adopted.

6.14 Sale Account (Rule 222)

A sale account of the goods disposed of should be prepared in **Form GFR-11** and signed by the officer who supervised the sale or auction.

6.15 Write-off of Losses (Rule 223)

All profits and losses arising from revaluation, stock-taking or other causes should be properly recorded and adjusted. Formal sanction of the competent authority should be obtained wherever required.

Losses due to Depreciation

Losses due to depreciation may arise on account of:

- Normal fluctuation of market prices;
- Normal wear and tear;
- Lack of foresight in regulating purchases; or
- Negligence after purchase.

Losses not due to Depreciation

Losses not due to depreciation include:

- Theft or fraud;
- Neglect;
- Obsolescence of stores or purchases in excess of requirements;
- Damage; and
- Extraordinary situations under force majeure conditions, such as fire, flood or enemy action.

26.7 Defalcation and Losses

Government money, revenue, stores and other property are public assets and must be safeguarded with utmost care. Any loss, shortage, misappropriation or destruction of Government property should be promptly reported, investigated and dealt with to fix responsibility, facilitate recovery and prevent recurrence.

This chapter explains the procedures relating to reporting, investigation and disposal of cases involving defalcation and losses.

7.1 Reporting of Losses (Rule 33)

Any loss or shortage of Government money, departmental revenue, receipts, stamps, stores or other property, irrespective of the cause of loss and manner of detection, shall be immediately reported to:

- The next higher authority;
- The Statutory Audit Officer; and
- The concerned Principal Accounts Officer.

The following cases need not be reported:

- Certain losses of revenue arising due to time-barred assessments, under-assessments or refunds as specified in the Rules; and
- Petty losses not exceeding ₹10,000.

Cases involving serious irregularities should also be brought to the notice of:

- The Financial Adviser or Chief Accounting Authority; and
- The Controller General of Accounts.

Stages of Reporting

Reports of losses should be made in two stages:

1. **Initial Report** - Immediately on suspicion that a loss has occurred.
2. **Final Report** - After investigation, indicating:
 - Nature and extent of loss;
 - Errors or negligence leading to the loss; and
 - Prospects of recovery.

An amount lost through misappropriation, defalcation or embezzlement may be redrawn on a simple receipt pending investigation, recovery or write-off, with the approval of the authority competent to write off the loss.

All cases involving loss of Government money arising from erroneous issue of cheques or irregular accounting of receipts should also be reported to the Controller General of Accounts.

7.2 Loss of Government Property due to Fire, Theft or Fraud (Rule 34)

All losses exceeding **₹50,000** due to suspected fire, theft, fraud or similar causes shall invariably be reported to the Police for investigation at the earliest opportunity.

All concerned officers should assist the Police during the investigation and obtain a formal investigation report from the Police Authorities.

7.3 Loss of Immovable Property (Rule 35)

All losses of immovable property exceeding ₹50,000, such as buildings, roads, communication systems or other works caused by fire, flood, cyclone, earthquake or other natural causes, shall be reported immediately to the Government through the prescribed channel.

All other losses should be brought to the notice of the next higher authority.

7.4 Report to Audit and Accounts Authorities (Rule 36)

After completion of the enquiry, a detailed report should be submitted to the Government through the proper channel.

A copy of the report, or an abstract thereof, should simultaneously be forwarded to:

- The Audit Officer; and
- The Pay and Accounts Officer.

7.5 Responsibility for Losses (Rule 37)

An officer shall be held personally responsible for any loss sustained by the Government through fraud or negligence on his part.

An officer may also be held responsible for losses arising from fraud or negligence of another officer to the extent that he contributed to the loss by his own action or negligence.

Departmental proceedings for assessment of responsibility should be conducted in accordance with the prescribed instructions and applicable disciplinary rules.

7.6 Prompt Disposal of Cases of Loss (Rule 38)

All cases of loss should be dealt with promptly at every stage, including:

- Detection of loss;
- Reporting of the case;
- Investigation and enquiry;
- Recovery or write-off of the loss; and
- Final disposal of the case.

Particular attention should be given to:

- Taking timely action against delinquent officials;
- Fixing responsibility for the loss;
- Taking remedial measures to prevent recurrence; and
- Strengthening the internal control system and financial safeguards.

7.7 Key Points to Remember

Particulars	Requirement
Petty losses not requiring reporting	Up to ₹10,000
Losses due to fire, theft or fraud to be reported to Police	Above ₹50,000
Loss of immovable property to be reported to Government	Above ₹50,000
Stages of reporting	Initial Report and Final Report
Authorities to be informed	Higher Authority, Audit Officer and Principal Accounts Officer

Chapter :27 Material Management

One of the major functions carried out by the Postal Department is mail operation, which involves collection, sorting, transmission and delivery. The other subsidiary activities include sale of Indian Postal Orders, Postages etc. To ensure the above objectives of the management in Postal Services, the Department is to provide resources like Machines and materials in addition to men and money. Then it may be seen that material is one of the resources available to the manager and one of the tasks of the management is to make the optimum use of the materials.

Postal Stores Depots and Circle Stamp Depots are basic units in the Postal Organisation for forecasting procurement, storage and supply of various types of materials organised by the customer units, viz. and PO/RMS units.

The materials required for manning the Postal Services can be grouped into following heads:

1. Forms & Publications.
2. General stores, stationeries & Uniforms
3. Stamps & Seals
4. Postal Stationery & Postage Stamps and non-postal stamps
5. Bags
6. Machinery & equipment

FORMS:

At present about 800 kinds of forms are in use in our department, which can be classified into two groups. Viz.

- (a) Civil standard forms
- (b) Postal forms

Civil standard forms are those which are commonly used by other Government departments, such as acquittance rolls, pay bills, etc. Postal forms are those forms which are used by the Department for its day-to-day postal operations.

POSTAL FORMS:

1. Standard Forms
2. Non-Standard Forms

Standard forms are those which are uniform for Postal, RMS and MMS offices and bear a specific form number. Non-standard forms are those which vary from wing to wing. The civil standard forms are obtained from the Manager, Central forms Store, Calcutta. The indent for these forms should be submitted to that office in standard form (S-96) by PSD duly countersigned by the PMG.

STANDARD FORMS:

1. Essential Forms
2. Non-Essential Forms

Essential forms are those required in large quantities and are printed at the Government of India Presses. Non-essential forms are those which can be printed locally by the Postal Store Depot (PSD).

If the Government of India Presses are unable to print the forms against the supply order, a non-availability certificate is issued by the press through the Regional Forms Depot to the PSD, enabling the latter to get such forms printed locally.

MASTER SCHEDULE OF FORMS:

A document called Master Schedule of forms is prepared by assessing the requirements of forms of different categories. The Master Schedule of forms prescribes for each category of office reflecting the average rate of consumption of various forms, total number of different kinds of forms and labels required by an office during a period of six months. The criteria for making an assessment of half yearly authorization is as under:

Number of forms required for actual use + 2% margin in the case of departmental forms and 10% to 15% in case of forms used by public. This assessment will be scrutinised by the SDI/IRM & ASP/ASRM to see whether the needs of PO/RMS are taken care of to avoid shortage of forms in between. After scrutiny a report is submitted to the Divisional Superintendent for approval. In Divisional Office, the Master Schedule of forms is prepared in triplicate – the 1st copy is sent to Post Office, 2nd copy is retained in Divisional Office and the 3rd copy is sent to PSD concerned. Once the Master Schedule is approved and supplied to the Post Office, the PM can independently place indent for forms once in six months.

REGISTER OF FORMS:

The stock of forms received from PSD will be entered in the register of forms quoting the invoice number and date. One page for one category of form is allotted in the register. Whenever forms are supplied to the staff his acquittance is obtained in the register. Progressive consumption of forms is indicated in each page for the form concerned.

PUBLICATIONS:

All publications, code books and manuals required for use in the operational and financial branches of the Department are got printed by the DG (Post) centrally through Government of India Presses and supplied to the different PSDs in the Country, as per requirements furnished by the Circle. Saleable copies of Manuals/Publications are also printed, in addition to those meant for Departmental use.

FORECASTING – The requirements of different publications, Manuals and Code Books furnished by the Heads of Circles as authorized in Para 5 of the Appendix 3 of Postal Manual Volume II are consolidated in the Directorate and action is taken to print the number of copies.

GENERAL STORES:

The stores consist of consumable and perishable. These stores are procured by:

- a) Direct orders with the firms on rate contract
- b) By local purchase.

Forecasting of items of general stores is made by PSDs on the basis of figures received \ collected from the indenting units and supplies made during the previous years

The basic units are to send indents to the PSD, as and when stores are required, furnishing therein in the quantity required, stock on hand and quantity and date of last supply. These indents are to be countersigned by the divisional superintendents in the case of HOs/SOs/RMS Units and by the SDIs/ASPOs in the case of BOs.

POSTAL STATIONERIES:

Supply of stationery is made by the Stationery Offices at Calcutta.

- Directly from its depot
- Through its regional depots
- Entering into contract with the suppliers

Forecasting of these items is done by the PSD on the basis of -

- Information collected/received from units
- Last one to three years supply

The supplies are obtained by the PSDs from the controller of stationery, Calcutta and in case of non-receipt of supplies from Calcutta; the Heads of Circles are empowered to purchase these items locally through tender system and supply to the PSDs.

POSTAL STATIONERY:

Postal stamps and non-postal stamps, only Head Post Offices can send weekly indents on the Circle Stamp depots which should include the requirements of HPO and also the requirements of its S.Os as well. The requirements will be for one-week demand plus demand for the period between 2 supplies. However, seasonal demand when the public is likely to purchase huge quantity of stamps during Christmas, New Year's Day, Marriage season, requirement to Railways/Banks etc., is also to be kept in view while placing the indents on CSD.

STAMPS & SEALS:

These are the stamps/seals of different varieties that are supplied to the post offices, RMS Offices RLOs, PSDs, CSDs and Foreign Post offices for

- Obliteration of postage stamps
- Authentication of documents\lists\articles
- Closing of bags\covers

They are made of iron, brass and rubber. While rubber stamps are locally manufactured by different administrative units, the stamps & seals made of iron and brass are manufactured by Postal Seals Industrial Cooperative Society Ltd., Aligarh and supplied through PSD, Aligarh.

The basic units are to directly send their requirements to PSD Aligarh in the form of indents.

STORAGE AND SECURITY:

The material required by the Department of Posts procured by PSDs and CSDs are to be stored in the office/Go down safely after receipt until such time they are supplied to the consumer units. Similarly, the Head Post Offices which receives Postal Stamps, Non-Postal Stamps and Postal Stationery should secure them safely till they are despatched to the S.Os. Forms being costly items, proper attention is required for their storage. Efficient management of forms warrants storage of forms in a scientific and systematic manner, facilitating easy access and handling when required for the use.

27.1 POSTAL STORES DEPOT/CIRCLE STAMP DEPOT

Object of a Depot:

The Department has adopted a rationalization strategy to streamline operations by merging the Postal Stores Depot and Circle Stamp Depot in most postal circles. Following this change, the majority of circles will now operate a Postal Stores Depot, which will handle the combined responsibilities of both depots. This includes the storage, distribution and management of postal supplies and stamps. This depot will be managed under a single Divisional Head, ensuring centralized oversight and improved efficiency in operations.

(a) Following entities will provide both PSD and CSD related services as indicated below:

Circle Name	Name of Entity	Circle to be served for PSD related Services	Circles to be served for CSD related Services
Assam	PSD Guwahati	Assam	Assam Circle & North East Circle
Andhra Pradesh	PSD Vijayawada	Andhra Pradesh	Nil
Bihar	PSD Patna	Bihar	Bihar Circle & Jharkhand Circle
Delhi	PSD Delhi	Delhi	Delhi Circle
Gujarat	PSD Rajkot	Gujarat	Gujarat Circle
Jammu & Kashmir	PSD Jammu	Jammu & Kashmir	Jammu & Kashmir Circle
Karnataka	PSD Bengaluru	Karnataka	Karnataka Circle
Kerala	PSD Kochi	Kerala	Kerala Circle
Madhya Pradesh	PSD Bhopal	Madhya Pradesh	Madhya Pradesh Circle & Chhattisgarh Circle
Odisha	PSD Bhubaneswar	Odisha	Odisha Circle
Punjab	PSD Ludhiana	Punjab	Punjab Circle, Haryana Circle & Himachal Pradesh Circle
Rajasthan	PSD Jaipur	Rajasthan	Rajasthan
Telangana	PSD Hyderabad	Telangana	Andhra Pradesh & Telangana Circle
West Bengal	PSD Kolkata	West Bengal	West Bengal Circle

(b) Following entities will provide PSD & CSD related services in Maharashtra Circle:

Circle Name	Entity Name	Region to be served for PSD related Services	Circle to be served for CSD related Services
Maharashtra	PSD Mumbai	Mumbai, Navi Mumbai, Pune & Goa	Nil
	PSD Nagpur	Nagpur & Aurangabad	Nil
	CSD Nashik	-	Maharashtra

Note: CSD Nashik will also function as hub for smooth coordination with the Security Press Nashik.

(c) Following entities will provide PSD & CSD related services in Uttar Pradesh & Uttarakhand Circle:

Circle Name	Entity Name	Region to be served for PSD related Services	Circle to be served for CSD related Services
Uttar Pradesh	PSD Lucknow	Allahabad, Gorakhpur, Varanasi & Lucknow	Uttar Pradesh & Uttarakhand
	PSD Aligarh	Kanpur, Bareilly & Agra	Nil
Uttarakhand	PSD Dehradun	Entire Circle	Nil

Note: PSFS Aligarh, Uttar Pradesh Circle will play its pivotal role related with Government of India Press, Aligarh and supply of Stamps and Seals for use of all the Post Offices in the country.

(d) Following entities will provide PSD & CSD related services in Tamilnadu Circle:

Circle Name	Entity Name	Region to be served for PSD related Services	Circle to be served for CSD related Services
Tamilnadu	PSD Chennai	Chennai City region	Tamil Nadu Circle
	PSD Madurai	Central region. Western region & Southern region	Nil

(e) PSD & CSD related services will be provided to Chhattisgarh Circle, Haryana Circle, Himachal Pradesh Circle, Jharkhand Circle, North East Circle by following entities:

Circle	Depot which will provide PSD related Services	Depot which will provide CSD related Services
Chhattisgarh	PSD Raipur	PSD Bhopal, Madhya Pradesh
Haryana	PSD Ambala	PSD Ludhiana, Punjab
Himachal Pradesh	PSD Shimla	PSD Ludhiana, Punjab
Jharkhand	PSD Ranchi	PSD Patna, Bihar
North East	PSD Silchar	PSD Guwahati, Assam

Note 1: PSD related services means supply of forms and articles whereas CSD related services means supply of stamps and stationery.

27.2 Brief overall functions of Divisional Head of PSD/CSD:

Following are the brief overall functions of Divisional Head PSD & CSD:

(i) Functions of Divisional Head PSD:

1. He shall be in charge of the Postal Store Depot (PSD).
2. He shall exercise administrative powers over the staff working in the PSD.
3. He shall act as the Controlling and Disciplinary Authority for the staff working in the PSD.
4. He shall be responsible for the procurement and supply of stores and stock, passbooks, cheque books and carry out the functions of the erstwhile CSD wherever specified by the Directorate.
5. He shall be responsible for printing and purchasing forms after obtaining the approval of the competent authority.
6. He shall coordinate with organizations like the GeM Portal, Government Printing Press, Private Printing Industry and Railway Authority.

7. In case of non-availability of stores and stock, he shall issue a non-availability certificate to the concerned division.
8. He shall carry out the condemnation of unserviceable stock and stores as per the prescribed procedure.
9. He shall conduct inspections and stock verifications of stores and stock as per the prescribed procedure.
10. He shall maintain the stock register accurately and up-to-date.
11. He shall function as the CPIO under the RTI Act within his jurisdiction.
12. He shall act as the reporting authority for the Annual Performance Appraisal Reports (APAR) of his subordinate officials.

(ii) Functions of Divisional Head CSD:

(A). Procurement Functions:

- (1) To place indents to the Indian Security Press, Nasik for quarterly requirements of the Postal stamps.
- (2) To place indents to the Security Printing Press, Hyderabad as per quarterly requirement of Postal Stationary.
- (3) To supply Postal/Philatelic Stamp & Stationary to Head Offices and Philatelic Bureaus.
- (4) To monitor receipt and supply of various indented items.

(B). Custodial Security Functions:

- (1) To serve as a Joint custodian of stamps & stationery.
- (2) To ensure sufficient number of receivables with double lock arrangements.
- (3) To ensure adequate arrangements for safety and security of stocks.
- (4) To maintain stock register.
- (5) To carry out Inspection/stock verification of stores and stock as per prescribed procedure.

(C). Supply Functions:

- (1) To ensure supply of Stamps to all Head Post Offices.
- (2) To ensure timely disposal of unserviceable packing materials.

(D). Personnel Functions:

- (1) To Exercise disciplinary powers.
- (2) To sanction of personal claims.
- (3) To function as Reporting authority of APAR of his subordinate officials.

(E). General Functions:

- (1) To work as CPIO under RTI Act within his/her jurisdiction.

Note: Except Divisional Head, CSD, Nasik, all Divisional Head, PSD will also perform duty of Divisional Head, CSD mentioned above in addition to their own duty. Whereas Divisional Head, CSD, Nasik will perform his own duties in addition to function as hub for smooth coordination with the Security Press Nasik and provide CSD related services to Maharashtra Circle.

27.3 Books at Depot:

The following books and accounts should be kept in a depot: -

Sl. No.	Book/Account Name	Form Number
1	Receipt Day-Book	SK-51(a)
2	Stock Register	SK-51
3	Index of Invoices Dispatched	SK-53
4	Book of Orders for the Purchase of Articles Locally	SK-54
5	Statements of Expenditure	-
6	Accounts of Charges on Goods Dispatched and Received by Railway and Steamer	SK-52
7	Book of Receipts for Emergent Advances	SK-55

1. Receipt Day-Book:

(1) All articles of stock received in the depot day by day, whether received from the Divisional Head, Postal Stores, Forms and Seals, Aligarh or from post offices or record offices, or obtained by local purchase or from any other source should, in the first instance, be entered in the Receipt Day-Book (SK-51(a)). No separation should be made in this book of articles of different classes or descriptions, but all the articles received each day should be shown, in the order of their receipt, in a single list against the entry of the date of receipt and the manner in which each article is disposed of, whether by transfer to the stock register (SK-51) or otherwise, should also be entered. The receipt day-book will thus serve as a record showing at a glance all the articles received in the depot, the sources from which they were received and how they have been disposed of.

(2) All articles of stock received from the Divisional Head Postal Stores, Forms and Seals, Aligarh or from any other source or purchased locally and articles returned by Post Offices, Mail Offices or Record Offices which are still serviceable should, after entry in the receipt day-book, be brought on to the stock register, a remark to the effect that this has been done, in the column of the receipt day-book headed "Manner of disposal".

EXCEPTION – Petty articles, e.g. jute twine fish line, sealing-wax candles, matches, guzzy cloth etc. obtained by local purchase, if issued immediately need not to be brought on to the stock register. In such cases, the no. of invoice issued may be noted against the articles in the column headed, "Manner of disposal" in the receipt day- book.

2. Stock Register:

Separate pages in this Register (SK-51) should be assigned to each description of article, the names being arranged alphabetically for facility of reference. The entries

comprise particulars of articles received and issued and should constitute a complete record of every receipt and issue. This register is also intended to exhibit balance of each description of article in stock, the balance being struck after each entry. The used-up stock register should be preserved for three years after the close of the year to which it relates.

3. Index of invoices dispatched:

(1) The entries in this index (SK-53) comprise the serial Nos. assigned to the invoices dispatched, the date of dispatch of invoices and the date of receipt of acknowledgement. Invoices should be numbered in a consecutive annual series for each office and a fresh index should begin for each year on the 1st April.

(2) Except when there are articles for dispatch on the 31st March, or when an invoice is issued on this date as per note mentioned below, an intimation showing the closing No. of the annual series should be sent by the depot to each office to which articles are supplied by it. The closing No. should also be noted on the reverse of the last invoice.

Note: When articles of stock are supplied to an office from a Superintendent's reserve stock, by local purchase, or by transfer from another office, or when letterbox locks are supplied to a post office by an Inspector, the particulars of these supplies will be shown in a monthly statement furnished by the Superintendent. This statement must be submitted within the first week of the month following the supply. This statement is a due document, upon receipt of which the stock depot should prepare and issue a properly numbered invoice to the offices concerned.

(3) On receipt of intimation that a Post Office or Record Office is to be closed before the end of an official year, the depot should send to it in time, in the manner prescribed above, an intimation bearing the closing No. of the series of invoices dispatched to that office and note this No. on the reverse of the last invoice.

4. Statement of Expenditure:

The Divisional Head should maintain a statement of expenditure and ensure that the spending, as approved and communicated by the Circle or Regional Head, remains proportionate to the allocated budget for the year up to the current period.

5. Account of charges on goods dispatched and received:

The entries in this Account (SK-52) which is kept in Postal Stores Depot only, comprise particulars of goods dispatched and received by railway and ship and of the amounts paid as railway or ship freight, as well as other incidental charges, such as, mazdoor hire, boat hire, toll etc.

6. Articles kept in a Depot:

(1) Depots are responsible for maintaining sufficient stocks of essential postal articles. These include mail, parcel, registration and packet bags of various sizes, made of jute, canvas, or dosuti cloth with waterproof variants available. Additionally, depots stock square, round and pillar letterboxes, locks and keys, ink and stamping pads, pincers for type adjustment, safes, manual scales and weights for letters and parcels, scissors (parrot-bill and ordinary), sealing wax with heaters, stamps and seals, stamp books, stamping ink, tin seal holders and type boxes etc.

(2) For post offices, depots provide cash bags of different sizes made from green dosuti or leather with locks, account bags in red dosuti, bags for parcel postmen, leather cash

bags for overseers, cash scales, counter scales, seals, date-stamps for experimental offices, stamp dampers, stone slabs, tin and wooden trays and wallets with road lines etc.

(3) For RMS offices and sections, the supplies include acme boards, blank and official-use books, drill-cloth ink pad covers, dusters, brass files, guard books, guzzi cloth, hones, metal tokens, various types of paper (including carbonic and A4), stamp cases, tarpaulins, tin boxes for insurance seals and bonds, trucks, twine and wastepaper baskets etc. These items ensure the smooth functioning of postal and RMS operations across various categories.

Note: The Circle or Regional Head may recommend a specific size and type of bags for mail, cash, or other purposes as deemed necessary.

7. Mode of obtaining supplies:

(1) Except where special orders are issued to the contrary, all articles forming the reserve stock of the depot shall be obtained as per the administrative guidelines issued by the department from time to time.

(2) Stamp and Seal must be obtained from the Divisional Head, Postal Stores, Forms and Seals, Aligarh by placing an indent on him.

(3) In the office copy of the Indent (SK-73) on Aligarh, the number or quantity of each description of article in hand should be shown, to enable the Head of the Division to satisfy himself that the indent is not for any unusually large number or quantity and if an apparently excessive number or quantity of any article should be asked for, an explanation should be given in the "Remarks" column of the indent. The articles should on receipt from the workshop be checked with the invoices and examined with the object of ascertaining that they are of good quality. The prices should also be checked to ascertain if there is any excess charge or not.

8. Indents for stamps and seals:

(1) Indents for stamps and seals (SK-75) on the Postal Workshop at Aligarh should be issued under the signature or authority of the Head of the Division. In preparing such indents care must be taken to quote the descriptive number and name of each stamp or seal and to write legibly and accurately according to the spelling adopted in the Classified list of Post Offices/Mail Offices of the Division concerned or the List of Indian Post Offices, as the case may require, the names of the offices or section for which the stamps or seals are required. To prevent the possibility of a mistake, the letters should be made out in printed capitals and not written in a current handwriting. When the articles are supplied, they should at once be credited in the Stock Register.

(2) It is the duty of the Divisional Head to see that the stamps and seals received in compliance with indents correspond in every particular with articles indented for and the names of offices and sections are spelt in accordance with the authorized spelling referred to above.

9. Purchase of articles:

Order for the supply of articles to the Depot by contractors or firms will be issued from respective files as per administrative guidelines issued by the department from time to time. When articles are supplied, they should be at once entered in the receipt day book and brought on to the stock register, the relevant case mark of the file and date being entered in the register against item of article concerned, in the column headed "No. and

date of the invoice with which received/issued" and an explanatory remark also made in the column for remarks.

27.4 Supply of special and miscellaneous articles:

Special and miscellaneous articles not kept in the depot may be supplied to offices on indent under the authority of Circle/Regional Head/Division.

1. Black Stamp Cancellation Ink:

The superior quality black stamp cancellation ink is exclusively procured by the Divisional Head of the Postal Stores Depot from authorized vendors. A separate register will be maintained in the Depot for this purpose wherein a complete record of Ink tins received and supplied will be maintained. The requirements of ink should henceforth be sent by all Divisional Head/GPO/Regional/Circle Office etc. to the Divisional Head, Postal Stores Depot, who will arrange the supply of ink.

The expenditure on purchase will be booked to the final Head "3201 Postal Services 02-101-01 "Supply & Material-Estt. of Existing Post Offices". When subsequently supplies are made no account adjustments will be made and a simple numerical account of the receipt, supplies made to the units and the balance will be maintained in the Stores Depot. Bangalore.

2. Sealing Wax:

The following procedure is prescribed for the supply of sealing wax to Post Offices and Railway Mail Service Offices:

(a) The Manager of each Postal Stores Depot will indent for sealing wax from Calcutta Stationery Service Offices for all Post Offices and Railway Mail Service Offices within his jurisdiction, including those with separate grants for stationery and not a fixed contingent allowance. The indent should clearly indicate that the sealing wax must be supplied in convenient packages by Railway Parcel. However, if the quantity involved is small and consignment by Postal Parcel free of charge is advisable, this method may be adopted.

Note: The debits received for the supply of sealing wax by the Stationery Office will be booked to the Head **"3201-Postal Services 08-102-01-01 supplies from Stationery Office"** against the circle concerned by the Circle Accounts Office.

(b) Offices with separate grants will receive sealing wax from the Stock Depot, on demand, up to the limit of the allotments fixed for them.

Note: There will be no account adjustment when supplies are made by Postal Stores Depots on indent to subordinate units, except for the adjustment by the Postal Circle Accounts Office mentioned in the Note under item (a) above.

The value of Money Orders received will reduce the expenditure under the Head **"3201-Postal Services 08-102-01-01 supplies from Stationery Office"** as referred to in the Note under item (a) above.

(c) A monthly statement under the following heads should be submitted by the Superintendent, Postal Store Depot, to the Circle Accounts Office concerned for necessary account adjustments:

1. Cost of sealing wax in stock brought forward from the last month's account.
2. Cost of sealing wax received from the Stationery Office during the current month's account.

3. Cost of sealing wax supplied to Post Offices on payment.
4. Cost of sealing wax supplied to other offices with separate grants.
5. Balance at the close of the current month.

27.5 Indents on the depot:

(1) Indents on the depot for articles of Stock (SK-2) and Stationery (SK-11) will be prepared in accordance with the instructions on the subject and submitted direct to the Divisional Head, PSD by the countersigning Officer, who will be held personally responsible for the proper scrutiny of demands made by the officers' subordinate to them. Divisional Head, PSD shall not be responsible for checking of the indents passed by countersigning officers. The Head of Circles or Regions will allocate funds directly to the depot for processing such indents and articles will be supplied within the depot's allotted budget.

(2) Indents for Group-A offices and Gazetted Head Offices will be dealt with by the depot on the signature of the Group-A Postmaster or Gazetted Head Postmaster without any countersignature. Indents for all other offices will be countersigned by the Divisional Head.

Treatment of indents:

Indents received at the depot should be registered promptly and assigned a case mark from the correspondence register, with each indent treated as a separate case. It should form the first document in its case file. All indents, except those falling under specific exceptions, must be forwarded to the Head of Circle or Region for approval, along with any remarks from the Divisional Head, PSD, or Stock OA. Once orders are received, the approved articles should be supplied without delay. The case remains open until all approved articles are supplied, with the supply date and invoice number recorded on the indent.

EXCEPTION: Indents for the following articles may be passed by the, Divisional Head, PSD without submission to Circle/Regional Head:

- (a) Indents for books which are treated as articles of stock;
- (b) Indents for articles required to replace those lost or broken by officials from whom the cost has been recovered; and
- (c) Petty articles of stock, viz., ink, pads, stencil plates, stamps, brushes, types, knives, scissors.

Preparation and disposal of invoices:

(1) Invoices (SK-3) should be prepared by the depot for each dispatch or articles of stock in compliance with indents received. Each invoice should be prepared in triplicate by means of carbon paper and a serial No. from the index of invoices dispatched assigned to it. Manager or Assistant Manager or Office Assistant not below the rank of lower Selection Grade should sign the invoices. Two copies of the invoice should be dispatched with the articles of stock to the Indenting Office. The first copy should remain on the file in the depot, the file mark of the case to which it appertains, being noted on it. The page of the Stock Register (SK-51) showing the dispatch of each description of articles should be noted in the office copy of the invoice against the entry concerned. In the last column of the invoice, copies of invoices dispatched should be filed in the depot in separate bundles for each office, the invoices being placed in each bundle in the order of their numbers.

(2) Two copies of the Invoice (SK-3) should be dispatched with the articles to the indenting office. The receiving official will sign the duplicate copy of the invoice and return it to the depot where it should be filed with the copy of the invoice to which it relates. The third copy of the invoice should be retained in the indenting office.

Articles returned to the Depot:

Articles returned to the depot will be received, entered in an Invoice (SK-3) direct from the office to which they belonged, the reason for the return of each article and except in the case of Group-A offices and Gazetted Head Offices, the No. and date of the Divisional Head's or Inspector's order directing the return being noted in the column for remarks. The invoices should be filed in consecutive order in separate bundles for each office. The receipt of returned articles should be acknowledged by the Divisional Head, PSD in the prescribed form of acknowledge.

Disposal of returned articles:

All articles should, in the first instance, be entered in the Receipt Day-book (SK.51(a) on the date on which they are received and the remark "Entered in receipt day-book on (date)" should be noted on the invoice. Serviceable articles should at once be credited to stock by entry in the Stock Register (SK-51) the No. and date of the invoice with which they were received being noted in the proper column. Such articles as can be repaired should, after repair, be credited to stock by transfer, to the stock register. Unserviceable articles should be sold at regular intervals under the orders of the Divisional Head, PSD. Unserviceable bags should, when practicable, be cut and made into small bags and then brought on to stock. Obsolete and unserviceable stamps and seals should never be sold, but should always be sent by the depot to the Postal Workshop at Aligarh for disposal.

27.6 Description of furniture required in an office:

The number, size and pattern of articles of furniture required for an office will depend on the size and importance of the office and the number of officials. However, it shall be ensured to procure the furniture as per the guidelines prescribed by the department from time to time.

Supply of furniture:

- (1) Furniture will ordinarily be supplied by the depot in compliance with indents, but Circle/Regional Head may, if he considers it advisable, authorize the indenting or countersigning officer to purchase furniture locally.
- (2) Duplicate keys of all safes should be kept in a locked safe in the depot, in the joint custody of the Manager and the Divisional Head or concerned Office Supervisor of the Circle Office. Each key should be properly labelled and entered in a register in the form below: -

Register of duplicate keys of safe supplied to Offices in the circle						
Serial No.	No. of duplicate Key	Name of office to which the Key belongs	Initials of office Superintendents, or Head Assistant	Initials of Manager	of	Remarks

- (3) When the key of such safe is lost, the postmaster of record PA as the case may be, will report the fact by email to Circle/Regional Head and according to his orders, the

duplicate key should be issued, after necessary entries have been made in the register by the Manager and the Divisional Head or Head Assistant conjointly.

- (4) In cases where it is considered dangerous to allow the safe, the key of which is lost, to remain in the office where the loss occurs, Circle/Regional Head will arrange to withdraw the safe and supplied to another office situated in some other part of the Circle.
- (5) In the case of steel almirahs, cabinets, cupboards or lockers furnished with body locks (as distinct from padlocks) which are ordinarily applied by their manufacturers with duplicate keys the same should be kept in the Divisional Office of the Divisional Head in whose jurisdiction the office is situated in the joint custody of the Postal Assistant and Stock OA of the Divisional Office.

Note 1- In places where there are workshops of the manufacturers who have manufactured the safe, the key of which has been lost, Head of Circles/Regions may, in order to avoid transport and railway freight charges, the body-locks of the safe will be altered and fresh keys prepared. This work should be carried out only by the manufacturer who made the safe. The safe may then be retained in the same office.

Note 2- Indents for furniture may be submitted by a Divisional Head only after personal inspection by him, or by the Inspector of the office for which the articles are required and there should be a note to this effect in the "Remarks" column of the indent.

Note 3- In Circle where the Depot is located at a place different from the Circle Office, the duplicate keys of the safes may be kept in the Circle Office itself in the joint custody of the Office Divisional Head and the Assistant Director of Postal Services. The Office Divisional Head will maintain the prescribed register of duplicate keys.

27.7 Stock of Books and forms to be kept in depot:

A sufficient stock of books and forms of each description should be kept in the depot to meet the demands of Post Offices.

Translation of vernacular forms:

- (1) When the decision is made to print a form or book in a vernacular language, general instructions are issued by the Director General, along with specific directives to the Circle or Regional Head responsible for the translations. The following officers are tasked with translating forms into their respective vernacular languages:

Vernacular Language	Translating Officer
Bengali, Nepali	Chief Postmaster General, West Bengal
Odia	Chief Postmaster General, Odisha
Marathi, Konkani, Sindhi	Chief Postmaster General, Maharashtra
Gujarati	Chief Postmaster General, Gujarat
Malayalam	Chief Postmaster General, Kerala
Kannada	Chief Postmaster General, Karnataka
Tamil	Chief Postmaster General, Tamil Nadu
Manipuri, Mizo	Chief Postmaster General, North-East
Punjabi	Chief Postmaster General, Punjab
Telugu	Chief Postmaster General andhra Pradesh
Assamese, Bodo	Chief Postmaster General, Assam
Hindi	Chief Postmaster General, Uttar Pradesh
Urdu	Chief Postmaster General, Jammu & Kashmir

- (2) Post Offices will be supplied with forms printed only in those vernaculars which are current in the district in which they are situated.

Dispatch of articles of stock:

All articles of furniture, articles exceeding 10 KGs in weight and those in which, though not exceeding 10 KGs in weight, cannot from their shape or size conveniently go by post, should be sent as goods by rail, ship, MMS or suitable means of conveyance. Articles weighing under 10 KGs sent by post should only be sent as service registered parcel item if they contain anything of value.

Note 1- Fragile article, such as lamps and clocks, should be carefully packed in wooden cases. The cases should be placed in bags securely tied and sealed. Unserviceable bags may be used for packing.

Note 2- When an article is dispatched as a service registered parcel, the receipt granted by the post office should be filed with the copy of the invoice on record. If, however, a Depot maintains its own separate registered journal, the number and date of the parcel should be noted in the invoice and the receipt should not be filed with the invoice.

Dispatch of forms by Depot:

Books and forms in small quantities should be dispatched by the depot as service packets and the packets may be completely closed. When weight of any packet exceeds 5 KGs, it should be enclosed in a bag and sent as goods by rail, ship, MMS or by any other suitable means of conveyance.

Note- Savings Bank Pass-Books, Cheque books, Postal Stamps & Stationary, Philately Stamps, Stamp & seals should be dispatched as packets registered item on service.

Emergent advances:

Advances to meet railway freight, mazdoor hire and other charges of an emergent nature may be obtained from the Divisional Head, PSD by the Manager/OA of a Postal Depot, who should give a receipt, in Form (SK-55) for the amount advanced to him. This advance should be adjusted, as soon as the full amount is expended and vouchers for the sums paid; and sanction will be issued by the Divisional Head, PSD and the receipt originally given for the advance should be attached with the bill in the depot. Each advance must be adjusted before a fresh advance is made.

Supply postal and other publications and books of blank forms:

- (1) Postal and other publications and books of blank forms for sale to the public should be supplied by the depot to Head Offices and such Sub-Offices and record offices as may be selected by the Circle/Regional Head in accordance with his directions or on requisition from Divisional Heads and First-Class Head Postmasters. Publications for use in post offices, mail offices or record offices should be supplied directly to each office by the depot in accordance with the distribution list of such publications prescribed by Circle/Regional Head.
- (2) Publications and books of blank forms issued for sale should be accompanied by invoices in Form SK-53(b). If, any such publications are issued for use in offices along with those for sale, they should be separately entered in the same invoice. The invoices should be numbered in a consecutive annual series for each office. In all other cases, invoices in the form prescribed for articles of stock should accompany the publications.

Note: On receipt by the depot of new copies of postal and other publications, the obsolete copies should be torn up and sold as waste paper.

Correspondence:

In Postal Depots, ordinary and routine correspondence and references such as, enquiries regarding the cost of articles and dockets forwarding railway receipts or bills of lading may be disposed of by the Divisional Head, PSD, but all other correspondence and references must pass through the office of Circle/Regional Head.

27.8 Examination of Books and Accounts:

The Divisional Head, PSD must personally check the entries in the books and accounts kept in the depot in the following manner, immediately after each transaction giving rise to the entry has been recorded: -

- a. Every entry in the Stock Register (SK-51) of stock received from Aligarh or from the Store Department or the Stationery Office or from any other source should be checked with the invoices and the entry under the heading "Number received" initialed by the Divisional Head, PSD.
- b. Every entry in the stock register of stock purchased locally should be checked with the bills submitted and the entry under the heading "Number received" initialed by the Divisional Head, PSD.
- c. Every entry in the stock register of articles returned to the depot and transferred to stock should be checked by comparison with the entries in the invoice (SK-3) and the entry under the heading "Number received" in the stock register initialed by the Divisional Head, PSD.
- d. Every entry of stock issued from the depot in the stock register should be checked with the copy of the invoice on record and the entry under the heading: "Number issued" initialed by the Divisional Head, PSD.
- e. Every entry in each invoice or other documents advising dispatch of articles returned to the depot should be checked with the corresponding entry in the Receipt Day-book (SK-51) (a) showing how the articles were disposed of and all the entries should be initialed by the Divisional Head, PSD.
- f. The entries in the account of charges on goods dispatch and received by Railway (SK-52) should be compared with the railway receipt of lading, or with the receipts obtained for the amounts paid and the total charge entered in the account installed by the Divisional Head, PSD.

Note 1- The Divisional Head, PSD should be particularly careful to see that articles which have been supplied to post offices from a Divisional Head's reserve stock, or by local purchase, or by transfer from another office and for which invoices have been prepared and issued by the depot, are not entered in the stock register as articles issued from the depot.

Note 2- The work of checking entries in the Stock Register is so far as they concern publications and blank forms/books, however be delegated to the Manager, it may be delegated to an official specially authorized by the Divisional Head, PSD to do such work after obtaining the sanction of Circle/Regional Head for the purpose.

Note 3- Wherever necessary the work of signing the Receipt Day Book and Stock Registers in respect of all the articles received and dispatched may be delegated under orders of Circle/Regional Head to the Manager, if there is one.

Physical verification of every item of stock and forms:

During the last week of March every year the Divisional Head of the Postal Stores Depot should carry out detailed physical verification of every item of stock and forms along with his Inspection and the verified balances of the articles of stock and forms should be brought forward in the new stock registers on 1st of April every year. During this period of stock verification, the supplies to various offices will remain suspended.

Half-yearly indents:

The Divisional Head/Manager of the Postal Stores Depot shall ensure the submission of half-yearly indents in Form SK-85 to the Divisional Head, Postal Stores Factory & Supplies (P.S.F.&S.), Aligarh, or the Superintendent of the Regional Forms Depot located in Kolkata, Nashik Road, Thrissur, or Bhubaneswar, as applicable. This submission must adhere to the dates and ensuring the timeline with the schedule specified for the completion of supplies.

Forecast figures:

The Divisional Head of Postal Stores Forms and Seals at Aligarh, along with the Regional Forms Depots at Nashik, Kolkata, Thrissur and Bhubaneswar, shall scrutinize forecast figures submitted by stores depots within their supply jurisdiction. They will ensure the figures are not excessive, consolidating them while considering stock on hand, expected supplies from presses and a buffer stock of 25%. Based on this, they will prepare an accurate forecast of printing requirements and submit it in January each year to the respective Managers of the Presses at Aligarh, Nashik, Kolkata, Koratty and Bhubaneswar.

Bag Accounting:

The Circle Bag Office should prepare a consolidated statement of DBOs with particulars relating to the DBOs in the circle after consolidating the information furnished by the Divisional Heads and submit copies thereof to the APMG (M)/AD(M) and 'D' Section of the Directorate.

- (1) Each Circle Bag Office will maintain a register of unserviceable bags. It will show the number of bags received in the Circle Bag Office, which cannot be repaired.
- (2) Condemnation of unserviceable bags and their disposal will be done by a committee comprising of Director of Postal Services, one APMG/ADPS of Circle Office and the Divisional Head, Postal Stores Depot concerned. The unserviceable and irreparable bags will be torn into shreds before disposal by sale and certified as such by the committee.
- (3) Each Circle Bag Office should maintain a master schedule showing the particulars of due bags closed for offices in other circle by each Mail Office or P.O.
- (4) The Circle Bag Office will check and verify the statements furnished by the Divisional Heads and reconcile the discrepancies and prepare a consolidated statement in the prescribed pro forma.

- (5) The Divisional Head, PSD controlling the CBO should see that follow-up action is promptly taken on the various visit remarks and Inspection Reports on the CBO and send the compliance reports to the Circle Office.
- (6) The APMG/ADPS (Mails) will carry out the physical verification of bags in the CBO in January, April, July and October of every year. The Divisional Head, Postal Stores Depot will carry out a verification during other months.
- (7) The indents for the supply of new bags after proper and correct assessment of requirements should be submitted by the Divisional Heads of Postal Stores Depot to the concerned Directors of Postal Services through APMG/AD (Mails) and APMG/AD (Technical) and IFA of the Circle Office before forwarded to the Directorate.

Supply of Parcel packaging materials through Circle PSDs:

Divisional Head of PSD shall ensure the availability of packaging materials as per the requirement of the Circle as per the prescribed guidelines issued by the department from time to time.

Part VI – Inspection, Supervision & Establishment Review

Chapter :28 Inspection of Branch Offices, Sub Offices & Head Offices

28.1 Introduction

Inspection is one of the most important supervisory functions in the Department of Posts. It serves as an effective mechanism for ensuring that Post Offices function efficiently, comply with departmental rules and instructions and provide quality services to the public. Inspections help in identifying operational deficiencies, procedural lapses, revenue leakages and instances of non-compliance, thereby strengthening internal controls and promoting accountability.

The Department has prescribed a system of periodic inspections and visits for Head Post Offices (HOs), Sub Post Offices (SOs) and Branch Post Offices (BOs). These inspections are conducted by various administrative authorities, including Divisional Heads, Assistant Superintendents of Posts, Inspectors of Posts and Mail Overseers, in accordance with the prescribed periodicity and standard inspection questionnaires.

The standard inspection questionnaires are designed to facilitate a systematic and comprehensive examination of all important aspects of postal operations, including cash and treasury management, booking and delivery operations, financial transactions, maintenance of records, functioning of departmental applications, security arrangements and customer service. The inspections also provide an opportunity to assess staff performance, identify systemic weaknesses and initiate corrective and preventive measures.

Regular inspections and visits play a vital role in maintaining operational efficiency, transparency, financial propriety and public confidence in the Department of Posts. They also act as an important preventive vigilance tool for early detection of irregularities and fraud-prone activities and contribute towards building a customer-centric and accountable postal network.

28.2 Authorities Competent to Conduct Inspections

The inspections and visits of Post Offices are carried out by various administrative authorities at different levels to ensure effective supervision, compliance with departmental instructions and maintenance of operational standards. Depending upon the category of office and the nature of inspection, inspections may be conducted by the following authorities:

1. Chief Postmaster General (CPMG);
2. Postmaster General (PMG);
3. Director Postal Services (DPS);
4. Divisional Head (Postal and RMS);
5. Assistant Superintendent of Posts (ASP);
6. Inspector of Posts (IP);
7. Mail Overseer, in respect of quarterly visits to Branch Post Offices.

The allocation of offices to be inspected by the various authorities is made by the Head of the Circle or Region in accordance with the prescribed inspection policy and approved Tentative Tour Programme (TTP). As a general principle, inspections of more important offices are assigned to senior officers, while inspections of smaller offices and Branch Post Offices are entrusted to Assistant Superintendents and Inspectors of Posts.

28.3 Periodicity of Inspection of Head, Sub and Branch Post Offices

The Department has prescribed a system of periodical inspections to ensure effective supervision and continuous monitoring of the functioning of Head Post Offices, Sub Post Offices and Branch Post Offices. The prescribed periodicity of inspection is as follows:

Category of Office	Periodicity of Inspection
Head Post Office (HO)/General Post Office (GPO)	Annual Inspection-cum-Verification and one Half-Yearly Verification
Sub Post Office (SO)	Once every twelve months
Branch Post Office (BO)	Once every twelve months
Quarterly Visit to Branch Post Office by Mail Overseer	Once every quarter

All Sub Offices and Branch Offices in a Division shall be inspected once in every twelve months in accordance with the prescribed Standard Inspection Questionnaires for Sub Offices and Branch Offices respectively. The inspections of Sub Offices and Branch Offices are distributed among the Divisional Head, Assistant Superintendents of Posts and Inspectors of Posts by the Head of the Circle or Region.

Further, every Head Post Office and General Post Office shall be subjected to one Annual Inspection-cum-Verification and one Half-Yearly Verification in every year in accordance with the prescribed inspection schedule.

Branch Post Offices are also required to be visited by the Mail Overseer once every quarter in accordance with the Standard Questionnaire prescribed for Quarterly Visits to Branch Post Offices.

The Inspecting Authority shall strictly follow the prescribed Standard Inspection Questionnaires for Head Post Offices, Sub Post Offices and Branch Post Offices, as applicable, to ensure that no prescribed parameters or areas of examination are overlooked during inspection.

28.4 Inspection Days for Head, Sub and Branch Post Offices

The inspecting authorities shall complete inspections of Head Post Offices, Sub Post Offices and Branch Post Offices within the number of inspection days prescribed by the Department.

The prescribed inspection days are as follows:

Sl. No.	Category of Office	Nature of Inspection	No. of Inspection Days
1	Head Post Office/General Post Office (HO/GPO)	Annual Inspection-cum-Verification	6 Days
2	Head Post Office/General Post Office (HO/GPO)	Half-Yearly Verification	3 Days
3	Sub Post Office (HSG-I, HSG-II) and Mukhya Dak Ghar (MDG)	Annual Inspection	3 Days
4	Sub Post Office (LSG)	Annual Inspection	2 Days

Sl. No.	Category of Office	Nature of Inspection	No. of Inspection Days
5	'A' Class (1+2 handed) Delivery Sub Office	Annual Inspection	2 Days
6	'A' Class (1+2 handed) Non-Delivery Sub Office	Annual Inspection	2 Days
7	'B' Class (Double-handed) Delivery Sub Office	Annual Inspection	2 Days
8	'B' Class (Double-handed) Non-Delivery Sub Office	Annual Inspection	2 Days
9	'C' Class (Single-handed) Delivery Sub Office	Annual Inspection	2 Days
10	'C' Class (Single-handed) Non-Delivery Sub Office	Annual Inspection	1 Day
11	Branch Post Office	Annual Inspection	1 Day

28.5 Distribution of Inspections and Tentative Tour Plan (TTP)

Tentative Tour Plan (TTP) refers to a planned schedule of visits and inspections by officers to various operational units. The purpose of the tour plan is to ensure regular oversight, monitor operational activities and assess the quality of services being provided to the public. Additionally, it ensures that compliance with departmental policies and standards is regularly evaluated.

5.1 Distribution of Inspections

1. The inspection of more important Sub Offices shall ordinarily be assigned to the Divisional Head.
2. The inspection of smaller Sub Offices shall be divided between the Divisional Head, Assistant Superintendents of Posts and Inspectors of Posts.
3. The systematic inspection of Branch Post Offices shall ordinarily be the special responsibility of the Inspectors of Posts.
4. The Divisional Head should, however, inspect a considerable number of Branch Post Offices every year to familiarise himself with their mode of work and to verify the quality of supervision exercised by the Inspectors.
5. The number of Branch Post Offices to be inspected by the Divisional Head shall be fixed by the Head of the Circle or Region and shall ordinarily be **10 per cent** of the total Branch Offices in the Division. Where the number of Branch Offices is large, the percentage may be reduced but shall ordinarily not be less than **5 per cent**.
6. The Divisional Head or Dy. Superintendent/ASP (Tour) shall personally inspect all Sub Offices of the Division at least once in every **three years**.
7. The Divisional Head (Postal) shall inspect all Head Post Offices, Mukhya Dak Ghars (MDGs), LSG and above offices and Business Post Centres, if any, functioning within his jurisdiction. Where the inspection programme of the Divisional Head exceeds eighty days, the inspection of LSG offices may be entrusted to the Dy. Superintendent or ASP (Tour).
8. Although the Divisional Head may not undertake the systematic periodical inspection of all smaller offices, he shall continue to be responsible for the overall supervision and control of the entire Division.

5.2 Inspection Schedule

Inspecting Authorities shall ensure that inspections are conducted broadly in accordance with the following quarterly schedule:

Quarter	Percentage of Annual Inspections
January to March	15%
April to June	35%
July to September	30%
October to December	20%

The prescribed schedule is intended to ensure balanced distribution of inspections throughout the year and to avoid bunching of inspections towards the end of the inspection cycle.

5.3 Tentative Tour Plan (TTP)

The Tentative Tour Plan (TTP) is a planned schedule of inspections and visits to operational units for ensuring regular supervision and monitoring.

The following guidelines shall be observed while preparing the TTP:

1. In Divisions where there is no post of ASP (Tour)/Dy. Superintendent, the Divisional Head shall undertake at least **100 inspection days** in a year.
2. In Divisions where a post of ASP (Tour)/Dy. Superintendent exists, the Divisional Head shall undertake at least **80 inspection days** and the ASP (Tour)/Dy. Superintendent at least **40 inspection days**, making a total of at least **120 inspection days** in a year.
3. The number of Branch Offices to be inspected by the Divisional Head shall ordinarily be **10 per cent** of the total Branch Offices in the Division and shall ordinarily not be less than **5 per cent**, even where the number of Branch Offices is very large.
4. While preparing the TTP, care shall be taken to ensure that offices already included in the TTP of the Divisional Head, Dy. Superintendent or ASP (Tour) are not duplicated in the TTP of the Sub-Divisional Head.
5. The approved TTPs shall be communicated well in advance to the concerned Sub-Divisional Heads.

5.4 Approval of TTP

Inspecting Authority	Approval Authority
Mail Overseer of Sub Division	Divisional Head
Sub-Divisional Head	Divisional Head
Dy. Superintendent of Division	Divisional Head
ASP (Tour) of Division	Divisional Head
Divisional Head	Circle/Regional Head
DPS (Region/HQ)	Circle/Regional Head
Postmaster General	Circle Head
Chief Postmaster General	Self
Other Inspecting Officers (if applicable)	As per prescribed hierarchy

28.6 Conduct of Inspection

The Inspecting Authority shall conduct the inspection in accordance with the prescribed Standard Inspection Questionnaire applicable to the office under inspection. The inspection should not be confined merely to the examination of records and registers but should also include observation of the actual working of the office, quality of services rendered to the public and compliance with departmental instructions.

The Inspecting Authority shall verify the correctness of transactions, examine important operational and financial activities, assess the adequacy of supervision and identify deficiencies requiring corrective action. The deficiencies and irregularities noticed during inspection shall be appropriately recorded and brought to the notice of the official-in-charge for prompt rectification.

The prescribed Standard Inspection Questionnaires for Head Post Offices, Sub Post Offices and Branch Post Offices shall be followed strictly to ensure comprehensive and uniform inspections throughout the Department.

28.7 Inspection-cum-Verification and Half-Yearly Verification of Head Offices

7.1 Preparation for Inspection:

One month prior to the inspection, the inspecting officer must send a customized list of questions to the Postmaster, in addition to those included in the Standard Inspection Questionnaire. These questions should be relevant to the specific Head Post Office being inspected and designed to address pertinent issues. The inspecting officer will also request the Postmaster to provide a list of cases and proposals for decision-making during the inspection, ensuring that the process is purposeful and effective.

7.2 Inspection Compliance and Reporting:

The inspecting officer should aim to obtain maximum compliance reports during the inspection or within one month thereafter. The Postmaster is required to conduct an inspection of one branch each month and document the findings in the order book. Additionally, Assistant Postmasters (APMs) must inspect their own branch assistant-wise by framing their own questionnaires with assistance from the inspecting officers as needed.

7.3 Annual Verification Schedule:

There shall be one Half-Yearly Verification and one Annual Inspection-cum-Verification every year.

The verification will take place during the first half of the year, while the verification cum inspection will be conducted in the second half. The inspecting officer must cover all standard questions related to accounts verification, as well as any additional questions deemed necessary, ensuring comprehensive coverage during the verification cum inspection.

Ultimately, the responsibility for these inspections lies with the inspecting officers, who may seek support from Assistant Superintendents of Post Offices (ASPOs) or inspectors.

7.4 Frequency of Checks:

In cases where specific timeframes for checks are not mentioned, inspections should occur on four different dates throughout the year, with one inspection designated for each month. This approach ensures a systematic and thorough examination of operations across the designated timeframe.

7.5 Half Yearly Verification:

An Inspecting Authority must thoroughly and completely verify the balance of all the Head Office/GPO within the limits of his division twice in every twelve months, at intervals of about six months. One of the verifications of the balance of Head Office/GPO should be carried out at the time the offices are inspected. When verifying the balance, the Inspecting Authority should prepare report of verification in the form of replies to the standard questions earmarked for verification in Inspection Questionnaire of Head Office (Being revised from time to time) and in addition to any other question that he/she may choose from the rest of the questions which should be referred to by their numbers. Any para that may be called for, apart from the answers to the questions, should be added at the end of the report and the report should be signed and dated by the Divisional Head and kept on record in his office. When the verification is completed, a copy of the Inspection Report recorded in the order book (MS-8) and another copy should be forwarded to Head of the Circle/Region. In preparing replies to the question, Inspecting Authority should be guided by the instructions contained in the following clauses-

Note 1: Whenever in Question earmark for verification of Head Post Office/GPO in Standard Inspection Questionnaire the words "last verification" occurs refers to the actual last verification by an Inspecting Authority.

7.6 Other Instructions:

Other instructions are as under:

- Inspection-cum-verifications of all Gazetted Head Offices must be carried out by an officer of one level above office concerned.
- Monthly verification of balance by the Sr. Postmaster (Wherever he is not joint custodian of cash and Stamps) will be carried out as per inspection schedule of non-Gazetted HOs.
- It is also to be ensured that the copies of the reports of Internal Inspections of one branch every month carried out by Director/Chief Postmaster/Sr. Postmaster as laid down in the schedule should be submitted by him to his next superior office.
- Schedule of Inspection--cum-Verification/Verification of balance of Head Post Office (including GPO & Gazetted HO) are as under:

Schedule of Inspection

Sl. No.	Category of Head Post office	One Inspection cum-Verification (By Whom)	One Verification (By Whom)	Internal Inspection
1	General Post Office (GPO) under the charge of JAG officer	PMG/Addl. PMG	Director, GPO	One branch per month by Director, GPO
2(a)	Gazetted HPOs (Under the charge of Chief Postmaster)	PMG/Addl. PMG/DPS	Chief Postmaster	One branch per month by Chief Postmaster
(b)	Under the charge of Sr. Postmaster (Independent)	DPS	DPS/SSPOs nominated by PMG	One branch per month by Sr. Postmaster
(c)	Under the charge of Sr. Postmaster (Under SSPOs)	SSPOs	SSPOs	One branch per month by Sr. Postmaster
(d)	Non-Gazetted HO	SPOs	SPOs	One branch per month by Postmaster

28.8 Issue and Review of Inspection Reports

Inspection Reports of Post Offices/Mail Offices/other Offices shall be issued by strictly observing the following periodicity: -

SL No	No. of days mandated for inspection/ verification of an office	Period within which IR should be issued from the date of commencement of Inspection
1	1 day	15 days
2	2 days & below 6 days	30 days

The inspections mandated for more than one day should be completed in one spell and should not be staggered over days. The Reviewing Authorities of Inspection Report/Verification Report vis-a-vis the Inspecting Authority shall be: -

Sl. No	Office inspected by	IR reviewed by	Period of review from the date of commencement of Inspection and intimation to the office Reviewed	Period for initiation of compliance of in-charge /Head of the office inspected & reviewed from the date of intimation of review remarks by higher authority
1	IP	Next higher authority viz. Asstt. Suptd. (Dn.)/ Asstt. Suptd (HQ) /Dy. Suptd. / Divisional Head	60 days	• For HO/GPO - 45 days • For all other Offices - 30 days
2	ASP	Next higher authority viz. Dy. Suptd. / Divisional Head	60 days	
3	Divisional Head	Next higher authority viz. DPS/PMG/ CPMG	90 days	
4	DPS	Next higher authority viz. PMG/ CPMG	90 days	
5	PMG	Next higher authority viz. CPMG	90 days	

Inspection report of Head of Circles need not be sent to the Directorate for review. Compliance on these IRs will however be personally monitored by the Head of the concerned Circle. By the end of the February of the year following the inspection calendar year, all Heads of Circles will furnish a certificate in the following format to Directorate:

The reviewing authority will receive inspection report from his subordinate inspecting authorities in respect of those offices or sections inspected by them. He must himself carefully examine the para of Inspection Report submitted by inspecting authorities. He should in each case satisfy himself by reference to the date of the last inspection of the office that the inspection has been carried out within periodicity prescribed by directorate from time to time and see whether the remarks are clear and complete and include the irregularities noticed and instructions given. He should also see whether the inspection has been thoroughly and intelligently carried out following prescribed inspection questionnaire. He should take immediate action on all matters reported which require notice or orders. The orders must be written by the reviewing authority himself on the margin of para of inspection report and, when necessary, a copy of any particular order should be communicated to the officer concerned.

The cycle of inspection of an office shall be completed with action taken for compliance latest by 4 ½ months from the date of commencement of inspection of that office.

“This is to certify that all the inspections allotted for the year have been completed by Inspecting Authorities of Circle and Inspection Reports thereupon have also been issued by all Units in the Circle.”

Head of the Circles shall monitor timely completion of inspection reports within his jurisdiction. The above certificate will be taken as one of the targets for APAR writing for various the Inspecting Authorities.

28.9 Visits During Tours and Recording of Visit Remarks

- (1). When on tour the inspecting authority should pay unexpected visits to Post offices, RMS Divisions, Mail Offices at places through which he travels and satisfy himself in a general way that the cash and stamp balance of the offices are correct, work is being properly conducted, the arrangements for the transaction of business with the public are satisfactory, the officials perform their duties properly, the office is kept neat and tidy and all current notices are exhibited on and obsolete notices removed from the noticeboard. Opportunity should be taken to settle any pending cases connected with the office by personal enquiries on the spot. No special halt or journey need to be made for this purpose unless serious malpractices requiring a thorough personal investigation come to notice. Visit Remarks/Report will be prepared by the inspecting authority as per Standard Questionnaire for visit for office concerned. The result of the visit should be recorded in the Order Book of the office and in the diary of officer/office.

The authority concerned may pay minimum visits as under:

Sl. No.	Designation	Offices to be visited per month per officer	Number of visits per month
1	CPMG, PMG, DPS, Divisional and Sub Divisional Head (Postal)	H.O./G.P.O.	1
		S.O.	1
		B.O.	1
		Mail Office	1

- (2). The Visit Remarks shall be issued by the next working day and reviewed by the competent authority within a fortnight from the date of issue of visit remarks.

Note 1: *In examining the stamp balance of the office, Superintendent should also satisfy himself that the balance of stamp advances with any official having assigned the duty of stamp sale is correct; that the stamps found with officials are in good condition and genuine; that the Postmaster or any other official to whom this work is delegated, is verifying the stamps advances and recording in the Order/Error Book of the office the result of the surprise checks.*

Note 2: *Officers visiting a Railway Mail Service van or Mail Office should sign on the Daily report.*

Note 3: *Divisional Head (Postal)/Assistant Superintendents of Posts Offices/Inspectors of Post Offices should make it a priority to regularly visit the Mail Offices to which Post Offices are consigning mail. These visits should serve two purposes: (i) to assess the quality of sorting carried out by Post Offices and (ii) to examine and design an appropriate sorting system tailored to the needs of their jurisdiction.*

28.10 Inspection of Bad Offices

Inspections of Bad Offices are crucial for sustaining efficient postal operations and ensuring compliance with departmental policies. These inspections allow authorities to verify that operations are aligned with standards, address any process inefficiencies and improve accountability. Bad Offices can include any sub-office or branch office, to be selected on the basis of following criteria:

1. Identify offices with negative feedback in the past inspection report.
2. Review monthly performance reports of Sub Post Master for irregularities or discrepancies reported by postmasters.
3. Consider offices with a high volume of complaints regarding service quality, delays, or transaction errors.
4. Focus on single-handed sub-offices where the postmaster has been in position for over three years without a transfer.
5. Inspect offices where the postmaster has not taken any leave in over two years, indicating potential burnout.
6. Target offices with significant money order payments and POSB transactions for closer scrutiny.
7. Identify offices with patterns of discrepancies in financial transactions, such as deposits and withdrawals.
8. Consider offices facing staffing shortages that could lead to increased workloads and service lapses.

In addition to the above points, other factors may also be considered when selecting bad offices keeping in mind another vigilance angle. The following points require special monitoring during inspections of Bad offices:

- i). Each Sub Divisional Head must visit bad offices within three months, verifying all monetary transactions on the day of the visit. They should also meet at least 10 depositors each of Recurring Deposit (RD) and Savings Bank (SB) accounts to confirm their balances.
- ii). A list of depositors with active accounts at the post office to be inspected should be requested from the account office.
- iii). Currently, Sub Divisional Inspectors (SDI(P))/Assistant Superintendents of Post Offices (ASPOs) verify account balances using passbooks deposited by Sub Postmasters (SPMs) or Branch Postmasters (BPMs). This practice is irregular and there is no record of these passbooks. It is essential to monitor this and ensure that any passbooks lying in deposit are returned to account holders during the inspection.
- iv). During inspections, at least 10 transactions each of deposits and withdrawals for all SB, RD and Term Deposit (TD) accounts should be verified.
- v). If passbooks are unavailable for verification, SB-46 notices should be issued to depositors to confirm their balances.
- vi). Despite sufficient cash availability with the Postmaster, some withdrawals approved by the account office are unnecessarily delayed by the post office. This should be investigated during the visit.

- vii). Ensure that adequate funds have been allocated by the accounts office to settle the liabilities of the post offices in their accounts.
- viii). The list of passbooks verified by inspecting authorities and sent to the Head Office/Accounts Office for confirmation should be acknowledged within 15 days.
- ix). Excess Cash Balance (ECB) memos should be scrutinized carefully.
- x). Returns due to Postal Account Office, such as cash certificates, should not be delayed.
- xi). It has been observed that many SPMs do not submit vouchers with daily accounts, often stating, "will follow on the daily accounts." This practice needs to be addressed.
- xii). The authenticity of liabilities reported by the SPM/PM should be verified to ensure they are not merely excuses for retaining excess cash.
- xiii). Objections raised by the Savings Bank Control Organization (SBCO) must be addressed promptly to prevent potential fraud. Divisional Heads should take immediate action to resolve long-standing objections.
- xiv). The Divisional Head should ensure strict compliance with the instructions outlined above and to ensure that the Inspecting Authority visits the Bad Office within 3 months of its declaration.

28.11 Vigilance Inspection of Administrative Offices

As a measure of preventive vigilance, surprise inspections of administrative offices are conducted to identify vulnerable areas, detect systemic deficiencies and prevent corrupt practices.

Duties of Vigilance Officers:

1. Conduct inspection of at least one Division every two months.
2. Carry out inspections using the prescribed Vigilance Inspection Questionnaire.
3. Examine areas prone to corruption and identify procedural weaknesses.
4. Suggest corrective and preventive measures to strengthen internal controls.
5. Submit the inspection report to the Head of Circle (HoC) within a fortnight for review and further action.

Selection of Divisions for Inspection:

The Head of Circle (HoC) shall select the Division for surprise inspection based on one or more of the following factors:

- Complaints received against the Division;
- Source information or intelligence inputs;
- Previous vigilance findings or irregularities;
- Information indicating potential vulnerabilities or corruption-prone activities; and
- Any other relevant factors considered necessary by the Head of Circle.

Vigilance checks shall also form part of the annual inspections of Regional Offices and the Directorate shall periodically review compliance with vigilance instructions and preventive vigilance measures.

28.12 Periodical inspection of Mail Lines/Routes:

Mail lines/routes must be inspected twice every twelve months at intervals of about six months. The inspections will be made by either the Divisional Head or Inspector Posts/Assistant Superintendent of Posts; but ordinarily only the less important mail lines will be inspected by the Inspector Posts/Assistant Superintendent of Posts. The inspections of mail lines should, as a rule, be carried out during the course of a tour and the result should be noted in the diary.

Inspecting authority will check:

1. Whether prescribed schedule is being punctually followed on route or line. In case schedule is not punctual, record the reason for unpunctuality and also specify action taken to resolve the issue.
2. Whether any revised arrangement or change of route expedite the transmission of the mails or improve the service.
3. Consult the staff, if they are having any grievances or any suggestion for improvement.
4. In case of Private\ Departmental MMS route,
 - a). Check whether contractor has engaged vehicle according to the terms of contract.
 - b). Check vehicle's locking system and mail chamber's locking system is proper considering safety and security of mails.
 - c). Whether the bullet container seal number mentioned on the log sheet and the bullet container seal used to secure the RTN vehicle are the same, If bullet container seal is not found, inspecting authority, shall take necessary corrective measure.
 - d). Whether cargo net is placed to separate destination wise bags in RTN vehicle which will make loading/unloading of bags more efficient and reduce the chances of bags getting mixed up and unloaded at a point which is not its destination point.
 - e). Check vehicle is having proper lighting arrangement in mail chamber.
 - f). Check overall condition of vehicle is sound or otherwise.
 - g). Check whether contractor is following prescribed schedule punctually. In case schedule is not punctual, record the reason for unpunctuality and also suggest action to be taken to resolve the issue.
 - h). Whether any revised arrangement or change of route expedite the transmission of the mails or improve the service.
 - i). Is there any requirement either to decrease or increase capacity of vehicle considering the average mail volume on the route?
 - j). Check whether staff of contractor\ contractor is courteous while functioning their duties.
 - k). Check whether mails are arranged properly in vehicle according to the schedule.

Chapter :29 Branch Office Review

29.1 Introduction

Branch Post Offices constitute the foundation of the rural postal network of the Department of Posts and play a crucial role in providing postal, financial, insurance and citizen-centric services to the rural population. The norms governing the establishment, financial viability and workload of Branch Post Offices have evolved over the years in response to changing operational requirements, technological advancements and expansion of postal services. This chapter presents the historical evolution of Branch Office norms, the existing provisions governing Income and Cost assessment and the revisions proposed in the APT 2.0 environment.

29.2 Evolution of Income and Cost Norms

The concept of assessing the financial viability of post offices dates back to the introduction of commercial accounting in the Department of Posts. The original Income and Cost Formula was incorporated in **Rule 547 of the Postal Accounts Manual, Volume IV**, providing a uniform methodology for apportionment of income and assessment of cost. Over the years, the formula has been reviewed and revised to reflect changes in postal operations, business requirements and technological advancements.

The major milestones in the evolution of the Income and Cost Norms are:

1. Introduction of Commercial Accounting (1925)
2. First Review Committee (1956)
3. Amendment to Rule 547 (1967)
4. Seshanna Committee (1973–74)
5. Review by Shri S. B. Lal (1979)
6. Amendment to Rule 547 (1982)
7. M.P. Rajan Committee (2003)
8. Revision of Income and Cost Formula (2015)
9. Review under APT 2.0 Environment (2026)

29.3 Existing Branch Office (BO) Norms

The existing Branch Office (BO) norms are primarily based on the **Income and Cost Formula revised in 2015**, which provides the methodology for assessing the financial viability of Branch Post Offices. These norms prescribe the manner in which income is apportioned, costs are calculated and proposals for opening or reviewing Branch Post Offices are evaluated. In addition, the existing system prescribes norms for workload assessment of Branch Postmasters (BPMs) for determining the applicable Time Related Continuity Allowance (TRCA).

The existing norms broadly cover the following aspects:

- Income Formula
- Cost Formula
- Workload Assessment of Branch Postmasters

The existing provisions under each of these areas are discussed in the following sections.

3.1 Existing Income Formula

The Income Formula is used to determine the income attributable to a Branch Post Office (BO) for assessing its financial viability. Under the existing norms introduced in 2015, income is apportioned from various postal, financial and agency services based on prescribed percentages and fractions.

At present, a BO can be opened if its projected income meets the following baseline cost-recovery criteria:

- **General Areas:** Projected income must be at least **33.33%** of its projected cost.
- **Hilly & Tribal Areas:** Projected income must be at least **15%** of its projected cost.

Existing Income Components and Provisions

The specific apportionments for Rural and Urban Branch Post Offices are structured as follows:

Sl. No.	Income Component	Existing Provision (Rural BO)	Existing Provision (Urban BO)
1	Sale of Stamps and Stationery (Articles posted for dispatch)	7/20 (35%) of the value of all postage stamps and stationery sold	37/120 of the value of all postage stamps and stationery sold
2	Articles Booked	Included above under articles posted for dispatch	Included above under articles posted for dispatch
3	Articles Received for Delivery	2/5 (40%) of the value of all postage stamps and stationery sold plus 20%	43/120 of the value of all postage stamps and stationery sold
4	Unpaid/ Insufficiently Paid Articles	• Delivered: 3/4 (75%) of postage collected • Posted: 1/8 (12.5%) of postage due	• Delivered: 5/7 of postage collected • Posted: 5/42 of postage due
5	Money Order Commission	• Issued: 24% of commission • Paid: 38% of commission	• Issued: 24% of commission • Paid: 38% of commission
6	Indian Postal Order (IPO) Commission	• Sold: 2/5 (40%) of commission realized • Paid: 2/5 (40%) of commission that would have been realized	• Sold: 2/5 (40%) of commission realized • Paid: 2/5 (40%) of commission that would have been realized
7	Post Office Savings Bank (POSB) Income	• Live Account: Rs. 63.74 per annum • Silent Account: Rs. 9.67 per annum	• Live Account: Rs. 63.74 per annum • Silent Account: Rs. 9.67 per annum
8	Savings Certificates Income	Rs. 21.85 per Savings Certificate transaction	Rs. 21.85 per Savings Certificate transaction
9	MGNREGA Wage Payment Income	Rs. 24.88 per Active Account per annum	Rs. 24.88 per Active Account per annum
10	Agency Function Income	1% of the total income on other items (postage, MOs, IPOs, Savings certificates, etc.) where performed	1% of the total income on other items (postage, MOs, IPOs, Savings certificates, etc.) where performed

Note on Proposal Stage Calculation: For BOs at the proposal stage where actual sales figures do not exist, the value of postage stamps/stationery borne by all classes of Inland and

Foreign articles received for delivery (for item 3) or posted for dispatch (for items 1 & 2) will be taken into account instead.

3.2 Existing Cost Formula

The cost of a Branch Post Office is evaluated as follows:

Cost Components:

- (a). **Establishment Charges:** The actual establishment charges of the office. If it is a combined office, the charges treated as its postal establishment charges for administrative purposes are used.
- (b). **Fixed Addition:** A fixed addition to the establishment charges (specifically Rs. 49.50 for a sub-office).
- (c). **Rent:** Fixed house rent for a rented building, or the assessed rent if the office is housed in a Departmental building.
- (d). **Stationery:** Fixed stationery charges prescribed for the office.
- (e). **Line Establishment Charges:** 2/3 of the line establishment charges that are maintained solely for the benefit of the office.
- (f). **Printing & Audit Overhead:** 5% of the total value of postage stamps sold at the office to cover the cost of printing stamps, postcards, etc., along with the cost of direction and audit.

Explanatory Notes on Cost Calculation:

- **Establishment Calculation:** The cost is determined using the average cost of the time-scale appointment(s) or the actual amount of consolidated allowance, including any ad hoc increases.
- **Benefits & Allowances:** A pension element of 12% and a leave salary element of 11% of the average cost of the time-scale pensionable posts must be added. Additionally, all admissible allowances such as DA, HRA and CCA on the average cost must be factored into the establishment charges under component (a).
- **Shared Line Establishment:** If a mail line is not maintained solely for a single office, the line establishment costs are proportionately divided among the various offices served by that line, based on their distance from the point where the mail line originates.

3.3 Financial Review and Retention Norms

Every BO should be reviewed once every three years (triennial review). The Income-to-Cost ratio is actively utilized during the periodic review of existing Branch Post Offices to determine their financial viability for continued operations.

Based on the calculation of the Income-to-Cost percentage, the authority to grant retention sanctions for a further period of 3 years is structured as follows:

- **Divisional Head Sanction:** If the financial review confirms that the Income-to-Cost ratio is **33.33% or more in normal areas**, or **15% or more in hilly and tribal areas**, the retention sanction for a further 3 years is issued directly by the Divisional Head.
- **Circle Office Sanction:** If the financial performance drops below these prescribed baseline percentages mentioned above, the retention case must be referred upward and the sanction will be issued by the Circle Office.

3.4 Existing Workload Assessment Norms

In addition to financial viability, the operational workload of a Branch Postmaster (BPM) is assessed using a standardized point system to determine administrative requirements and the Time Related Continuity Allowance (TRCA). Pursuant to the Directorate order **File no. 5-1/2007-WS-I (Pt) dated 16-12-2010**, these norms apply to all reviews. Every BO should be reviewed within three years (i.e. triennial review)

3.4.1 Point Allocation and Prescribed Standards

The point-based workload metrics for transactions conducted at a Branch Post Office are structured as follows:

Sl. No.	Item of Work	Points Allocated	Standard Prescribed
1	Handling of unregistered articles	1 point of work load	For every 25 unregistered articles handled in a day
2	Handling of Registered articles	1 point of work load	For every 22 registered articles handled in a month
3	Handling of Money orders	1 point of work load	For every 15 Money orders handled in a month
4	Sale of Postage stamps	1 point of work load	For every ₹900 worth of stamps sold in a month
5	Handling of cash(*)	1 point of work load	For every ₹20,000 cash handled in a month
6	Savings Bank/NSC transactions	1 point of work load	For every 10 transactions in a month
7	Rural Postal Life Insurance transactions	1 point of work load	For every 10 transactions in a month
8	Collection of Telephone or any other bills	1 point of work load	For every 20 bills collected in a month
9	Disbursement of Old age pensions through Money orders	1 point of work load	For every 15 old age pension Money orders disbursed in a month
10	Disbursement of Old age pensions through Savings Bank accounts	1 point of work load	For every 10 old age pension through Savings Bank in a month
11	Accounts work and receipt and dispatch of mails in a month	-	Fixed 14 points per month

3.4.2 Statistical Methodology for Workload Verification

To ensure statistical integrity, workload evaluation must follow prescribed verification periods:

- **Quarterly Averages (Items 2 to 10):** The assessment of the workload is done based on the average of **4 quarterly months' statistics**, collected from the month immediately following the enumeration return month.
- **Unregistered Articles (Item 1):** The BPM must furnish 3 days' figures from the middle of the month and the Inspecting Officer must independently collect statistics for 2 days in the middle of the week. The **least of the two averages** is adopted for final assessment.
-

3.4.3 Data Inclusions and Exclusions

- **Inclusions by Category:** Unregistered and registered items cover both delivery and dispatch streams. Money orders cover issues and payments. Savings Bank metrics include opening, deposit, withdrawal and closure operations for SB, RD and TD accounts. RPLI transactions include both new business procurement and renewal premium collections.
- **Cash Handling (*):** Includes cash handled for MOs, SB/RD/TD transactions, RPLI premiums and bill collections. However, GDS salaries and cash remittances to/from the main Account Office must be strictly **excluded**.
- **Exclusion of MGNREGA:** Mahatma Gandhi NREGA disbursements and their associated cash handlings are not covered under these guidelines and must be excluded entirely from workload assessment data.
- **Fixed 14-Point Allotment:** This lump sum covers fundamental daily procedures, including receipt/dispatch of the BO bag, contents and remittance verification, writing the BO journal, maintaining daily accounts and tallying closing balances.

29.4 Proposed Revisions and Recommendations under the APT 2.0 Environment

The Committee to review income and cost formulas, norms and workload for Post Offices was set up by the Department of Posts to handle the shift to the IT 2.0 and APT environment. The Committee proposed moving away from the traditional point-based system and fixed income calculations, the Committee recommended a **lifecycle approach** for sharing revenue and a **time-based system** to assess workload. This ensures that revenue and workload metrics truly match the real physical and digital effort (measured in seconds) required over time.

Key changes include shifting revenue shares to support Branch Post Offices (BOs) where the last-mile operations are performed (such as 66% for POSB live accounts and 75% for PLI/RPLI premium collections). They also recommended changing the income-to-cost ratio for opening new BOs to 50% for general areas and 25% for hilly or tribal areas and proposed a Viability Gap Funding corpus from the Ministry of Finance to maintain Universal Service Obligations.

The detailed report is available at the following link.

29.5 Important Departmental Memorandums

The important Departmental memorandums governing the review of Post Office establishment, assessment of the workload of Branch Postmasters and determination of the financial viability of Branch Post Offices are summarised below:

Sl. No.	Subject	Date	Link
1	Review of Post Office Establishment – Revised procedure for combining all categories of periodical reviews	01.04.2003	LINK
2	Revision of norms for assessment of workload of Branch Postmasters under the Point System	16.12.2010	LINK
3	Revision of the method for calculation of Income and Cost of Branch Post Offices under Rules 547 and 548 of the Postal Manual, Volume IV	24.08.2015	LINK

Chapter :30 Establishment Review – Workload of Postmen, MTS & GDS BPM

30.1 Introduction

The efficiency of mail delivery largely depends upon proper assessment of the workload of Postmen. To ensure uniformity across the Department of Posts, revised norms for Postmen establishment were issued vide Directorate Letter No. 9-1/2005-WS-I/PE-I dated 05.02.2010 and subsequently amended on 19.07.2012.

The revised methodology assigns a standard time factor (in minutes) for each delivery activity. The total daily workload is calculated by multiplying the volume of work by the prescribed norms. The sanctioned strength of Postmen is determined by dividing the total workload by the prescribed staff hours.

These norms are also applicable to GDS Mail Deliverers, wherever prescribed.

The establishment norms relating to Multi-Tasking Staff (MTS), including Mail Attendants, Packers, Sweepers, Chowkidars, Gardeners and other erstwhile Group 'D' categories, are governed by separate departmental instructions. The relevant instructions relating to MTS establishment may be referred to under *Section 9 – Important Departmental References on Postmen, GDS Mail Deliverers and MTS Establishment*.

30.2 Standard Time Factors

The workload is assessed using the prescribed time factors.

Sl. No.	Items	Congested Areas (in minutes)	Less Congested Areas (in minutes)	Remarks
1	Delivery of unaccountable mail (other than multi-storeyed buildings)	0.72	0.72	-
2	Delivery of unaccountable mail in multi-storeyed buildings where mail boxes have not been provided at the ground floor	0.72	0.72	Note 1
3	Delivery of unaccountable mail in bulk	2.00 for delivery of seven articles	2.00 for delivery of seven articles	Notes 12 & 14
4	Parcel Mail (excluding Insured, COD)	2.50	2.50	-
5	Parcel Mail under Special Lists	4.50 per list	4.40 per list	-
6	Delivery of COD and Customs Duty articles	3.00	3.00	-
7	Return of Value Payable and Customs Duty articles	2.50	2.50	-
8	Money Orders paid	3.85	3.85	-
9	Money Orders returned unpaid	2.50	2.50	-
10	Unpaid articles	2.00	2.00	-
11	Delivery of Speed Post articles (Person-specific Speed Post articles – Passports, Aadhaar Cards, Speed Post with Registration & Driving Licences)	2.50	2.50	Notes 13 & 15
12	Delivery of Insured articles	3.50	3.50	-

13	Return of Insured articles	2.50	2.50	-
14	Delivery of Accountable articles in multi-storeyed buildings	1.80	1.80	Note 3
15	Return by Postman	Maximum 20 minutes	Maximum 20 minutes	Note 4

30.3 Distance Norms

Mode	Congested Areas	Less Congested Areas
By Foot	19 Mts/km	15 Mts/km
By Bicycle	10 Mts/km	08 Mts/km
By Two-wheeler Vehicle*	5 Mts/km	3 Mts/km (Ad-hoc norms)

Distance refers only to roads, streets and lanes. Movement within individual premises is deemed to be covered under the prescribed article delivery time. Further, the Directorate, vide Letter No. 16-01/2024-D dated 26.06.2025, clarified that the time factor for delivery using a two-wheeler has been fixed after considering factors such as traffic conditions and road conditions. However, the prescribed norms for delivery using a two-wheeler are ad hoc in nature and regular norms will be prescribed by the Department based on a comprehensive work study after the Delivery Centres become operational.

30.4 Operational Guidelines for Assessment of Postmen Establishment

While assessing the establishment and workload of Postmen, the following operational guidelines shall be observed:

4.1. Classification of Delivery Area

An area having a population density of **2,500 persons or more per square kilometer** shall be treated as a **congested area**. The correct classification of the delivery area is essential, as the admissible travel time differs for congested and less congested areas.

4.2. Staff Hours and Determination of Postmen Strength

The available staff hours shall be taken according to the delivery system adopted, as shown below:

Delivery System	Staff Hours
Single Beat System	450 minutes per day
Two Batch Delivery System	420 minutes per day

The number of Postmen justified shall be determined using the following formula:

$$\text{Number of Postmen} = \text{Total Workload} \div \text{Staff Hours}$$

Where:

- **Total Workload** is the total daily workload assessed in minutes.
- **Staff Hours** are 450 minutes for a Single Beat System and 420 minutes for a Two Batch Delivery System.

If the fractional value of the calculated requirement is **0.50 or above**, one additional Postman may be justified.

4.3. Bulk Mail

A bulk addressee is a person or firm receiving seven or more unregistered articles in a day. Such articles shall be segregated and counted separately. A fixed time factor of 2 minutes per eligible bulk addressee shall be allowed without deducting the corresponding articles from the total unregistered mail workload.

4.4. Multi-storeyed Buildings

A multi-storeyed building means a high-rise building having **four or more storeys** for the purpose of assessment of Postmen establishment.

The additional time factor prescribed for accountable articles delivered in such buildings is admissible **in addition to the normal time factor** applicable to the respective accountable articles. Separate statistics shall be maintained for accountable articles delivered in multi-storeyed buildings.

As per **Regulation 44 of the Post Office Regulations, 2024**, ordinary postal articles shall ordinarily be delivered through a Post Box, Post Bag or a Letter Delivery Box (LDB) installed at the ground floor of the premises. Every building having two or more storeys is required to provide Letter Delivery Boxes at a convenient location on the ground floor. Where no Letter Delivery Box has been installed, ordinary postal articles shall ordinarily be delivered through the Post Office unless the building has been exempted by the Divisional Head under Regulation 44(6).

Note: The revised establishment norms issued vide Directorate Letter No. **9-1/2005-WS-I/PE.I dated 05.02.2010**, as amended vide Letter of even number dated **19.07.2012**, provide that the absence of ground-floor mail boxes in multi-storeyed buildings should be verified and certified by the **PRI(P), Inspector (Posts) or Assistant Superintendent of Posts** before allowing the revised establishment norms. Since these instructions pre-date the **Post Office Regulations, 2024**, they should be applied subject to the provisions of Regulation 44 and any subsequent clarifications or instructions issued by the Directorate.

Accountable articles, articles too large to be accommodated in a Letter Delivery Box and unpaid or insufficiently paid articles shall continue to be delivered personally to the addressee or an authorised person in accordance with the applicable postal regulations.

4.5. Collection and Verification of Statistics

For establishment review, the following procedure shall be followed:

- Statistics of accountable articles shall be based on the **average of six working days** collected during the middle of the month and furnished by the in-charge of the Delivery Post Office.
- Six-day statistics of unregistered mail shall be furnished by the Postmaster/Sub Postmaster.
- The verifying officer shall personally collect statistics for **two days** during the middle of the week.
- The **lower of the departmental average and the personal verification average** shall be adopted for workload assessment.

4.6. Rendering of Returns

The maximum time admissible for rendering daily returns by a Postman is **20 minutes per day**. The individual time factors prescribed for the return of Value Payable articles, Customs Duty articles, Money Orders and Insured articles shall first be applied. However,

where the total time worked out for rendering returns exceeds **20 minutes**, only **20 minutes** shall be allowed.

4.7. Exclusions from Delivery Workload

The following articles shall be excluded while assessing the workload for delivery of unregistered mail:

- Articles delivered through Post Boxes.
- Articles delivered through Post Bags.
- Articles delivered through the Delivery Window of the Post Office.

4.8. Distance Travelled

Distance travelled means the distance covered on **main roads, streets, lanes and by-lanes**. The distance covered while entering individual houses or premises is deemed to be included in the prescribed delivery time factor and shall not be assessed separately.

4.9. Person-specific Speed Post Articles

The Postmaster in-charge of the Delivery Post Office shall maintain separate statistics of **person-specific Speed Post articles**, namely:

- Passports
- Aadhaar Cards
- Driving Licences

The prescribed norms for person-specific Speed Post articles shall apply only to these categories. For all other Speed Post articles, the general delivery norms prescribed for Speed Post articles shall be applicable.

30.5 Additional Duties of Postmen

With the induction of technology and the growing emphasis on business-oriented services, the role of the Postman has expanded beyond conventional mail delivery. In addition to the duties prescribed in **Postal Manual Volume VI, Chapter III**, Postmen/Delivery Staff perform the following additional duties:

- Perform data entry of all mail articles in the **respective module of APT 2.0** during the prescribed **80-minute period** (60 minutes before commencement of delivery and 20 minutes after return from the beat).
- Assist the **Sorting Postman/Head Postman** in beat sorting or perform beat sorting where such posts are not available.
- Deliver pamphlets, brochures and other articles received under **Direct Post**.
- Collect surplus cash from Sub Post Offices within the beat and remit it to the Head Post Office whenever instructed by the Postmaster.
- Assist in table sorting, segregation of missent and misdirected articles and beat-wise sorting of mail.
- Prepare special delivery slips for bulk addressees through the Postman Module.
- Sort accountable articles and Money Orders beat-wise and make the necessary system entries for generation of delivery slips.
- Record undelivered accountable articles and Money Orders in the Postman Module.

- Promote **Postal Life Insurance (PLI)**, **Rural Postal Life Insurance (RPLI)** and other Business Development products.
- Assist the Treasurer in sorting currency notes, preparing denomination-wise bundles and escorting cash during withdrawal and remittance to the Bank/Treasury, whenever required.
- Draw revenue stamps from the Treasury/Sub-Treasury whenever directed by the Postmaster.
- Assist in data entry of **PLI/RPLI proposals** and generation of policy acceptance memos wherever assigned.
- Prepare, maintain and periodically update the **Beat List** and **Beat Map**.
- Perform any other duty assigned by the Department or the Head of Office.

Important Note:

These additional duties are performed within the prescribed duty hours and reflect the evolving role of the Postman in a technology-enabled and business-oriented postal environment.

30.6 Sorting Postmen

Earlier, a separate post of **Sorting Postman** existed for beat-wise sorting of mail in the Delivery Branch. The establishment of Sorting Postmen was assessed at the rate of **450 articles per hour**, taking into account all articles received for delivery, beat sorting and Post Box sorting. The balance work hours in the Delivery Branch, after deducting the sorting workload, were added to the workload of other branches for assessing the overall clerical establishment of the Post Office. Subsequently, vide Directorate Letter No. **25-20/2008-PE.I dated 04.05.2011**, read with clarification dated **12.07.2011**, the posts of **Sorting Postman** and **Postman** were merged under the common designation of **Postman**.

30.7 Tentative Delivery Norms for Delivery Staff in Delivery Centres

The **Mail Operations Division**, vide **Policy Guidelines No. 16-01/2024-D dated 17.02.2025** on Centralized Delivery of All Types of Postal Articles including Speed Post, Registered, Parcel and Ordinary Articles by Delivery Staff, prescribed the tentative number of articles that may normally be delivered by a Delivery Staff working under a Delivery Centre (DC).

7.1 Delivery Targets

The tentative delivery targets prescribed for Delivery Staff under the mechanized delivery system are as follows:

(a) Mixed Delivery Area

Category of Articles	Tentative Number
Unaccountable Articles	95
Person-specific Speed Post including Speed Post with Registration/Parcels	42
Speed Post (Documents)	43
Money Order/eMO	1
COD Articles	3
Insured Articles	1

(b) Exclusive Parcel Delivery Staff

Where Delivery Staff are deployed exclusively for parcel delivery, the tentative delivery target is as follows:

Category of Articles	Tentative Number
Speed Post Parcel/India Post Parcel	60

Note: The Directorate, vide Letter No. **16-01/2024-D dated 26.06.2025**, clarified that the above delivery targets are based on the existing delivery norms. However, the delivery norms for each delivery beat shall be fixed by the field units considering the distance to be travelled, complexities of terrain and other local factors. It was further clarified that IPPB and Aadhaar-related activities are incentive-based and are not considered while calculating the sanctioned establishment.

Further, vide Letter No. **Q-25/10/2026-PE-I-DOP dated 19.06.2026**, the Directorate clarified that, for the assessment and review of establishment in Delivery Centres, the existing Postman establishment norms circulated vide Letters No. **9-1/2005-W.S.I/PE.I dated 05.02.2010** and **19.07.2012**, as amended from time to time, together with the mechanized delivery ad hoc norms issued by the Mail Operations Division, shall continue to be followed.

7.2 Bulk Delivery

To ensure separate delivery of bulk articles, **one or two Delivery Staff, or such number as may be required**, may be identified exclusively in each Delivery Centre for bulk delivery.

7.3 Notes

- The above tentative delivery targets have been worked out assuming a travel distance of 30 km in less congested areas and 18 km in congested areas, with an average travel time of 90 minutes.
- The actual number of articles to be delivered by a Delivery Staff may vary depending upon local conditions and operational requirements.
- While calculating the requirement of Delivery Staff in a Delivery Centre, articles assigned for exclusive bulk delivery shall not be included.

7.4 Delivery Area

The delivery area should, as far as practicable, be designed so that the **one-way distance** to be travelled by a Delivery Staff does not exceed **15 km**. However, in exceptional circumstances, the one-way distance may exceed **15 km** based on operational requirements.

7.5 Delivery of Branch Office Mail

The Mail Operations Division, vide Letter No. **16-01/2024-D dated 26.06.2025**, clarified that after the rollout of Delivery Centres, mail pertaining to the Branch Office (BO) jurisdiction may be delivered through any of the following arrangements:

- Delivery of BO mail through the Delivery Centre by Delivery Staff attached to the Delivery Centre.
- Delivery through the Delivery Post Office (Account Office of the BO), wherein the delivery area attached to the Delivery Post Office may be served through the Delivery Centre, while
- the delivery area of the Branch Post Office continues to be served by the Delivery Post Office (Account Office of the BO).
- Delivery through the Branch Post Office, as per the existing practice.

The choice of the delivery arrangement shall be decided by the Circle after considering the distance between the Branch Office and the Delivery Centre/Delivery Post Office (Account Office) and the overall delivery advantage.

30.8 Revised Time Factors for Postmen and Delivery Management System

The Department of Posts, vide [Letter No. 25-11/2019-PE-I/WS](#) dated **27.03.2026**, approved the revised establishment norms under the APT 2.0 environment after examining the comments and suggestions received from all Postal Circles on the Work Study Report circulated vide [Letter No. 25-11/2019-PE-I/WS](#) dated **05.03.2026**. The revised norms adopt a time-based methodology, wherein the workload of each activity is measured in seconds based on the actual system operations and manual tasks performed by the officials. These norms approved on 27.03.2026 supersede the [ad-hoc norms issued vide the Department's letter](#) of even number dated **24.05.2019**. The revised time factors applicable to the Postmen and Delivery Management System are reproduced below.

Revised Time Factors for Departmental Post Offices:

Postmen and Delivery Management System

Sl. No	Name of Activity	Name of System Activities	Avg. time (in sec.)	Name of Manual Activities	Avg. time (in sec.)
1	Activities performed in mail branch			Receipt of L Bag from MMS	14
				Receipt of Speed post Bag from MMS	18
				Receipt of Parcel Bag from MMS	20
				Receipt of Transit Bag from MMS	19
				Receipt of Packet Bag from MMS	16
				Counting and Checking of Bags with Mail List (per bag)	13
				Sorting of Bags (per bag)	8
				Despatch of bags to concerned branch/PO	12
2	Activities performed in delivery branch	Switch on computer	58		
		Login to APT 2.0 and Shift Begin/Day Begin	62		
				Receipt of Speed post/ Ordinary bag from Mail branch	14
				Checking of bag seal and condition of bag (per bag)	11
				Opening of Transit Bag (per bag)	22
				Checking of bag received by opening of TB (per bag)	10
				Opening of L bag (per bag)	18
				Opening of Packet Bag (per bag)	15
3	Receipt of Bag	Select Bag management > Bagging Operation-> bag Receive-> Select Schedule ID/Mail list id-> Fetch-> Scanning of Bags ->Select receive type-> Receive Bags	16		

Sl. No	Name of Activity	Name of System Activities	Avg. time (in sec.)	Name of Manual Activities	Avg. time (in sec.)
4	Opening of Bag & receipt of items by scanning			Opening of Parcel Bag (per bag)	18
				Opening of SP Bag (per bag)	17
				Opening of insured bag (per bag)	36
		Bag management-> Bagging Operation-> bag open->Enter Bag ID-> Scanning of items-> Submit (per bag)	15	Checking of items physically with Bag Manifest (per manifest)	4
		Scanning of Speed Post (per item)	4		
		Scanning of India Post Parcel/SP Parcel (per item)	8		
		Scanning of COD/VPP item (per item)	10		
		Scanning of Foreign/Custom duty item (per item)	10		
5	Sorting of item			Beat wise sorting of Speed Post Document (per item)	5
				Beat wise sorting of India Post Parcel/Speed Post parcel (per item)	7
6	Verification of insured item/Bag	Select Bag Management->Supervisor-> Insured item Verification-> Pending-> Fetch-> Select and approve	26		
7	Invoicing of accountable items	Select PDMS->Delivery operations->Invoice -> Select Channel-> Select product -> Select Batch -> Select Beat -> Scan items -> Save -> Delivery Slip Print (per beat)	15		
		Scanning of Speed Post (per item)	4		
		Scanning of India Post Parcel/SP Parcel (per item)	8		
		Scanning of COD, VP, Custom & Excise Duty items (per item)	10		
		Generation and Printing of delivery slip (per page)	13		
8	Updation of remark for Missent /Addressee not located items	To be invoiced -> Select Product (SP, RL, Parcel and EMO) -> Select remark -> Missent-> Redirection Pincode -> Fetch -> Update and close	19	Checking of remarks made by postman (per item)	9
9	Taking Postman return	PDMS-> Delivery operation->Take Return > Select Channel (Postman/Bulk Customer) > Select Product (Accountable items/EMO) > Select Batch > Select Beat > Fetch > 1. Pending for Confirmation -> Check items -> Confirm Remarks -> Select Remarks -> Update Remarks and	16	Checking, Counting and Tallying items (per beat)	19

Sl. No	Name of Activity	Name of System Activities	Avg. time (in sec.)	Name of Manual Activities	Avg. time (in sec.)
		2. Pending for return -> Select Remarks -> Update Remarks			
10	Items in Deposit			Receiving of items from postman for deposit (per beat)	10
		Select product -> Select item -> Select remarks -> Update Remarks	20		
11	Issuance of Ordinary items to Postman	PDMS-> Delivery operations-> Select Product->ordinary items-> Select Batch and Beat-> Enter no. of items to be issued to beat-> save	22		
				Maintenance of foreign item Register (per entry)	84
				Maintenance of VIP items (per entry)	64
				Maintenance of Postage due register (per entry)	13
12	Receiving and Invoicing of eMOs	Postmen and Delivery management-> View /print eMO-> Receive eMO-> Fetch Data	22		
		PDMS ->Delivery operations-> Select Beat->Select Channel-> Select product -> Select Batch -> Select Beat -> Scan items -> Save	28		
				Beat wise Sorting of EMOs (per eMO)	9
		Printing of delivery Manifest (per page)	13		
				Distribution of eMO and delivery Manifest to Postman (per beat)	24
13	Approval of Cash for eMO	PDMS-> Supervisor operation-> Postman cash approve for eMO->Select Batch-> Beat ID-> Fetch Data-> Approve	28		
14	Redirection of eMO	Postmen and Delivery Management->Delivery Operations->To be Invoiced-> Scan EMO barcode-> Select Remark-> redirection Pincode-> Fetch-> Update & Close-> Remarks.	30		
15	Taking eMO return	Take Return > Select Channel (Postman/Bulk Customer) > Select Product (Accountable items/EMO) > Select Batch > Select Beat > Fetch > 1. Pending for Confirmation -> Check items -> Confirm Remarks -> Select Remarks -> Update Remarks and 2. Pending for return -> Select Remarks -> Update Remarks	29	Checking of remarks made by postman (per beat)	16

Sl. No	Name of Activity	Name of System Activities	Avg. time (in sec.)	Name of Manual Activities	Avg. time (in sec.)
16	Submission of beat account	PDMS-> Delivery Operation-> Submit Account->Select channel-> Batch No.-> Beat Id-> Fetch than Submit	24		
17	Booking of eMO after delivery of COD Retail item	Booking Solution-> Money Remittance-> eMO Booking-> Select eMO Type-> Enter item No.-> Fetch Data-> check details and book (per item)	51		
18	Invoicing of eMO for bulk customer	PDMS-> Delivery operations-> Bulk customer-> EMO-> Choose customer->Beat name-> Scan EMO-> Save-> Print	55		
19	Taking eMO return for bulk customer	Take Return > Select Channel (Postman/Bulk Customer) > Select Product (Accountable items/EMO) > Select Bulk customer > Fetch > 1. Pending for return -> Select items -> Select Remarks -> Update Remarks	53		
20	Window Delivery (eMO/ item)	Select PDMS-> Delivery operations-> To be Invoiced-> Select product (Speed post/EMO) -> Scan item / EMO Barcode->Select Remark-> Update Remark-> Enter Receiver name -> ID Proof Type-> Id proof Number-> Mobile Number-> Print Delivery Slip -> Update Remark	79	Taking out from deposit and making payment/delivery to customer under receipt	56
21	Invoicing of item/eMO to Branch Office	Issue item to BO (per item)	7		
		Issue eMO to BO (per eMO)	21		
22	Receipt of Accountable items from Delivery Branch/Counter			Receipt of item from Delivery Branch/Counter	44
				Sorting of item product Wise (per item)	4
				Sorting of item Station/TD/NTD/Foreign/Metro Wise (per item)	4
		Select Bag Management-> Bagging Operation -> Fetch from Counter -> select counter /delivery branch then fetch then select item and accept	23		
23	Closing of Bag (Document)	Select Bagging Operation -> bag close at PO -> select to office	18		
		Scanning of items (per item)	3		
		Approval from Supervisor If containing Insured item Bag Management->Supervisor->INS item verification->Click on receive->fetch->select item then click on approve Click on close->fetch->select item then click on approve	28		

Sl. No	Name of Activity	Name of System Activities	Avg. time (in sec.)	Name of Manual Activities	Avg. time (in sec.)
		Click close bag, scan bag Label and select close bag and print manifest	20		
		Approval from Supervisor If containing Insured item Bag management->Supervisor->INS bag Verification->Select Close->Select pending-> Fetch->select bag and approve	19		
		Generation & Printing Bag Manifest	21		
				Insertion of item and Manifest/ seal bag (per bag)	70
24	Closing of Bag (Parcel)	Bagging Operation -> bag close at PO -> select to office, select delivery type then fetch	18		
		Scanning of items (per item)	5		
		Approval from Supervisor If containing Insured item Bag Management->Supervisor->INS item verification->Click on receive->fetch->select item then click on approve Click on close->fetch->select item then click on approve	26		
		Click close bag, scan bag Label and select close bag and print manifest	20		
		Approval from Supervisor If containing Insured bag Bag management-> Supervisor->INS bag Verification->Select Close->Select pending-> Fetch->select bag and approve	18		
		Generation & Printing of Bag Manifest	19		
				Insertion of item and Manifest/ seal bag (per bag)	77
25	Despatch of Bag	Entry of Schedule details	15		
		Scanning / Entry of bag label for Despatch	10		
		Generation & Printing of Mail list	19		
				Despatch to MMS (per bag)	17
26	Bag Reports	Print Bag Manifest (Bag Number -> View -> PO Date -> View Bags)	23		
		Re Print Mail List (Mail List ID -> Print -> Date -> View Mail Lists)	22		
		Bulk Del Bag Out for Delivery Slip	15		
		Bag Label Print (Bag Number -> Print -> Date of Set -> View Bags)	23		
		Departure slip (Departure ID -> Print -> View -> Date -> View Departure)	18		
27	Tools	Modify Opened Bag Content (Bag Number -> Fetch)	20		

Sl. No	Name of Activity	Name of System Activities	Avg. time (in sec.)	Name of Manual Activities	Avg. time (in sec.)
		Change Receive Bag Status for Bag Open (Scan Bag Number -> Fetch)	19		
		Change Closed Bag Destination (Scan Bag Number -> Fetch)	21		
		Bag Deletion (Scan Bag Number -> Fetch -> Reset)	19		
		Cancel Bag Despatch (Select Cancel Reason -> Bag Number -> Remarks -> Add)	29		
		Re-Open Closed Bag (Bag Number -> Fetch)	21		
		Change Pin Code (item Number -> Get Details)	19		
28	Reports	Bag Tracking (Bag Number -> Track)	15		
		Item Reports (Select Report Type -> Date of Set -> Fetch -> Reset)	34		
		Open Bag Manifest (Bag Number -> View)	27		
		Bag Reports (Select Report Type -> Date of Set -> Fetch -> Reset)	28		
		Bag Scan Missing Reports (Select Report Type -> Date of set -> Fetch -> Reset)	22		
		Item Short and Excess Report (Date of Set -> Fetch -> Reset)	26		
		Insured Report (Select Type -> Date of Set -> Fetch -> Reset)	21		
		Booking and Despatch Abstract (Date of Set -> Fetch -> Reset)	21		
		Transit Bag Abstract (Date of Set -> Fetch -> Reset)	19		
		Item Abstract - PO (Date of Set -> Show Report -> Reset)	22		
		Expected Bags (Select Report Type -> Fetch -> Reset)	21		
		Discrepancy Reports (Date -> Fetch)	16		
		Departure / Arrival Report (Date of Set -> Report Type -> Submit)	16		
29	Advance Bagging Operation	Cancel Departure (Select Schedule -> Schedule Type -> Fetch)	28		
		Cancel Arrival (Departure Date -> Select Schedule -> Fetch)	28		
30	Shift End by supervisor	PDMS-> Supervisor operations-> Shift begin/End-> Submit	35		

The Directorate [Letter No. 25-11/2019-PE-IWS](#) dated 27.03.2026 states that the norms for Branch Post Offices (BOs) will be issued separately. However, the Annexure to the letter also contains the time factors for activities relating to the Branch Post Offices. Accordingly, the Delivery Management System time factors for Branch Post Offices are reproduced below for reference.

Revised Time Factors for Branch Post Offices:

Sl. No.	Name of Activity	Name of System Activities	Avg . time (in sec)	Name of Manual Activities	Avg . time (in sec)	Total Avg. time (in sec)
1	Invoicing of items	Delivery management -> Invoice->Employee ID->Scan item/Select item->Invoice	17			17
				Sorting of items as per beat (in case of more than 1 beat)	9	9
2	Receiving/Pricing of eMO	Delivery management-> Receive/print eMO->Select eMO-> Action->print/Missent	23			23
3	Invoicing of eMO	Delivery management-> Invoice->Employee ID->Scan eMO ->Invoice-> Cash Process	25			25
4	Invoicing of Unregistered items	Delivery management->Unregistered item->Employee ID->Enter item count -> Postage Due >Invoice	25			25
5	Take return of unregistered items	Delivery management ->Unregistered item->Select Return->Employee ID->item count-> Postage Due >Update	20			20
6	Take Returns of accountable items/eMO	Delivery management-> Return->Modify-> Employee ID->No. of items->Postage Due->Update-> Confirm->Select Window/BPM-> Accept Cash	43			43
7	Items to be invoiced	Delivery management-> To be invoiced->Fetch items ->Select Remark ->Pincode-> Submit	23			23
8	Window Delivery of items	Delivery management -> To be invoiced->Fetch items ->Select Remark (Window Delivery)->Receiver Name, ID Proof, Mobile Number, Signature-> Cash/QR (if applicable)-> Update	56	Obtain signature of customer on delivery manifest and handover of item	15	71
9	Invoicing of In Deposit items	Delivery management->In Deposit->Select item/eMO->Deposit with Postman-> Select Product->Select item->Invoice	23			23
10	Generation of delivery manifest	Delivery management ->Generate Manifest-> Select Action (item	18			18

		Manifest/eMO Manifest)-> Employee ID->Generate				
11	Reports	Delivery management ->Reports-> Select report (item abstract/eMO abstract/ Postmen delivery etc)->View report -> Download PDF (per report)	22			22

30.9 Important Departmental References on Postmen, GDS Mail Deliverers and MTS Establishment

Sl. No.	Subject	Reference	Date	Official Reference
1	Additional Duties of Postman/Delivery Staff	Directorate Letter No. 25-20/2008-PE.I	25.11.2008	LINK
2	Revised Norms for Postmen Establishment (<i>Note: Obtained from "Compilation of the Establishment Norms Book", PTC Mysuru – Chapter 14</i>)	File No. 9-1/2005-W.S.I/PE.I (as amended on 19.07.2012)	05.02.2010	LINK
3	Change in Designation of Sorting Postman – Clarification	Directorate Letter No. 25-20/2008-PE.I	12.07.2011	LINK
4	Ad hoc Norms for Branches of Post Offices (Superseded vide Directorate Letter No. 25-11/2019-PE-I/WS dated 27.03.2026)	No. 25-11/2019-PE-I/WS	24.05.2019	LINK
5	Guidelines for Fixing and Payment of Fuel Reimbursement Charges to Delivery Staff Using Personal Two-Wheelers for Parcel Delivery	No. 18-02/2022-PD	06.05.2022	LINK
6	Policy Guidelines on Delivery of Postal Articles by Delivery Staff through their Own Two-Wheeler Vehicle	No. 16-02/2024-D	25.10.2024	LINK
7	Policy Guidelines on Centralized Delivery of All Types of Postal Articles by Delivery Staff	No. 16-01/2024-D	17.02.2025	LINK
8	Comments/Suggestions on Policy Guidelines/SOP for Setting up Delivery Centres (DC) for Centralized Delivery of All Types of Postal Articles by Delivery Staff	No. 16-01/2024-D	26.06.2025	LINK
9	Formulation/Revision of Establishment Norms for all Branches of Post Offices	No. 25-11/2019-PE-I/WS	05.03.2026	LINK
10	Revision of Norms for Head Post Offices (HOs) and Sub Post Offices (SOs)	No. 25-11/2019-PE-I/WS	27.03.2026	LINK
11	Clarifications Regarding Establishment and Administrative Matters Relating to Setting up of Delivery Centres	No. Q-25/10/2026-PE-I-DOP	19.06.2026	LINK
12	Establishment Norms for Multi-Tasking Staff (MTS) / Erstwhile Group 'D' Establishment	Compilation of the Establishment Norms Book by PTC Mysuru	—	LINK

Chapter :31 RMS Office Review

31.1 Introduction

To align establishment norms with the modernization of Railway Mail Service (RMS), Mail Offices and Parcel operations under the IT-enabled environment, the Work Study Division of the Postal Directorate conducted a work study in consultation with the concerned Nodal Divisions and the Parcel Directorate. Based on the findings of the study, the Department of Posts prescribed revised establishment norms for various categories of RMS, Mail Offices, Parcel Hubs and Foreign Post Offices. This chapter summarizes the revised norms and time factors applicable to these offices.

31.2 Offices Covered under the Work Study

The Department of Posts, Parcel Directorate, vide Letter No. [F. No. 01-01/2020-PD dated 06.02.2023](#), communicated the revised establishment norms and time factors based on the Work Study Report covering **26 categories of RMS, Mail Offices, Parcel Offices and allied mail processing units**. The revised norms prescribing time factors for various activities associated with mail processing operations are available in the Work Study Report, which may be referred to through the following link:

https://drive.google.com/file/d/1vFaoUK7ID0Xpgu07MgcMtuo8kA_nSn8H/view

31.3 Supervisory Posts in Mail Offices

The supervisory posts in Mail Offices shall be justified in accordance with the following norms:

3.1 Lower Selection Grade (LSG)

1. Where the sanctioned strength of Sorting Assistants is **six**, the **sixth post shall be upgraded to Lower Selection Grade (LSG)** within the prescribed time test.
2. Where an increase in workload justifies **one additional Sorting Assistant** over and above the existing strength of six, **two Time Scale (TS) Sorting Assistant posts** shall be sanctioned instead of one Sorting Assistant post justified on the basis of the prescribed Marathe Time Test time factors (However, for establishment review, the revised time factors prescribed vide Parcel Directorate Letter No. F. No. 01-01/2020-PD dated 06.02.2023 shall be adopted). This arrangement relieves the LSG Head Sorting Assistant (HSA) from operative duties, enabling the official to perform full-time supervisory duties outside the time test.
3. Where the total number of Sorting Assistants is **nine or more**, the supervisory work hours shall be calculated by applying the following supervisory ratios to the operative work hours:

Branch	Supervisory Ratio
Receipt and Dispatch	0.07
Sorting	0.07
Money Order	0.07
Unregistered Articles Posted for Dispatch	0.07
Registration	0.14
Registered Articles Posted for Dispatch	0.14
Parcel	0.14

The total supervisory work hours shall be the sum of the products obtained by multiplying the operative work hours of each branch by the applicable supervisory ratio.

3.2 Higher Selection Grade-II (HSG-II)

The post of **Head Sorting Assistant** of a Mail Office shall be upgraded to **Higher Selection Grade-II (HSG-II)** where the official supervises **two to five LSG Supervisors** in the same set.

31.4 Procedure for Conducting Establishment Review

The establishment review of RMS, Mail Offices and Parcel Offices is carried out to assess whether the existing manpower is commensurate with the workload and to ensure optimum utilization of available manpower. The review shall generally be carried out in the following stages:

4.1. Collection of Statistical Data:

Collect workload and operational data in the prescribed statistical statements.

4.2. Preparation of Work Hour and Staff Hour Statements:

Based on the collected statistical data, prepare the following prescribed statements:

- Work Hours Statement for Operative Staff (Est-82) – to be prepared on the basis of data collected in annexures
- Staff Hours Statement for Operative Staff (Est-83)
- Work Hours Statement for Supervisory Staff (Est-85),
- Staff Hours Statement for Supervisory Staff (Est-86)

4.3. Analysis of Workload:

Compare the available staff hours with the assessed work hours.

- Where the available staff hours exceed the work hours, it indicates surplus manpower and the possibility of redeployment or abolition of excess posts may be examined.
- Where the work hours exceed the available staff hours, it indicates shortage of manpower and appropriate measures such as redistribution of work, rearrangement of mail schedules, redeployment of officials or, wherever justified may be considered in **accordance with departmental instructions**.

4.4. Examination of Mail Arrangement:

Where one set is overburdened while another set has comparatively less workload, the existing mail arrangement should be reviewed to explore possibilities of redistribution of workload by modifying mail schedules or redeploying officials between sets before proposing any additional establishment.

4.5. Submission of Establishment Review Report:

After completing the analysis, a detailed establishment review report along with the prescribed statements and recommendations of the Divisional Head shall be submitted to the Regional Office/Circle Office for approval.

The primary objective of the establishment review is to ensure **optimum utilization of available manpower**, eliminate avoidable surplus manpower and provide adequate manpower where genuinely required through scientific assessment of workload.

4.6. Specimen Formats

The following specimen formats are used for preparation of the establishment review of RMS, Mail Offices and Parcel Offices:

- Staff Hours Statement for Operative Staff in the Mail Offices (Est-83)
- Work Hours Statement for Supervisory Staff in the RMS (Est-85)
- Staff Hours Statement for Supervisory Staff in the Mail Offices (Est-86)
- Specimen Establishment Review Report along with recommendations of the Divisional Head

4.6.1. Staff Hours Statement for Operative Staff in the Mail Offices (Est-83)

Name of the Mail Office: _____

From	To	Total Attendance (Minutes)	Rest etc. (4 Minutes per Hour of Attendance)	Allowance for Preparation of Work Papers (Minutes)	Allowance for Miscellaneous Work (Minutes)	Net Hours Available for Work (Minutes)	Remarks
Total							

4.6.2. Work Hours Statement for Supervisory Staff in the RMS (Est-85)

Mail Office: _____

Name of the Department	Operative Work Hours of the Department (Minutes)	Ratio of Supervisory Work Hours to Operative Work Hours	Supervisory Work Hours (Col. 2 × Col. 3) (Minutes)	Remarks
Total				

4.6.3. Staff Hours Statement for Supervisory Staff in the Mail Offices (Est-86)

Name of the Mail Office: _____

From	To	Total Attendance (Minutes)	Rest etc. (4 Minutes per Hour of Attendance)	Net Hours Available for Work (Minutes)	Remarks
Total					

4.6.4. Specimen Establishment Review Report

To:

The Postmaster General/Director Postal Services

Subject: Establishment Review (Statistics) of _____ Mail Office for the Year _____.

The establishment review (statistics) of _____ Mail Office for the year _____ has been conducted on _____ and the prescribed statistical statements have been compiled. The results of the establishment review are summarized below.

(A) Result of Time Test – Operative Branch

Set	Work Hours	Staff Hours	Difference	Remarks

(B) Result of Time Test – Supervisory Branch

Set	Work Hours	Staff Hours	Difference	Remarks

31.5 General Observations and Recommendations

The observations and recommendations shall be recorded based on the outcome of the establishment review. The following model paragraphs may be adopted, wherever applicable.

(i). Where Staff Hours exceed Work Hours (Surplus Manpower)

The available staff hours exceed the assessed work hours by _____ hours. The review indicates availability of surplus manpower. Accordingly, the possibility of redeployment of excess officials or abolition of surplus posts may be examined in accordance with the existing departmental instructions.

(ii). Where Work Hours exceed Staff Hours (Shortage of Manpower)

The assessed work hours exceed the available staff hours by _____ hours, indicating shortage of manpower. Before proposing additional establishment, possibilities such as redistribution of workload, revision of mail arrangements, redeployment of officials between sets and other administrative measures have been examined.

(iii). Where Workload is Unevenly Distributed Between Sets

The workload analysis indicates that Set No. ____ is carrying comparatively higher workload than the other sets. The existing mail arrangement may therefore be reviewed to examine the feasibility of redistributing the workload by modifying mail schedules or redeploying officials between sets.

(iv). Where Mail Arrangement Requires Revision

The existing mail arrangement has been examined and it is observed that modification of mail schedules/reallocation of duties would result in a more balanced distribution of workload. Necessary revision of the mail arrangement is therefore recommended.

Note: As creation of new posts is subject to Government policy and approval of the competent authority and is generally restricted, proposals for creation of additional posts should be made only as a last resort. Before recommending additional establishment, all possibilities of redistribution of workload, revision of mail arrangements, redeployment of officials and optimum utilization of the existing manpower should be thoroughly examined.

(v). Where Additional Posts are Justified

After examining all possibilities of redistribution of work and redeployment of officials, it is found that the shortage cannot be accommodated within the existing establishment. Accordingly, sanction of _____ additional post(s) of _____ is recommended.

(vi). Where Redeployment is Recommended

The workload assessment indicates that the existing establishment can be rationalized by redeploying _____ official(s) from _____ to _____ without adversely affecting operational efficiency.

(vii). Where Abolition of Posts is Recommended

The establishment review reveals that the existing workload does not justify the present sanctioned strength. Accordingly, abolition of _____ post(s) of _____ is recommended.

(viii). Where Status Quo is Recommended

The establishment review indicates that the existing establishment is generally commensurate with the assessed workload. Accordingly, it is recommended that **status quo** may be maintained in the operative and supervisory branches.

(ix). Final Recommendation

In view of the above observations and recommendations, the establishment review case, together with the prescribed statistical statements, Work Hours Statements (Est-82 & Est-85) and Staff Hours Statements (Est-83 & Est-86), is submitted for kind consideration and approval.

Divisional Head

Chapter :32 Mail Overseers (Recruitment, Duties, Quarterly Visits & Inspection Questionnaire)

32.1 Introduction

The Mail Overseer is a field supervisory official responsible for overseeing the functioning of Branch Post Offices within the allotted beat and acts as an important link between the Branch Offices and the Sub-Divisional administration. The Mail Overseer provides guidance to Branch Postmasters (BPMs) and Assistant Branch Postmasters (ABPMs), monitors compliance with departmental instructions and assists in resolving operational and technical issues faced by Branch Offices.

The Department of Posts has prescribed eligibility conditions, selection procedures, tenure and responsibilities of Mail Overseers through various instructions issued from time to time. This chapter outlines the eligibility criteria, selection process, tenure, duties and responsibilities of Mail Overseers.

32.2 Eligibility Criteria

A Postman may be considered for posting as Mail Overseer subject to fulfilment of the following conditions:

1. The official should have completed a minimum of three years of regular service in the Postman cadre.
2. The official should have successfully completed probation in the Postman cadre.
3. The official should have completed the mandatory training prescribed by the Department.

Where sufficient eligible or willing officials are not available, the Head of Circle may relax the minimum service condition from three years to two years on the recommendation of the Divisional or Unit Head.

32.3 Preparation of Panel and Selection Process

At the beginning of each calendar year, the Divisional or Unit Head shall invite willingness from eligible Postmen for posting as Mail Overseer.

An approved panel of willing and eligible officials shall be prepared by 31st March every year. The panel shall remain valid for a period of three years.

In subsequent years, willingness may be invited for addition of new names to the existing panel. An official whose name remains in the panel for three years shall be required to submit fresh willingness for inclusion in the panel.

Posting as Mail Overseer shall be made strictly in the order of seniority from among the officials included in the valid panel.

32.4 Tenure and Rotation Policy

The tenure of a Mail Overseer shall ordinarily be three years from the date of joining as Mail Overseer.

Earlier, a Mail Overseer was required to undergo a mandatory cooling-off period of one year before being considered again for posting as Mail Overseer. However, this requirement has been dispensed with by the Department vide Letter No. [W-03/4/2024-SPN-I-DoP dated 28.02.2025](#).

Upon completion of the prescribed tenure of three years, Mail Overseers may be compulsorily rotated among Units or Sub-Divisions within the Division in the interest of administration.

32.5 Mandatory Training Requirements

Every official posted as Mail Overseer shall complete the mandatory training prescribed by the Department within one month from the date of joining as Mail Overseer and submit certificate to Sub Divisional Head.

The prescribed training includes:

1. Major courses relating to the Finacle workflow.
2. Major courses relating to DREAM Mobile App and Door Step Service App, APT 2.0 specially module related to delivery in addition to other module, along with other updated courses available on the Dak Karmayogi Portal.
3. Bima Deep courses relating to the insurance workflow.

The completion certificates of the prescribed courses shall be submitted to the Sub-Divisional Head for record and verification.

32.6 Duties and Responsibilities of Mail Overseer

The Mail Overseer acts as the first-level field supervisor of Branch Post Offices and is responsible for ensuring the efficient functioning of the Branch Offices under the allotted beat. The major duties and responsibilities of a Mail Overseer include:

1. Supervising the functioning of Branch Post Offices and ensuring compliance with departmental rules, procedures and instructions.
2. Conducting quarterly visits to Branch Post Offices and inspecting records, transactions and operational activities.
3. Providing guidance and operational support to Branch Postmasters (BPMs) and Assistant Branch Postmasters (ABPMs).
4. Monitoring the delivery of postal, financial and digital services provided through Branch Post Offices.
5. Examining insured articles, Value Payable (VP) articles and money orders lying in deposit at Branch Offices and ensuring that no article or money order has been detained without justification.
6. Verifying cash and stamp balances of Branch Offices and such other offices as may be prescribed by the Divisional Head.
7. Verifying Branch Office receipts, Savings Bank Preliminary Receipts and other records and ensuring proper accounting thereof.
8. Enquiring into complaints relating to delivery of articles, payment of money orders and other minor complaints entrusted by the competent authority.
9. Identifying operational deficiencies and irregularities and initiating corrective action or reporting the same to the Sub-Divisional Head.
10. Supervising the condition of departmental assets and infrastructure under the allotted beat and reporting deficiencies noticed during visits.
11. Making immediate enquiries and taking make such enquiries and arrangements as may be possible in extraordinary situations such as loss of mail, interruption of mail

services or other serious incidents and reporting the matter to the competent authorities without delay.

12. Maintaining an Overseer's Diary and recording particulars of visits, inspections conducted, irregularities noticed, action taken and other matters requiring the attention of supervisory authorities.
13. Recording the results of inspections and checks in the Branch Office Order Book and ensuring compliance of instructions issued during visits.
14. Resolving and troubleshooting operational and technical challenges faced by the Branch Postmasters (BPMs) and Assistant Branch Postmasters (ABPMs) of the Branch Post Offices under the allotted beat.
15. Seeking assistance of the System Manager (SM) for escalation of unresolved issues to CEPT or the concerned vendor, wherever necessary.
16. Acting as an important link between the Branch Offices and the Sub-Divisional administration and facilitating effective communication and coordination.

Reference: Rules 343, 343-A, 344, 347, 351, 354 and 355 of Postal Manual Volume VIII and Inspection Division instructions regarding responsibilities of Mail Overseers.

32.7 Quarterly Visit to Branch Post Offices

The Mail Overseer shall undertake periodic visits to the Branch Post Offices under the allotted beat and conduct a comprehensive review of their functioning. During such visits, the Mail Overseer shall, inter alia, verify:

1. General administration and maintenance of records of the Branch Office.
2. Mail and delivery operations, including receipt, dispatch and delivery of articles.
3. Financial transactions and accounting procedures.
4. Savings Bank, Recurring Deposit and other Small Savings operations.
5. India Post Payments Bank (IPPB) services and related activities.
6. Philately, Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) activities.
7. Functioning of digital applications and devices, including DARPAN and other departmental systems.
8. Compliance with departmental instructions and rectification of irregularities noticed during previous visits.
9. Any other matter relating to the efficient functioning of the Branch Office.

The observations made during the visit and the instructions issued shall be recorded in the Branch Office Order Book and appropriate follow-up action shall be taken to ensure compliance.

The detailed Standard Questionnaire for Quarterly Visit to Branch Post Offices by Mail Overseer may be accessed through the link provided in Point 8 of this chapter.

The questionnaire may be referred to for the detailed checks and verifications to be carried out during the quarterly visit.

32.8 Important Departmental Instructions

The important instructions governing the eligibility, selection, tenure and responsibilities of Mail Overseers are summarised below:

Sl. No.	Letter No.	Date	Subject	Link
1	No. Q-25/14/2023_PE-I-DoP(pt)	12.10.2023	Mechanism for Selection and Deployment of System Administrators and System Managers – strengthening of the Mail Overseer cadre for providing technical assistance to Branch Offices and resolution of issues faced by BPMs/ABPMs	LINK
2	File No. 16-02/2023-Inspn	23.01.2024	Standard Questionnaire for Quarterly Visit to Branch Post Offices by Mail Overseer	LINK
3	W-03/4/2024-SPN-I	10.09.2024	Revised eligibility criteria, preparation of panel, tenure and mandatory training of Mail Overseers	LINK
4	W-03/4/2024-SPN-I-DoP	28.02.2025	Dispensing with the mandatory cooling-off period and providing for rotation of Mail Overseers within the Division	LINK

Chapter :33 Circle and Regional Checking Squads Objectives, Categorisation of Offices and Surprise Visits

33.1 Introduction

The Department of Posts has constituted Circle and Regional Checking Squads as an important preventive vigilance mechanism to conduct surprise visits to operational units and detect operational irregularities, revenue leakages and systemic deficiencies. These squads act as an internal control mechanism by carrying out checks of postal operations, financial transactions, booking activities and compliance with departmental procedures in various operational units of the Department.

To strengthen surveillance and ensure focused monitoring, operational units of the Department have been categorised into different vulnerability categories and a periodic schedule of visits has been prescribed for the Circle and Regional Checking Squads. The squads also conduct checks based on detailed questionnaires prescribed for different categories of offices and bring out deficiencies requiring corrective action by the concerned authorities.

33.2 Objectives of Circle and Regional Checking Squads

The Circle and Regional Checking Squads have been constituted with the following objectives:

1. To conduct surprise visits to operational units and strengthen preventive vigilance in the Department.
2. To detect operational irregularities, procedural lapses and instances of non-compliance with departmental rules and instructions.
3. To identify and prevent revenue leakages and safeguard departmental revenue.
4. To verify the correctness of financial and operational transactions carried out in postal units.
5. To identify vulnerable offices and ensure focused monitoring through a risk-based approach.
6. To detect systemic deficiencies and suggest corrective and preventive measures.
7. To strengthen internal controls and improve efficiency, accountability and transparency in postal operations.
8. To bring irregularities noticed during visits to the attention of the concerned authorities for taking appropriate remedial action.
9. To act as an effective mechanism for surveillance, monitoring and early detection of fraud-prone activities in operational units.

33.3 Constitution and Activation of Circle and Regional Checking Squads

Circle and Regional Checking Squads are constituted by the respective Circle and Regional authorities for conducting surprise visits to operational units and field offices of the Department of Posts.

The following instructions shall be observed in respect of the functioning of the Checking Squads:

1. Every Circle and Region shall ensure that the Checking Squads remain active and conduct visits as per the prescribed periodicity.
2. The details of the Checking Squads, including the names and contact numbers of the members, shall be furnished to the Directorate.
3. The Checking Squads shall prepare their schedules of visits for each quarter in advance so as to ensure that the prescribed minimum number of visits is carried out effectively.
4. Additional visits may also be undertaken, wherever considered necessary, to improve surveillance and oversight in the Circle or Region.
5. The visits of the Checking Squads are intended to detect operational irregularities, revenue leakages and systemic deficiencies. However, the role of the Checking Squads is not to conduct a full-fledged investigation during the visit.
6. The Circle, Region, Division or Unit concerned shall take prompt follow-up action on the irregularities and deficiencies pointed out by the Checking Squads.

33.4 Categorization of Operational Units and Periodicity of Visits

For the purpose of planning surprise visits by Circle and Regional Checking Squads, operational units of the Department are categorized on the basis of their vulnerability to operational irregularities and revenue leakage. The categorization facilitates focused monitoring and optimum deployment of vigilance resources.

The operational units are classified into the following categories and shall be visited with the prescribed periodicity:

Category	Vulnerability	Periodicity of Visit
Type A	High	Once every month
Type B	Moderate	Once in two months
Type C	Low	Once in three months

The detailed list of offices falling under each category has been communicated separately by the Directorate and may be referred to from the memorandum available at the link provided in the **Important Departmental Instructions** section of this chapter.

Circles shall ensure that visits are conducted in accordance with the above schedule. However, Circles may also decide to undertake checks of any other office in addition to the prescribed offices, wherever considered necessary.

Further, Divisions should keep a watch on bookings with pre-paid postage through the MIS module in Employee Portal APT for identifying vulnerable offices and conducting timely checks.

APT Navigation:

Login → MIS Reports → Booking Reports → Product Wise Analysis Report → Level → Division Level.

Reference:

Directorate Letter [No. 19-01/VC/2025-Inv dated 17.11.2025](#) regarding categorization of operational units and periodicity of visits by Circle and Regional Checking Squads.

33.5 Scope of Checks and Revised Questionnaires

To facilitate uniform and comprehensive inspections, the Directorate has prescribed revised questionnaires for various operational units. The questionnaires have been aligned with the APT platform and the IT 2.0 environment and are intended to guide the Circle and Regional Checking Squads in conducting surprise visits and identifying operational deficiencies, revenue leakages and systemic weaknesses.

The revised questionnaires have been prescribed for the following operational units:

1. Head Post Offices;
2. Sub Post Offices;
3. BNPL Centres;
4. Business Parcel Centres; and
5. Mail Offices/Sections.

The questionnaires broadly cover the following areas:

- Cash, treasury and accounting procedures;
- Booking operations and revenue leakage;
- Mail and delivery operations;
- Franking and registered newspaper operations;
- Financial and banking transactions;
- Functioning of APT, Finacle and other departmental applications;
- User ID management and prevention of unauthorised access;
- Aadhaar, IPPB and other digital services;
- Verification of accountable articles such as ATM cards, passbooks, bar code stickers and bag labels;
- CCTV and security arrangements;
- BNPL, parcel and business mail operations; and
- Identification of fraud-prone activities, operational deficiencies and systemic weaknesses.

The detailed questionnaires prescribed for different categories of operational units may be referred to from the memorandum available at the link provided in the **Important Departmental Instructions** section of this chapter.

33.6 Follow-up Action on Irregularities

The Circle, Region, Division or Unit concerned shall be responsible for taking prompt follow-up action on the issues and irregularities pointed out by the Circle and Regional Checking Squads.

The role of the Circle and Regional Checking Squads is to detect and report irregularities during their visits and not to carry out a full-fledged investigation into such matters.

33.7 Monthly Reporting and Monitoring

To monitor the functioning of the Circle and Regional Checking Squads and the visits conducted by them, a monthly report shall be furnished by the Circle in the prescribed format. The report shall cover all visits conducted during the month.

7.1 Submission of Monthly Report

A monthly report of visits conducted by the Circle and Regional Checking Squads shall be submitted by the Circle by the 5th day of the month following the month to which the report relates.

7.2 Format of Monthly Report for Checking Squads

Name of Circle: _____

Sl. No.	Region-wise Office Type (P/R)	Name of Office Checked/ Visited	Date of Check Visit	Details of Squad (Designation & Contact Number(s))	Whether any Leakage/ Irregularity Detected (Yes/No)	If Yes, Details of Type of Leakage Detected/ Irregularity	Amount of Revenue Leakage Detected	Number of Articles Where Leakage Detected	Remarks (if any)
1									
2									
3									

33.8 Important Departmental Instructions

The important instructions governing the functioning of Circle and Regional Checking Squads, categorization of operational units and conduct of surprise visits are summarized below:

Sl. No.	Letter No.	Date	Subject	Link
1	No. 19-01/VC/2025-Inv	17.11.2025	Categorization of operational units and periodicity of visits by Circle and Regional Checking Squads	LINK
2	DO No. 30-01/2019-Inv	11.12.2025	Revised questionnaires for Circle and Regional Checking Squads and activation of surprise visits	LINK

Part VII – Vigilance, Investigation & Legal Matters

Chapter :34 Vigilance – Dealing of Complaints & PIDPI

34.1 Introduction

The Public Interest Disclosure and Protection of Informers (PIDPI) Resolution, 2004 provides a mechanism through which any person may make a disclosure regarding allegations of corruption, misuse of office or abuse of authority by public servants and seek protection against victimisation for making such disclosure. The Resolution is popularly known as the "Whistle Blower Resolution".

The Central Vigilance Commission (CVC) is the designated agency for receiving and processing complaints made under the PIDPI Resolution. Subsequently, the Government of India also authorised the Chief Vigilance Officers (CVOs) of Ministries and Departments to receive complaints relating to employees and organisations under their respective jurisdictions, subject to the supervision and monitoring of the CVC.

The objective of the PIDPI mechanism is to encourage reporting of corruption and misconduct while ensuring confidentiality of the identity of the complainant and providing protection against victimisation or harassment.

34.2 Legal Framework and Evolution of the PIDPI Mechanism

The Public Interest Disclosure and Protection of Informers (PIDPI) mechanism was introduced by the Government of India to provide a formal system for receiving complaints relating to corruption and misuse of office while protecting the identity of whistle blowers. The evolution of the mechanism is summarised below:

Sl. No.	Year/Date	Development
1	2003	Following the murder of Shri Satyendra Dubey and the filing of Writ Petition (Civil) No. 539/2003 before the Supreme Court, directions were issued for establishing a mechanism to receive complaints from whistle blowers.
2	21.04.2004	The Government of India notified the Public Interest Disclosure and Protection of Informers (PIDPI) Resolution, 2004, authorising the Central Vigilance Commission (CVC) as the Designated Agency for receiving complaints from whistle blowers.
3	17.05.2004	The Central Vigilance Commission issued guidelines and a Public Notice prescribing the procedure for filing complaints under the PIDPI Resolution.
4	14.08.2013	The PIDPI Resolution was amended to authorise the Chief Vigilance Officers (CVOs) of Ministries and Departments as Designated Authorities for receiving complaints relating to their respective organisations. The amendment also empowered the CVC to supervise and monitor complaints received by such designated authorities.
5	Whistle Blowers Protection Act, 2011	The Act was enacted to provide a statutory framework for protection of whistle blowers; however, it has not yet been brought into force.

34.3 Nature of Complaints Covered under PIDPI

A complaint under the Public Interest Disclosure and Protection of Informers (PIDPI) Resolution should ordinarily relate to allegations of corruption, misuse of office or abuse of official position by a public servant. The following matters may be reported under the PIDPI mechanism:

1. Allegations of corruption or bribery by a public servant.
2. Misuse or abuse of official position for obtaining undue benefit or causing wrongful loss.
3. Criminal misconduct or lack of integrity by a public servant.
4. Possession of assets disproportionate to known sources of income.
5. Wilful abuse of authority or misuse of official powers.
6. Any act involving corruption, fraud or other misconduct affecting public interest.

The allegations made in the complaint should be **specific, factual and capable of verification**. Vague, general or unsupported allegations may not be processed under the PIDPI mechanism.

34.4 Who Can Make a PIDPI Complaint

A complaint under the Public Interest Disclosure and Protection of Informers (PIDPI) Resolution may be made by **any person** who has information regarding corruption, misuse of office or abuse of authority by a public servant. The complainant may be:

1. A public servant;
2. A private individual;
3. An employee of an organisation;
4. A non-governmental organisation (NGO); or
5. Any other person having credible information in the public interest.

34.5 Essential Requirements of a PIDPI Complaint

For a complaint to be considered under the Public Interest Disclosure and Protection of Informers (PIDPI) Resolution, the following requirements should be fulfilled:

1. The complaint should contain specific and verifiable allegations relating to corruption, misuse of office or abuse of authority by a public servant.
2. The complainant should disclose his or her name and address to the designated authority. However, the identity of the complainant should not be mentioned in the body of the complaint or in any enclosed documents.
3. The complaint should be submitted in a closed and secured envelope and should be superscribed as:
 - **"Complaint under the Public Interest Disclosure Resolution"**, or
 - **"PIDPI Complaint"**.
4. The complainant should furnish all relevant facts and supporting documents, wherever available, to facilitate examination of the complaint.

5. Anonymous or pseudonymous complaints are not entertained under the PIDPI mechanism.
6. The identity of the complainant shall be kept strictly confidential and shall not be disclosed except in accordance with the provisions of the PIDPI Resolution.

34.6 Complaints Not Treated as PIDPI Complaints

The following complaints ordinarily do not qualify as complaints under the Public Interest Disclosure and Protection of Informers (PIDPI) Resolution and may not be processed under the PIDPI mechanism:

1. Anonymous or pseudonymous complaints.
2. Complaints received in open condition or not superscribed as a PIDPI complaint.
3. Complaints received through e-mail, online portals or other electronic means.
4. Complaints relating to personal grievances, service matters or disputes having no vigilance angle.
5. Complaints where the matter has already been addressed to other authorities.
6. Complaints accompanied by documents obtained under the Right to Information Act, 2005, which disclose the identity of the complainant.
7. Complaints containing vague, general or unverifiable allegations.
8. Complaints that do not satisfy the confidentiality requirements prescribed under the PIDPI Resolution.

Where a complaint does not qualify as a PIDPI complaint, the complainant may submit a **fresh PIDPI complaint after removing the deficiencies** or may lodge a **regular complaint** under the applicable complaint handling mechanism, wherever permissible.

34.7 Receipt and Processing of PIDPI Complaints

7.1 Receipt of Complaint

Complaints under the Public Interest Disclosure and Protection of Informers (PIDPI) Resolution may be received by the Central Vigilance Commission (CVC) or by the designated Chief Vigilance Officer (CVO) of the concerned Ministry or Department.

7.2 Verification of Identity of the Complainant

On receipt of a complaint, the identity of the complainant shall be verified. Where necessary, the complainant may be asked to confirm that the complaint has been made by him or her. If the identity is not confirmed within the prescribed period, the complaint may be closed.

7.3 Maintenance of Confidentiality

The identity of the complainant shall be kept strictly confidential and shall not be disclosed except where such disclosure becomes unavoidable for the purpose of investigation and the complainant has given written consent.

7.4 Scrutiny of Complaints

The complaint shall be examined to determine whether:

1. It falls within the scope of the PIDPI Resolution;
2. The allegations disclose a vigilance angle;

3. The complaint contains specific and verifiable allegations; and
4. The complaint satisfies the requirements prescribed under the PIDPI mechanism.

7.5 Processing of Deficient Complaints

Where a complaint is placed before the Screening Committee and it is found that the complaint suffers from certain shortcomings and does not fulfil the eligibility criteria prescribed under the PIDPI Resolution, the complaint shall be returned to the complainant clearly indicating the reasons for such deficiencies and shall thereafter be closed.

The complainant may thereafter:

- submit a fresh regular complaint under the Central Vigilance Commission's Complaint Handling Policy; or
- lodge a fresh complaint under the PIDPI Resolution after removal of the deficiencies.

The earlier practice of obtaining a **No Objection Certificate (NOC)** from the whistle blower/complainant before closure of such complaints has been discontinued as being inconsistent with the objectives of the PIDPI Resolution. These instructions are applicable to complaints received in the Commission on or after **16.08.2021**.

7.6 Investigation of Complaints

Where the complaint is found fit for further examination, it may be referred to the concerned organisation, Chief Vigilance Officer or other competent authority for investigation and submission of a report while ensuring that the identity of the complainant is not disclosed.

The investigation report on a PIDPI complaint should ordinarily be submitted within **twelve weeks** from the date of receipt of the reference.

34.8 Protection of Informers and Witnesses

The primary objective of the Public Interest Disclosure and Protection of Informers (PIDPI) Resolution is to encourage reporting of corruption and misconduct by providing adequate protection to the complainant and witnesses. The following safeguards are available under the PIDPI mechanism:

1. The identity of the complainant shall be kept strictly confidential and shall not be disclosed except in accordance with the provisions of the PIDPI Resolution.
2. No person shall victimise or take any retaliatory action against the complainant or witnesses for making a disclosure under the PIDPI mechanism.
3. If the complainant alleges victimisation, harassment or intimidation on account of the disclosure made, he or she may approach the Central Vigilance Commission (CVC) or the designated authority seeking protection.
4. The Central Vigilance Commission may issue appropriate directions to the concerned authorities for protection of the complainant or witnesses.
5. Any unauthorized disclosure of the identity of the complainant shall be viewed seriously and may attract appropriate action.
6. The confidentiality of records relating to PIDPI complaints shall be maintained at all stages of processing and investigation.

34.9 Quarterly Reporting and Monitoring

As per **Clause 11A of the Public Interest Disclosure and Protection of Informers (PIDPI) Resolution**, the Central Vigilance Commission (CVC) is mandated to supervise and monitor complaints received by the Designated Authorities under the PIDPI Resolution. Accordingly, every Designated Authority is required to maintain proper records of PIDPI complaints and submit periodic reports to the Commission. Further, under **Clause 7A of the PIDPI Resolution**, where the Designated Authority is of the opinion that the complainant or witnesses require protection against victimisation, the matter shall be referred to the CVC for issuance of appropriate directions to the concerned authorities.

9.1 Submission of Quarterly Reports

1. Every Designated Authority shall maintain proper records of:
 - complaints/disclosures received under the PIDPI Resolution; and
 - requests received for protection from complainants or witnesses.
2. Quarterly reports shall be submitted to the Central Vigilance Commission by the 10th day of the month following the close of each quarter ending March, June, September and December.
3. The envelope containing the report shall be superscribed "PIDPI" and addressed to the Confidential Section, Central Vigilance Commission.
4. Copies of the quarterly reports shall not be marked to any other Vigilance Branch of the Central Vigilance Commission.

9.2 Contents of Quarterly Report

The **prescribed** quarterly report consists of the following two parts:

Part A – Status of Receipt and Disposal of PIDPI Complaints/Disclosures

The report shall indicate:

- Opening balance of complaints pending from the previous quarter;
- Complaints/disclosures received during the quarter;
- Complaints filed
- Complaints closed after allegations were found not substantiated;
- Cases in which action has been recommended under Paragraph 4(iv) of the PIDPI Resolution;
- Total number of complaints disposed of;
- Complaints/disclosures pending at the end of the quarter; and
- Remarks.

Part B – Status of Requests for Protection

The report shall also contain details of:

- Requests for protection received;
- Requests yet to be referred to the CVC;
- Requests referred to the CVC for directions;
- Directions received from the CVC; and
- Directions of the CVC complied with.

9.3 Additional Information

Separate details of each complaint should be enclosed, indicating:

- Brief allegations;
- Name and designation of the persons involved/alleged;
- Investigation made; and
- Name of the Ministry/Department/Organisation concerned.

However, **the identity of the complainant shall not be disclosed in the quarterly report or in any enclosure thereto.**

34.10 Important Instructions and References

The dedicated PIDPI page of the Central Vigilance Commission may be referred to for the latest instructions, notifications, public notices, reporting formats and other guidelines relating to the Public Interest Disclosure and Protection of Informers (PIDPI) Resolution, as the instructions are updated from time to time.

Web Link: <https://cvc.gov.in/pidpi>

Chapter :35 Investigation

35.1 Introduction

The Department of Posts handles financial transactions, accountable mail, Government property and other public assets. Any case involving loss, fraud, theft, misappropriation, tampering, or other serious irregularity requires prompt and systematic investigation to establish the facts, fix responsibility, quantify the loss and recommend corrective and preventive measures.

Timely investigation is essential to preserve evidence, identify the modus operandi and prevent recurrence of similar incidents. Investigations shall, therefore, be conducted objectively, impartially and in accordance with the prescribed rules and procedures.

This chapter explains the nature of investigations, reporting requirements, jurisdiction of investigating authorities, investigation procedures and the responsibilities of various authorities in handling cases of loss, fraud and other irregularities in the Department of Posts.

35.2 Nature of Investigations

Investigations in Postal and RMS Divisions generally relate to the following types of cases:

1. Highway robbery of the mail.
2. Theft, loss of, or tampering with any postal article or mail bag.
3. Theft or misappropriation of Government money and frauds relating to electronic/COD Money Orders, Savings Bank accounts, Savings Certificates, postal transactions and other financial services rendered by the Department.
4. Minor irregularities, such as mis-sending, mis-delivery and delay in the transmission of postal articles.
5. Loss of or damage to Government property.
6. Security of Post Offices and Mail Offices.

Important Points

- The prescribed investigation procedure serves as a general guideline and should not be regarded as an inflexible procedure applicable to every case. Depending upon the facts and circumstances of the case, the Investigating Officer may modify or supplement the procedure, wherever necessary.
- Every investigation should be initiated and completed without avoidable delay. Prompt action facilitates timely collection of evidence, accurate ascertainment of facts and successful completion of the investigation.

35.3 Cooperation During Investigation

Investigation of cases involving more than one office, Division, or Railway Mail Service (RMS) requires close coordination among the investigating authorities to ensure a comprehensive and effective enquiry.

The following guidelines apply while conducting such investigations:

1. When suspicion extends to the establishments of more than one office, transit section, or mail line falling under different Divisions, close coordination should be maintained among the officers conducting the investigation. Wherever necessary, the Divisional Heads or the Inspectors deputed by them should hold joint consultations to facilitate effective investigation.
2. Investigating officers should maintain an impartial approach throughout the enquiry and avoid any tendency to defend or absolve their own offices or subordinates from responsibility.
3. Where a case involves both the Post Office and the Railway Mail Service (RMS), the Divisional Head receiving the first information shall immediately inform the other Divisional Head concerned. The investigation shall be conducted in close coordination between the Postal and RMS authorities.
4. Cases involving more than one Division shall also be reported to the Regional Head or Circle Head for appropriate coordination and further action.

35.4 Communication During Investigation

Timely communication is essential for the effective conduct of an investigation. Investigating officers should use official communication channels to obtain or share information required for the investigation.

Where information or assistance is required from another Division, Circle, Railway Mail Service (RMS), or any other Department or agency, the Investigating Officer should coordinate through the appropriate authority to ensure prompt and effective exchange of information.

All communications relating to the investigation should be relevant, concise and made only for official purposes.

35.5 Reporting of Important Cases

Certain cases involving loss, fraud, theft, or other serious incidents require immediate reporting to the Regional Head to facilitate timely supervision, monitoring and further action.

The following cases shall be reported to the Head of the Region:

1. Highway robberies and attempted highway robberies of the mail or cash.
2. Loss of mails due to accidents, including railway accidents and air crashes.
3. Cases of housebreaking and theft involving loss to the Government.
4. Cases of fraud, loss, or misappropriation of Government money.
5. Improper or fraudulent use of postage stamps.
6. Death of, or serious injury to, a postal official due to violence or accident.
7. Occurrences of a grave nature, such as destruction of offices by fire, loss of mail boats, attacks on offices by dacoits, riots, or similar incidents.
8. Cases required to be reported under the relevant provisions of the Post Office Act.
9. Loss of Post Office records.

10. Loss or theft of Indian Postal Orders and Post Office Certificates from the stock of a Post Office or Circle Stamp Depot.
11. Destruction of offices due to earthquakes, floods, or other natural calamities.

Important Instructions:

- Cases involving theft, loss, tampering, robbery, or serious frauds and losses of ₹10,000 or above, or cases receiving media attention, shall be reported to the Head of the Circle/Region by the quickest possible means.
- Loss, theft, or destruction of a mail bag shall also be reported immediately.
- Death of an official while on duty shall be reported without delay.
- A copy of the report submitted to the Head of the Circle/Region shall invariably be endorsed to the concerned Postal Accounts Office.
- Cases involving gross negligence or serious breach of rules resulting in significant consequences shall be reported to the Head of the Region.
- Minor irregularities and complaints relating to mis-sending, mis-delivery, or delay in the delivery of postal articles may be disposed of by the Divisional Head without reporting the matter to the Head of the Region. If such complaints are made in the first instance direct to the Head of the Circle/Region, he will transfer them to the Superintendent or Postmaster for disposal, or if necessary, for report.

35.6 Disposal of Cases by Postmasters

Postmasters play an important role in the prompt reporting and disposal of complaints and irregularities noticed in Post Offices. The following guidelines shall be observed:

1. All serious cases coming to the notice of a Postmaster shall be reported without delay to the Head of the Region or the Divisional Head through the proper channel.
2. Minor irregularities, whether committed by any member of the office establishment or noticed in another office, shall be recorded in the Error Book.
3. Complaints received directly from the public by a First-Class Postmaster relating to his own office may be disposed of in the same manner as by the Divisional Head.
4. Complaints received directly by a Second-Class Postmaster shall be acknowledged and forwarded to the Divisional Head along with the necessary remarks, unless the Postmaster has been specifically authorized to dispose of such complaints.
5. Complaints received directly by Sub-Postmasters and Branch Postmasters shall be acknowledged and forwarded, with appropriate remarks, to the authority to whom they are directly subordinate. The competent authority shall issue necessary orders for investigation and disposal of the complaint.

35.7 Jurisdiction of Investigating Authorities

The Investigating Officer should ordinarily confine the investigation to the offices, transit sections, or mail lines falling within his jurisdiction.

Where the investigation extends beyond the jurisdiction of the Investigating Officer, prior permission of the Regional or Circle Head should ordinarily be obtained before conducting enquiries outside the jurisdiction or entering an office not under his control.

However, in emergent circumstances requiring immediate action, the Investigating Officer may proceed with the enquiry in anticipation of such permission and report the matter to the competent authority at the earliest.

35.8 Conduct of Investigation, Submission and Review of Reports

The investigation of cases involving loss, fraud, theft and other irregularities requires a systematic approach to ensure timely action, proper documentation and effective supervision. The following paragraphs explain the procedure for conducting investigations, submission of reports, review of investigation reports and the responsibilities of the investigating authorities at various stages of the investigation.

8.1 Monetary Limits for Conducting Investigation

The monetary limits prescribed for different postal authorities for conducting investigations and handling loss or fraud cases are as follows:

Sl. No.	Investigating Authority	Monetary Limit
1.	Inspector of Posts/Assistant Superintendent of Posts	Up to ₹2,00,000
2.	Divisional Head/Chief Postmaster/Senior Postmaster/Deputy Director, Mumbai/Kolkata GPO/Assistant Director or equivalent officer of HOs/GPOs (in the absence of the Chief Postmaster)	Above ₹2,00,000 and up to ₹5,00,000
3.	Assistant Director/Assistant Postmaster General of Circle/Regional Office	Above ₹5,00,000 and up to ₹10,00,000
4.	Director Postal Services and above	Above ₹10,00,000

Assistant Directors of HOs/GPOs may also conduct investigations in the absence of the Chief Postmaster or Deputy Director.

Note: The monetary limits shall be determined on the basis of the **principal amount of loss or fraud, including temporary misappropriation**. Normal interest and penal interest shall not be taken into account for deciding the competent investigating authority.

8.2 Preliminary Enquiry

A Preliminary Enquiry is conducted to ascertain and verify the facts alleged in a complaint. It generally involves collection of documents and other evidence, obtaining and verifying statements of witnesses and scrutiny of relevant records to establish the facts of the case.

A Preliminary Enquiry is distinct from the investigation of a criminal offence conducted by the Police or other law enforcement agencies under the Bharatiya Nagarik Suraksha Sanhita, 2023, as the Enquiry Officer is not vested with the powers available to a Police Officer under the said Act.

8.3 Preliminary Report

Timely submission of the Preliminary Report is essential for effective monitoring and prompt action in loss and fraud cases. It was observed that Preliminary Reports were often not submitted within the prescribed time or lacked complete information, such as the modus operandi, systemic issues involved, details of Police/FIR action and corrective measures. To ensure uniformity and completeness in reporting, the Department has prescribed a standardized format for the Preliminary Report.

The standardized Preliminary Report provides, inter alia, that:

1. The Preliminary Report shall be submitted within 30 days of detection of a loss, fraud, or misappropriation case whenever it crosses the prescribed reporting threshold.
2. Where the report is submitted to the Regional Office or Circle Office, it shall be forwarded with the approval of the Divisional Head.
3. Where the report is submitted to the Circle Office or the Directorate through the Regional Office, it shall be forwarded with the approval of the Regional Head/Circle Head, as applicable.
4. The Preliminary Report shall specifically indicate the systemic issues noticed in the case and include suitable suggestions for immediate corrective action, wherever necessary.

The Preliminary Report shall be submitted in the prescribed format, which is reproduced in point number 8.9.

8.4 Cases Involving More Than One Division

Where an enquiry extends to more than one Division or Circle, an Investigating Officer may be deputed to conduct the enquiry.

The Investigating Officer shall submit the investigation report directly to the Head of the Region/Circle. Officers deputed to assist in the investigation may either sign the joint report and submit a copy to their immediate superior or submit separate reports to their respective controlling authorities.

Where an Investigating Officer is not deputed, the Divisional Heads of all the Divisions concerned shall keep their respective Heads of the Region/Circle informed of the progress of the investigation until the enquiry is completed.

The Divisional Head in whose Division the enquiry is completed shall submit the Final Investigation Report to the Head of the Region/Circle.

8.5 Final Investigation Report

On completion of the investigation, the Divisional Head shall submit the Final Investigation Report to the Head of the Region/Circle.

The Final Investigation Report shall comprise the following documents submitted in the prescribed formats:

1. Detailed Investigation Report (DLI);
2. Summary of the Fraud/Loss Case; and
3. Standard Questionnaire Form (SQF).

The prescribed formats of the above documents are reproduced in **Section 8.9**.

The Final Investigation Report shall be accompanied by all relevant documentary evidence necessary to establish the facts of the case. Where the case has been investigated by the Police but not taken to Court, a copy of the Final Police Report or the Police Report indicating the outcome of the investigation shall also be enclosed, wherever available.

Where the case has been decided by a Court, a copy of the judgment shall be submitted as soon as the trial is completed. If a free copy of the judgment is not

available, the matter shall be referred to the Head of the Region/Circle for obtaining the same.

The Final Investigation Report shall clearly indicate the names and official designations of all officials involved in the case, whether as principal offenders, subsidiary offenders, suspected officials, or officials who would ordinarily have dealt with the article or transaction under investigation.

In cases involving the loss of, or tampering with, accountable mail articles (including insured articles), the report shall, as far as possible, include the following particulars:

- Article number.
- Office of posting.
- Date of posting.
- Name of the sender.
- Name of the addressee.
- Office of destination.
- Contents of the article.
- Offices or transit sections through which the article passed.

In cases involving the improper or fraudulent use of postage stamps, the Preliminary and Final Investigation Reports shall include the prescribed particulars relating to the offence, the accused and the legal proceedings, wherever applicable.

Similarly, in cases resulting in criminal conviction, the report shall include the prescribed particulars relating to the convicted person, the offence, the relevant legal provisions and the punishment awarded.

8.6 Submission of Reports to the Directorate

8.6.1 Cases to be Reported to the Directorate

The Head of the Region/Circle shall submit individual reports in the prescribed proforma to the Directorate in the following cases:

Sl. No.	Cases to be Reported to the Directorate
1.	Highway robbery of mail involving loss of cash or valuables exceeding ₹50,000.
2.	Attacks on Post Offices by dacoits causing injury to the staff or losses exceeding ₹50,000.
3.	House-breaking in a Post Office involving loss of public money or Government property exceeding ₹50,000, irrespective of subsequent recoveries.
4.	Loss of, damage to, or tampering with insured articles where the amount of compensation payable exceeds ₹10,000.
5.	Fraud, loss, or misappropriation of public money involving an amount exceeding ₹10,00,000, irrespective of subsequent recoveries.
6.	Loss of mail due to an air crash or road accident.
7.	Destruction of Post Offices due to fire, floods, or other calamities where the loss to Government exceeds ₹50,000.
8.	Death of, or serious injury to a postal official due to violence or accident.
9.	Cases revealing defects in departmental rules or procedures.
10.	Any other case which, in the opinion of the Head of the Circle, warrants reporting to the Directorate.

Note: For the purpose of reporting, *loss of public money* includes the loss sustained by the Government on account of payment made in respect of the loss of, or damage to, insured articles.

8.6.2 Monthly Statement to the Directorate

A monthly statement in the prescribed proforma shall be submitted to the Directorate by the **20th of the month following the month to which it relates** in respect of:

- all cases involving loss of, damage to, or tampering with inland accountable mail articles (including insured articles); and
- cases of fraud, loss, or misappropriation of public money exceeding ₹10,00,000.

The monthly statement shall correspond to the seven parts of the Register of Frauds and Losses maintained in the Circle Office. The entries in the statement shall be made in the same serial order as maintained in the Circle Office Register of Frauds and Losses.

A copy of the monthly statement shall be endorsed to the Postal Accounts Office. A detailed report shall continue to be furnished to the Postal Accounts Office in respect of cases involving loss exceeding ₹300. Where an individual report has already been submitted to the Directorate, a suitable remark to that effect shall be recorded in the last column of the monthly statement.

8.6.3 Progress Reports

Further progress reports in cases reported to the Directorate shall be submitted as soon as sufficient material becomes available and, in any case, not later than two months.

8.6.4 Quarterly Review of High-Value Loss and Fraud Cases

In addition to the existing Half-Yearly Review of loss and fraud cases, the Department has prescribed a Quarterly Review Report for closer monitoring of cases involving an amount exceeding ₹50 lakh. The report shall be reviewed by the Head of Circle (HoC) and submitted to the Directorate in the prescribed standardized format.

The following instructions shall be followed:

1. All loss and fraud cases involving an amount exceeding ₹50 lakh shall be reviewed quarterly at the Head of Circle (HoC) level.
2. A Quarterly Review Report in the prescribed format shall be submitted to the Directorate by 15th January, 15th April, 15th July and 15th October in respect of the preceding quarter.
3. The Quarterly Review Report shall be in addition to the existing Half-Yearly Review Report, which shall continue to be furnished by the Regions/Circles to the Directorate in respect of all cases involving an amount exceeding ₹10 lakh.
4. Cases involving an amount below ₹10 lakh shall continue to be reviewed in accordance with the existing instructions.

The prescribed format of the **Quarterly Review Report** is reproduced below

Proforma for Quarterly Review Report for Loss & Fraud Cases
(Involving Amount above Rs. 50 lakhs)

DO Case Mark	RO Case Mark	CO Case Mark	Directorate Case Mark

1. Name of the Post Office: _____
2. Amount involved: _____
 - a. Permanent: _____
 - b. Temporary: _____
 - c. NI & PI: _____
 - d. Total: _____
 - e. Amount Recovered: _____
3. Whether CLI conducted & CLI Report submitted to Directorate with comments of the CPMG/ PMG: _____
4. Whether Past Work Verification completed? If not, reasons thereof: _____
5. Disciplinary action: _____

	No. of offenders	R-14	R-16	R-8 (Central Civil Services (Pension) Rules, 2021)	R-10	No. of cases in which Disc. Proceedings finalized	If not initiated/finali zed, reasons thereof
Main offender							
Co-offender							
Subsidiary offender							

6. Criminal Action: _____
7. Settlement of claims: _____

Total claim cases	Settled/Disposed off	Pending	Reasons for pending claims

8. Action under RR/Other relevant Act: _____
9. Date of Last Review by the Head of Circle: _____
10. Status of Last Review and nature of action taken on each observation separately: _____

S. No.	Observations of HoC	Action taken

11. Status of observations conveyed by the Directorate in the last communication: _____
 - a. No. and Date of Communication of Directorate conveying observations: _____
 - b. No. and Date of reply given by Circle to Directorate on their observations: _____

8.6.5 Preliminary Reports

Preliminary reports containing brief particulars of the following cases shall be submitted to the Directorate by the quickest possible means:

- attacks on Post Offices by dacoits;
- destruction of Post Offices due to fire, floods, or other calamities; and
- death of or serious injury to postal officials due to violence or accident.

8.6.6 Write-off Proposals

Where a case included in the monthly statement requires sanction of the Directorate or Government for writing off the irrecoverable portion of the loss, the proposal shall include:

- particulars of the disciplinary proceedings, including the names and designations of the officials at fault and the punishment imposed;
- whether the punishment has been reviewed and found adequate; and
- a detailed report indicating why the loss could not be recovered from the delinquent officials.

8.6.7 Cases Involving More Than One Circle

Where a case affects more than one Circle, the Head of the Circle in which the irregularity was first detected shall submit the Preliminary Report to the Directorate and furnish a copy to the other concerned Circles.

The Heads of the Circles concerned shall endeavour to arrive at a mutual decision regarding responsibility. Where no agreement is reached, the matter shall be referred to the Directorate before any compensation is paid.

Where a joint enquiry does not result in a unanimous or definite finding, the Heads of the Circles concerned shall jointly examine the findings and submit a joint decision to the Directorate indicating the result of their scrutiny and a definite finding regarding responsibility.

8.6.8 Copies of Reports to Director/Deputy Director of Accounts (Postal)

Copies of reports shall also be furnished to the Director/Deputy Director of Accounts (Postal) in the following cases:

- where there is any reflection on the Accounts Office;
- where any breach of, or defect in, the account rules of any branch of the Post Office is noticed;
- where any novel feature is involved; and
- where the amount of the loss or fraud exceeds ₹300, or in such other cases as prescribed in the Postal Financial Handbook.

8.7 Review and closure of Investigation Reports

8.7.1 Reporting of High-Value and Special Cases

All loss or fraud cases involving an amount exceeding **₹10 lakh** shall be reported by the Circle to the ADG (Investigation) immediately on detection or as soon as the amount involved exceeds ₹10 lakh.

Cases of a complex nature or having special features may also be reported to the Directorate irrespective of the amount involved.

8.7.2 Review of Investigation Reports

The investigation reports shall be reviewed by the competent authority as indicated below:

Investigating Authority	Reviewing Authority
Inspector of Posts/Assistant Superintendent of Posts	Divisional Head/Senior Postmaster/Chief Postmaster/Deputy Director, Mumbai/Kolkata GPO
Divisional Head/Senior Postmaster/Chief Postmaster/Deputy Director, Mumbai/Kolkata GPO (including Assistant Directors of HOs/GPOs)	Assistant Director/Assistant Postmaster General of the Regional/Circle Office, who shall submit the report to the Director Postal Services for information and orders
Assistant Director/Assistant Postmaster General of the Regional/Circle Office (Circle Level Investigation)	Director Postal Services, who shall submit the report to the PMG/Chief PMG for information and orders
Director Postal Services	PMG/Chief PMG. The Circle Level Investigation report, along with the review comments of the PMG/Chief PMG, shall be submitted to the Directorate.

8.7.3 Consultation with Director of Accounts (Postal)

Where the investigation relates to the work and responsibilities of the Director of Accounts (Postal) or General Manager (Finance), the Chief PMG/Regional PMG shall communicate the acts of omission and commission noticed on the part of the Postal Accounts Office staff and obtain the comments of the Director of Accounts (Postal)/General Manager (Finance).

8.7.4 Further Investigation

Where considered necessary, further investigation may be entrusted to a senior officer of the Circle/Regional Office or may be conducted by the Chief PMG/PMG at their discretion.

All cases of loss or fraud shall be reported by the Divisions/Units to the Regional/Circle Office, followed by submission of the detailed Investigation Report.

8.7.5 Statistical closure of Loss and Fraud cases

Where all aspects of a loss or fraud case have been completed except the court proceedings, the competent authority may accord statistical closure in accordance with the prescribed monetary limits mentioned below. The case shall thereafter be treated as statistically closed, while the pending court proceedings shall continue to be watched until their final disposal.

8.7.6 Final Closure of Loss and Fraud Cases

Final closure signifies the closure of a loss or fraud case for all purposes after completion of all departmental and judicial proceedings, recovery action and other consequential action, wherever applicable.

- Circle/Regional Heads are competent to accord final closure in loss and fraud cases involving amounts up to ₹5 lakh.
- Circle Heads are competent to accord final closure in cases involving amounts above ₹5 lakh and up to ₹10 lakh, provided all aspects of the case have been fully completed and no further action remains pending.
- Cases involving amounts exceeding ₹10 lakh shall be referred to the Directorate for final closure.

8.8 Immediate Action by the Divisional Head in Loss/Fraud Cases

To ensure proper and timely handling of loss and fraud cases, the Divisional Head shall take the following actions immediately on receipt of information regarding the detection of a loss or fraud:

8.8.1 Commencement of Investigation

1. Personally visit the office where the loss or fraud has been detected and commence the investigation with the assistance of the inspectorial staff.
2. Where necessary, constitute an investigation team comprising Inspector Posts/Assistant Superintendent of Posts, PRI(P)s, Mail Overseers, or other suitable officials to conduct a thorough investigation. The Divisional Head shall closely monitor the progress of the investigation.

8.8.2 Reporting and Preservation of Records

1. Submit the Preliminary Report to the Regional/Circle Office without undue delay.
2. Take immediate action to preserve all records connected with the case and ensure that no relevant record is omitted or tampered with. A register in the prescribed proforma shall be maintained at the Divisional Office for this purpose.

8.8.3 Police Action and Verification

1. Lodge a Police complaint or submit a proposal for waiver of prosecution, wherever applicable, in accordance with the prescribed instructions.
2. Carry out 100% verification of the work with the assistance of field staff and maintain proper statistical data of the verification conducted.

8.8.4 Departmental Action and Recovery

1. Identify the principal and subsidiary offenders and initiate disciplinary action against the subsidiary offenders without waiting for the Circle Level Investigation, wherever warranted.
2. Take immediate steps to recover the defrauded amount and initiate recovery proceedings under the relevant provisions.

8.8.5 Completion of Investigation

1. On completion of the Divisional Level Investigation, submit the Detailed Investigation Report, Summary of the Case and Standard Questionnaire Form (SQF) to the Regional Office in the prescribed format.
2. Ensure that the Divisional Level Investigation is completed without undue delay and monitor its progress regularly.
3. During the Circle Level Investigation, take further action as directed by the officer conducting the investigation.
4. Where the principal or subsidiary offender is due to retire on superannuation, immediately bring the matter, along with the specific lapses noticed, to the notice of the Regional/Circle Office.

8.9 Investigation Report Formats

To ensure uniformity in reporting and facilitate effective monitoring of investigation cases, the Department has prescribed standard formats for submission

of investigation reports at different stages of investigation. The prescribed formats are as follows:

8.9.1 Preliminary Report

The Preliminary Report is the first formal report submitted in loss and fraud cases to facilitate timely monitoring and prompt action by the competent authority. To ensure uniformity, completeness and timely reporting, the Department introduced a standardized Preliminary Report proforma vide [Letter No. INV-21/1/2022-INV-DOP dated 16.02.2022](#) is reproduced below

PRELIMINARY REPORT (For All Loss and Fraud Cases)

TO BE SUBMITTED:

- i). Within 30 days of detection of misappropriation when it crosses the threshold limit of reporting to the appropriate authority.
- ii). In case of Report to RO/CO, it should be sent with the approval of Divisional Head.
- iii). In case of report to the CO/Directorate, the report should be sent with the approval of Regional Head/Circle Head.

DIVISIONAL OFFICE CASE MARK	
REGIONAL OFFICE CASE MARK	
CIRCLE OFFICE CASE MARK	

1. Nature of fraud/loss: (Tick appropriate option)

- a). Temporary misappropriation
- b). Permanent misappropriation
- c). Leakage of Revenue
- d). Theft/Robbery
- e). Loss or damage to Public Property by fire, natural calamities etc.
- f). Any other (Please specify)

2. Amount involved

Particular	Amount
Permanent	
Temporary	
Total amount	

3. Place of loss/fraud

(Specify name of office with its Account's Office/Cash Office/HO/Division, where applicable or N.A.)

EDBO	
EDSO	
SO	
Accounts Office	
Cash Office	
H.O.	
Mail office/BPC/BNPL	
Division	

4. Detection of fraud

- i). Date of actual occurrence or commencement:
- ii). Date on which it came to light:
- iii). Date of reporting to R.O (if applicable):
- iv). Date of reporting to C.O (if applicable):
- v). Source:

(Attach Supporting Document in each case)

i) Complaint	
ii) Surprise Visit	
iii) Inspection	
iv) Checking Squad	
v) FRMU alert	
vi) SBCO Objection	
vii) Any other (specify)	
Gist of the Information in the source:	

5. Modus Operandi (may attach separate sheet)

6. Names of main/Co/Subsidiary offenders (Attach separate list mentioning their roles/lapses in brief with violation of Rules)

7. Police/CBI/ED Action

- a). Whether case reported to Police/CBI/ED (Specify the FIR/RC No if registered):
[Reporting of case to CBI/ED should be with approval of RO/CO]
- b). In case not reported, the reasons therefor

8. Recoveries (in Rupees)

Main Offender(s)	
Other Sources	
Freezing of Accounts of the main offender(s)/other related accounts (specify the no. of accounts frozen and cumulative balance)	

9. Whether revenue authorities addressed for acting under Revenue Recovery Act

10. Systemic issue

Observations of Division	
Observations of R.O (if applicable)	
Observations of C.O (if applicable)	

11. Remedial action taken (Specify the details)

Date

Signature
Name and Designation

8.9.2 Divisional Level Investigation Report (DLI)

The **Divisional Level Investigation (DLI)** shall be completed without undue delay and its progress shall be closely monitored to ensure that the investigation is conducted in a timely, systematic and comprehensive manner. On completion of the Divisional Level Investigation, the Detailed Report shall be prepared in the prescribed proforma.

The prescribed proforma for the Detailed Report is reproduced below.

Proforma for Submitting Detailed Report

1. Introduction

Location, status, sanctioned and working strength, mail and cash conveyance arrangement, etc.

2. How the Fraud Came to Light

Source of information, date of commencement and completion of Divisional Level Investigation (to be carried out personally by the Divisional Head), details of interrogation with evidence, etc.

3. Modus Operandi

General and detailed account/event-wise modus operandi.

4. Period of Fraud

5. Details of Fraud

6. Details of Recovery of Loss/Defrauded Amount

Recovery from principal and/or subsidiary offenders.

7. Net/Gross Loss

8. Cent Percent Verification of Work

Include:

- To whom the work was entrusted (with letter number and date).
- Date of commencement and completion of verification.
- Copy of the verification report.

The following information shall invariably be included in Savings Bank fraud cases:

- a. Number of accounts standing at SO/BO.
- b. Number of accounts verified personally.
- c. Number of accounts verified through SB-46 notices.
- d. Number of SB-46 notices received back duly confirmed by the depositors.
- e. Number of cases where neither notice nor acknowledgement was received back.
- f. Number of accounts involved in the fraud.

9. Prior Inspection of the Office

Whether the office was inspected before the occurrence of the fraud and, if so, the reasons why the fraud could not be detected during inspection.

10. Police Action

Details of reporting the case to the Police, FIR number and status of investigation.

11. Court Action

If charge sheet has been filed, furnish the Court Case Number, date, name of the Court, latest date of hearing and present stage of the case.

12. Action under the Revenue Recovery Act (RR Act)

Information regarding movable/immovable property of the principal offender(s) and action taken to prevent its disposal.

13. Details of Claims

Number and amount of claims received, entertained and rejected, together with reasons for rejection.

14. Violation of Rules

15. Principal and Subsidiary Offenders

Names, designations, biodata and lapses on the part of each offender.

16. Action Taken Against Principal and Subsidiary Offenders

17. Procedural Lapses

18. Preservation of Records

List all records seized for departmental action. Ensure that no relevant record is omitted. Action taken for replacement of seals and stamps, wherever necessary, should also be indicated.

19. Proposal to Audit for Obtaining No Loss/Net Loss Certificate

20. Steps Taken for Prevention of the Fraud

21. Defect in Rules

22. Suggestions, if Any

8.9.3 Summary of the Fraud/Loss Case

The **Summary of the Fraud/Loss Case** is a concise statement accompanying every Detailed Report submitted to the Directorate. It provides the essential particulars of the case to facilitate monitoring, review and decision-making at higher levels.

The prescribed format of the **Summary of the Fraud/Loss Case**, as prescribed by the Directorate is reproduced below.

SUMMARY OF THE FRAUD/LOSS CASE

(To accompany all DLI reports submitted to the Directorate as prescribed in Directorate No.8-10/Rlg/INV/89 dated 17.11.89)

Brief subject of fraud / Loss case	
Office where took place	
Period of fraud	
Date of detection of Theft / Fraud	
Date of Divisional Level Inquiry	
Date of submission of Preliminary report to Directorate	
Date of Commencement of Circle Level Inquiry	
Date of completion Of Circle Level Inquiry	
Name & Designation of CLI Officer	
Total amount involved in fraud	
Name & Designation. of Principal Offender	
Name with Designation of Subsidiary offenders	
Date of report to Police / CBI	
Particulars of FIR and Case No. etc.,	
Details of action, If any under PAD Act. (Now RR Act)	
Other actions Taken	
Date of report to Audit office	

Signature of Divisional Head

8.9.4 Standard Questionnaire Form (SQF)

On completion of the divisional-level investigation, a detailed report in the prescribed proforma, along with the Summary and the Standard Questionnaire Form (SQF), shall be submitted to the Regional Office. The SQF is a standardized format used to record the essential particulars of a loss or fraud case, facilitating its systematic review and assessment of the investigation, disciplinary action, recovery of loss and corrective measures.

The prescribed format of the **Standard Questionnaire Form (SQF)** is reproduced below.

STANDARD QUESTIONNAIRE FORM (SQF)

Sl. No.	Particulars
1.	Nature of fraud
2.	Place of fraud
3.	Total amount involved
4.	Period of fraud
	(a) Date of actual occurrence/commencement of fraud
	(b) Date on which it came to light
	(c) How it came to light
	(d) The office to the account of which the amount of fraud has been charged and the date of its charge
5.	Departmental Inquiry
	(A) Date of commencement
	(B) Date of completion
	(C) Prior inspection of office
	(D) Reason, if any, why the fraud could not be detected by the inspecting officers
	(E) Verification of past work of the accused
	(F) Result of verification
6.	Modus operandi
7.	Disciplinary action
	(A) Principal offender
	(B) Subsidiary offenders
	(C) Explanation for not initiating disciplinary action
8.	Police report
	(A) Police Station
	(B) Interim action by Police
	(C) Result of investigation
	(D) Date on which the charge sheet was submitted to the Court
9.	Court action
10.	Claims
11.	Recovery
12.	Net loss
13.	Adjustment of loss
14.	Defect in rules
15.	Remedial action, if any

Signature of Divisional Head

35.9 Investigation of Loss and Fraud Cases

9.1 Objectives of Investigation

The primary objective of an investigation is to establish the true facts relating to a case of loss, fraud, theft, tampering or any other irregularity reported in the Department. An investigation should be conducted objectively, impartially and without undue delay so that responsibility is correctly fixed and appropriate corrective action can be taken.

An investigation should, as far as practicable, aim to:

1. ascertain the facts and circumstances leading to the occurrence;
2. identify the modus operandi adopted in the commission of the irregularity;
3. determine the nature and extent of the loss or fraud;
4. identify the principal and subsidiary offenders and fix responsibility;
5. collect and preserve documentary and oral evidence relevant to the case;
6. identify procedural or systemic deficiencies that facilitated the occurrence;
7. recommend suitable disciplinary, criminal or recovery action, wherever warranted; and
8. suggest preventive measures to avoid recurrence of similar cases.

9.2 Immediate Action on Detection of Loss or Fraud

Immediately upon detection or receipt of information regarding a case of loss, fraud, theft, tampering, or any other irregularity, prompt action shall be taken to safeguard Government money, records and other evidence connected with the case. Delay in taking immediate action may result in destruction of evidence, continuation of the irregularity, or further loss to the Department.

On receipt of a report regarding the commission of an offence by an employee, the competent authority shall examine the available information and decide whether there is sufficient justification for conducting an investigation into the matter. During the Preliminary Enquiry, all available evidence and relevant documents shall be collected. In important cases, statements of witnesses may be reduced to writing and signed by them, wherever practicable, in the presence of the accused employee.

Depending upon the nature of the case, the following action may be taken:

1. secure all relevant records, documents, registers, vouchers, seals, stamps, electronic devices and other material connected with the case;
2. ensure that cash, valuables, accountable articles and Government property are properly secured and verified;
3. take steps to prevent further loss or continuation of the irregularity;
4. identify and preserve all documentary, electronic and physical evidence relevant to the investigation;
5. obtain preliminary facts from the officials concerned and identify persons acquainted with the circumstances of the case;
6. report the matter to the competent authority without delay and initiate the prescribed reporting procedure, wherever applicable; and

7. where required, arrange for verification of cash, stock, accounts, or past work to ascertain the extent of the loss or fraud.

9.3 Collection and Preservation of Evidence

The success of an investigation largely depends upon the timely collection and proper preservation of evidence. The Investigating Officer shall ensure that all relevant documentary, physical and electronic evidence connected with the case is identified, collected and preserved to facilitate a fair and comprehensive investigation.

The following guidelines shall be observed during the collection and preservation of evidence:

1. Relevant records, registers, vouchers, files, correspondence, electronic data and other connected documents shall be secured and preserved in their original condition.
2. Cash, valuables, accountable articles, Government property, seals, stamps or other material objects connected with the case shall be properly identified, verified and safeguarded.
3. Where records or articles are taken into custody for investigation, a proper inventory shall be prepared indicating their description, quantity and condition.
4. Access to records and other evidence shall be restricted to authorized officials to prevent loss, alteration or tampering.
5. Electronic evidence, including data available in departmental applications, computers, storage devices or other digital media, shall be preserved in accordance with the applicable departmental procedures.
6. Every effort shall be made to maintain the integrity and continuity of the evidence throughout the investigation.

9.4 Examination of Records

The Investigating Officer shall conduct a careful examination of all records relevant to the case to ascertain the facts, determine the extent of the irregularity and identify the officials responsible. The examination shall be thorough, systematic and confined to records having a bearing on the investigation.

The following aspects shall be examined, as applicable:

1. Official records, registers, vouchers, account books, schedules, correspondence and other connected documents.
2. Entries relating to receipt, custody, transmission, delivery, payment, or accounting of cash, valuables, postal articles, or other Government property.
3. Records maintained in departmental applications and information systems, wherever relevant.
4. Discrepancies, alterations, overwriting, interpolations, erasures, missing records, or any other unusual features requiring further examination.
5. Compliance with the prescribed rules, procedures and instructions governing the work under investigation.
6. Any documentary evidence indicating procedural lapses, negligence, collusion, or fraudulent practices.

The findings of the examination shall be properly recorded and correlated with other evidence collected during the investigation.

9.5 Recording of Statements

Recording statements of the persons concerned is an important part of the investigation. Statements assist in establishing the facts of the case, explaining the circumstances leading to the occurrence and corroborating the documentary and other evidence collected during the investigation.

While recording statements, the following guidelines shall be observed:

1. Statements shall be recorded promptly to ensure that the facts are accurately documented while the events are still fresh in the memory of the person concerned.
2. Statements shall be recorded in a clear, complete and chronological manner, covering all facts relevant to the investigation.
3. The statement shall, as far as practicable, be recorded in the language in which it is made and shall be read over or explained to the person making the statement before obtaining his or her signature.
4. The person making the statement shall be given an opportunity to make any correction or clarification before signing the statement.
5. Where additional facts come to light during the course of the investigation, supplementary statements may also be recorded.
6. Statements shall be examined together with the documentary, physical and electronic evidence collected during the investigation and shall not be relied upon in isolation for arriving at conclusions.

Practical Tip: In major fraud cases, it is advisable to record the statement of the accused on **80 GSM white paper** and on **one side of each sheet only**. As such cases may remain under Police investigation or judicial proceedings for several years, this practice facilitates better preservation of the document and, if required, its repair without affecting the recorded contents.

9.6 Verification of Past Work

Verification of past work is an important part of the investigation to determine the actual extent of the irregularity and to ascertain whether similar lapses or fraudulent transactions have occurred during the previous period. The extent of verification shall depend upon the nature, gravity and circumstances of the case.

While conducting verification of past work, the following guidelines shall be observed:

1. The period of verification shall be determined based on the facts and circumstances of the case and the likely duration of the irregularity.
2. Verification shall be carried out with reference to the relevant records, registers, vouchers, accounts and other supporting documents connected with the work under investigation.
3. Where necessary, cent per cent verification of the work shall be conducted to ascertain the full extent of the loss or fraud.
4. In cases involving financial transactions, the verification shall include reconciliation of records and confirmation of balances, wherever applicable.

5. Any additional irregularities or losses detected during the course of verification shall form part of the investigation and be appropriately documented.
6. The findings of the verification shall be incorporated in the Detailed Investigation Report along with the extent of verification carried out and the conclusions drawn therefrom.

9.7 Identification of Principal and Subsidiary Offenders

One of the primary objectives of an investigation is to correctly identify the officials responsible for the occurrence of the loss, fraud or other irregularity. The Investigating Officer shall objectively examine the evidence collected during the investigation and distinguish between the role of the principal offender, co-offenders and subsidiary offenders.

The following aspects shall be considered while fixing responsibility:

1. The nature and extent of the involvement of each official in the commission or facilitation of the irregularity.
2. The duties and responsibilities assigned to each official under the relevant rules, orders and departmental instructions.
3. The documentary, oral and electronic evidence establishing the role of each official.
4. Whether the act or omission was deliberate, negligent or arose due to failure to follow the prescribed procedure.
5. Whether lack of supervision, failure of checks or procedural deficiencies contributed to the occurrence of the irregularity.
6. Where more than one official is involved, the individual role and responsibility of each official shall be clearly brought out in the investigation report.

Responsibility shall be fixed only on the basis of clear evidence of acts of omission, commission or contributory negligence. An official shall not be identified as a subsidiary offender merely because he or she was associated with the work under investigation. Where recovery of Government loss is proposed from a subsidiary offender, the contributory negligence attributable to the official shall be clearly established and the amount proposed for recovery shall be commensurate with the actual loss caused due to such lapse.

Every effort shall be made to recover the misappropriated amount from the principal and co-offenders. Wherever applicable, timely action under the Revenue Recovery Act or other relevant statutory provisions shall also be initiated in accordance with the prescribed procedure.

The findings regarding the responsibility of the principal offender, co-offenders and subsidiary offenders shall be supported by evidence and shall form the basis for recommending appropriate departmental, criminal or recovery action, wherever warranted.

9.8 Police Action

Where the facts and circumstances of a case disclose the commission of a cognizable offence or otherwise warrant criminal investigation, the matter shall be reported to the Police or other competent law enforcement agency in accordance with the prescribed rules and instructions. Departmental investigation shall not ordinarily

await the outcome of the Police investigation unless otherwise directed by the competent authority.

The following guidelines shall be observed while dealing with cases reported to the Police:

1. All cases of fire, theft, fraud or other incidents involving loss of Government property exceeding ₹50,000 shall be reported to the Police immediately and an FIR shall be lodged by the Divisional Head. Where it is decided not to lodge an FIR, the reasons shall be recorded in writing. The requirement of lodging an FIR may be waived by the Postmaster General in appropriate cases.
2. The complaint lodged with the Police shall clearly set out the facts of the case and be supported by the relevant records and evidence available at that stage.
3. The Investigating Officer shall maintain close liaison with the Police authorities and extend all necessary assistance during the course of the investigation.
4. Where any original voucher or record is required by the Police for investigation, the Police shall submit a requisition to the Head of the Circle. An attested copy of the voucher or record shall be retained in the departmental records and the original shall be handed over to the Police after obtaining proper acknowledgement and certification of the copy by the competent authority.
5. The progress of the Police investigation shall be monitored periodically and the outcome shall be incorporated in the investigation report.
6. Assistance of the Central Bureau of Investigation (CBI) may be sought, wherever considered necessary, depending upon the nature and gravity of the case. The decision to refer a case to the CBI shall be taken by the Chief Postmaster General/Postmaster General on the merits of each case. Where a case is referred to the CBI, the Directorate shall also be informed, indicating the reasons for such reference together with the registration number.
7. Acquittal or conviction in a criminal case shall not, by itself, preclude the Department from taking appropriate departmental action in accordance with the applicable rules and instructions.

9.9 Departmental Action

On completion of the investigation, appropriate departmental action shall be initiated against the officials found responsible for the loss, fraud or other irregularity in accordance with the applicable rules and instructions.

The investigation report shall clearly bring out the acts of omission and commission, the evidence supporting the findings and the relevant rules, orders or instructions violated by each official. The report shall also indicate whether disciplinary or recovery action is considered necessary.

35.10 Special Types of Investigation

10.1 Introduction

Certain categories of investigation require special procedures in addition to the general investigation principles discussed in Chapters 8 and 9. This chapter deals with such special types of investigations and the additional instructions applicable to them.

The chapter covers:

1. Action regarding Absconding Officials;
2. Investigation of Highway Robbery Cases; and
3. Investigation of Theft, Loss and Tampering of Postal Articles.

10.2 Action Regarding Absconding Officials

Where an official accused of a postal offence absconds and the warrant issued by the Court cannot be executed, immediate action shall be taken to facilitate his apprehension, preserve evidence and ensure that departmental and judicial proceedings are not delayed.

The following action shall be taken:

1. Where a warrant cannot be executed, the Court shall be requested to take action under Sections 90 and 91 of the Bharatiya Nagarik Suraksha Sanhita, 2023. Where an attachment order is issued, the Divisional Head shall, as far as possible, assist the Court in tracing the movable and immovable property of the proclaimed person.
2. If there appears to be no immediate prospect of arrest, the Court shall be requested to take action under Section 335 of the Bharatiya Nagarik Suraksha Sanhita, 2023. All prosecution witnesses, relevant documents and Postal records necessary to establish the case shall be produced before the Court for examination and record.
3. The State Police shall be approached to ascertain the whereabouts of the absconding official. On the official being declared a proclaimed offender, action under Rule 19(ii) of the CCS (CCA) Rules, 1965 may be initiated after following the prescribed procedure, namely:
4. (a) issue of a registered notice directing the official to report for duty;
5. (b) publication of the notice in a local newspaper, official website of department and display on the Notice Boards of the Divisional Office and the office where the official was last posted;
6. (c) service of the charge sheet by Registered Post at the last known address; and
7. (d) recording reasons before invoking Rule 19(ii).
8. Where the Court declines to retain the original Postal records, they shall be forwarded to the Head of the Region/Circle for safe custody.
9. The Divisional Head or First-Class Head Postmaster shall, every year in January, obtain a report from the Superintendent of Police regarding the efforts made to trace the absconding official and also conduct confidential enquiries, wherever necessary. The results shall be reported to the Head of the Region/Circle.

Note: During the annual review, it shall also be ascertained from the Superintendent of Police whether the Police records relating to any absconding official have been destroyed. If so, the name of such absconding official shall be removed from the departmental records by the competent authority.

10.3 Investigation of Highway Robbery Cases

Highway robbery of mail is one of the most serious offences affecting the security of postal articles, Government property and public confidence in the Department. Such cases require immediate reporting, close coordination with the Police and civil authorities, prompt collection of information regarding the robbed mail and expeditious investigation.

The following action shall be taken in cases of highway robbery:

10.3.1 Immediate Reporting

The postal official who first receives information regarding a highway robbery shall immediately inform the local Police and his immediate superior. The Divisional Head/Inspector/Postmaster shall communicate the available particulars of the robbery by the quickest possible means to the District Magistrate, the Police and the Head of the Region/Circle, followed by a Preliminary Report containing further particulars, as available.

10.3.2 Ascertainment of Contents of Robbed Mail

The Divisional Head shall immediately obtain complete particulars of the robbed mail from the office of dispatch and the offices of posting, including the place of dispatch, list of mail bags, accountable lists, parcel lists, details of accountable mail articles, money orders, cash remittances and other valuables. The information shall be communicated to the District Magistrate, the Police and the Head of the Region/Circle as and when it becomes available.

10.3.3 Immediate Investigation

Where there is undue detention of any mail bag forming part of the robbed mail, particularly where the bag is known to contain articles of considerable value, prompt enquiry shall be conducted as suspicion of complicity may arise.

The Divisional Head shall proceed to the place of occurrence without delay and, in coordination with the Police, local postal officials and other authorities, make every effort to trace the offenders and recover the stolen mail. Where the Divisional Head cannot reach the spot immediately, the Inspector of the Sub-Division concerned shall commence the preliminary investigation and report the action taken to the Divisional Head without delay. Pending their arrival, the local Postmaster and Inspector/Assistant Superintendent shall render all possible assistance in the investigation and submit daily progress reports.

10.3.4 Recording of Evidence

The officer conducting the investigation shall record the statements of the mail carriers and other persons who were conveying the mail at the time of the robbery. Statements of other postal officials or any person possessing relevant information shall also be recorded.

10.3.5 Recovery and Disposal of Mail

Where the whole or any part of the robbed mail is recovered, the recovered articles shall be obtained from the Police under proper receipt. A detailed inventory of the recovered cash, currency notes, postage stamps, money orders, accountable articles and ordinary mail shall be prepared, describing the condition of each article. One copy of the inventory shall be retained by the Divisional Head and the other

handed over to the Police. Any articles subsequently recovered shall be dealt with in the same manner.

Recovered articles shall be disposed of without delay in the normal course. Damaged articles shall be suitably repaired or enclosed in protective covers before dispatch and the cause of damage shall be recorded on the article.

10.3.6 Communication During Investigation

During the investigation, the Divisional Head shall keep the District Magistrate, the Police and the Head of the Region/Circle informed of all important developments. Wherever possible, the senders of valuable stolen articles shall also be informed of the loss and requested to furnish any information necessary for completing the investigation.

Wherever any doubt or difficulty arises during the investigation, the Divisional Head shall seek instructions from the Head of the Region/Circle and keep him informed regarding the extent of the robbery, value of the property stolen, articles recovered and their disposal.

10.3.7 Final Investigation Report

- (1) At the close of the investigation, the Superintendent shall submit a final report to the Head of the Region/Circle commencing with the following information, namely:
 - (a) the date of robbery;
 - (b) the name of the mail line on which the robbery was committed;
 - (c) a description of the locality, indicating the distance from the nearest stages and Post Offices on either side, as well as from the terminal offices of the line;
 - (d) the name of the district and State in which the robbery was committed;
 - (e) the nature of injuries, if any, sustained by the mail carriers; and
 - (f) a statement in the following form giving particulars of the bags and their contents actually carried off by the robbers.

Description of Bag	Office of despatch	Office of destination	Contents of each bag to be entered against items in column 1			Remarks (Here shall be mentioned the value of any uninsured articles so far as can be ascertained)
			Number of Accountable Articles (Excluding service Mail Items)	Cash and Postage Stamps	Postage on unpaid articles requiring adjustment	

- (2) The report shall thereafter contain a recapitulation of the principal facts of the case, the steps taken by the Postal and Police authorities and the result of the enquiry. Lastly, the Divisional Heads shall state the conclusions arrived at regarding the manner in which the robbery was committed, the persons by whom it was committed and the conduct of the mail carriers and escort, if any.
- (3) If the Divisional Head suspects any postal official, he shall clearly state the grounds for such suspicion and describe the measures taken to investigate the conduct of the suspected person(s).

- (4) The final report of the Divisional Head shall be accompanied by all documentary evidence that may be useful and available, such as depositions of witnesses, departmental documents (mail lists, Accountable Mail Items lists etc.), bags with their labels, cords and seals and similar records.
- (5) If, for any reason, the case cannot be brought before a Court, the Divisional Head shall obtain a copy of the final Police report and attach it to his own report. If the case is taken to Court, a copy of the Judgment shall be submitted as soon as the trial is completed.

10.4 Cases of Theft or Loss.

In the rules under this section, the duties assigned to the Postmaster or Head Sorting Assistant, as the case may be, must be performed by him personally. The term "Postmaster" includes Sub-Postmasters and the term "Head Sorting Assistants" includes Mail Agents and Mail Guards.

10.4.1 Negligence resulting in loss to be punished-

The investigation of cases of theft or loss, or of tampering with Accountable articles of the letter mail and parcel mail articles, etc. in transit through the post, will be facilitated or hindered according as the work assigned to each official is carefully and accurately performed or not. For instance, unless due care is invariably taken when dispatching mails, to fasten the bags securely and to obtain distinct impressions of the seals and when receiving mails, to examine seal, cord, label and the condition of each bag so as to detect from the appearance of the seal and fastenings any signs of its having been tampered with, it may be difficult, shall any loss be subsequently discovered, to trace the missing article, even though there be no suspicion against them of actual theft or complicity in the offence.

10.4.2 Transfer of damaged bags and articles to the Postmaster or Head Sorting Assistant

The seals, cords, labels and condition of the bags and articles shall be scrutinized by the receiving official to ascertain whether there are any signs of damage or tampering. The following cases shall be treated as indicative of such damage or tampering in respect of bags, insured articles and other Accountable Mail Items: -

- (i). Where seals are superimposed or illegible.
- (ii). Where the seals and the date stamp on the label are not those of the office of dispatch or closing, or where the seals are made of different kinds of wax.
- (iii). Where the weight, required to be noted, has not been recorded, or where the actual weight differs from the weight noted.
- (iv). Marks indicating removal and re-stitching of any flap or seal.
- (v). Any tear, especially at the edges or beneath the fastenings.
- (vi). Where any due document contained in a bag bears corrections in totals, or where such document is not received.

In all such cases, the bags or articles shall be made over to the Postmaster or Head Sorting Assistant, as the case may be and an entry shall be made in the Error Book or Daily Report. The Postmaster or Head Sorting Assistant shall investigate the matter and take action in accordance with the following rules.

10.4.3 Postmaster or Head Sorting Assistant to open bags or Accountable Mail Items showing signs of damage or tampering-

- (i). Cash bags not intended for the office itself shall not be opened, but shall be reclosed in protecting bags.
- (ii). Except cash bags not intended for the office itself, any bag, insured article, or other Accountable Mail Item showing signs of damage or tampering shall be scrutinized by the Postmaster or Head Sorting Assistant and opened by him after observing the following precautions: -
 - (a). In the case of B.O. bags, insured articles and cash bags intended for the office itself, the opening shall be carried out in the presence of witnesses.
 - (b). In all cases referred to in clause (a), except B.O. bags and also in the case of all Accountable Mail Items, the damaged articles shall be personally weighed and the ascertained weight, in grams, shall be recorded.
 - (c). In the case of bags opened, the labels, without detaching the cord and seal, along with the bags and in the case of insured articles or other Accountable Mail Items, the covers or receptacles, shall be clearly marked with initials and date stamp for future reference. These shall be preserved in the event of any damage to their contents. The labels, without detaching the cord and seal and the bags or receptacles in which the damaged article or bag was received, shall likewise be marked and preserved in the event of any loss.
 - (d). The contents shall be carefully verified with the particulars entered in the Mail List, Accountable Article List, S.O./B.O. Daily Account, S.O./B.O. Slip, or any other prescribed record, as the case may be.

10.4.4 Procedure to be adopted if no suspicion arises on opening, checking and examination of contents –

If, upon verification of the contents with the Mail List, Accountable Mail Items List, S.O./B.O. Daily Account, or S.O./B.O. Slip, as the case may be and upon examination of the contents, no damage, tampering, or other suspicious circumstance is noticed, the contents intended for onward transmission shall be reclosed and sealed.

Resealing shall be done with the Insured Seal or, where such seal is not supplied, with the Date Seal in respect of B.O. Bags, Accountable Mail Items Bags and Account Bags.

If the contents are intended for the office itself, they shall be disposed of in the usual manner. In every such case, a note shall be made: -

- (a). in the Error Book or Daily Report;
- (b). on the Mail List, Accountable Mail Items List, S.O./B.O. Daily Account, or S.O./B.O. Slip, as the case may be; and
- (c). on the label of the bag or on the cover of the receptacle used for reclosing.

The name of the office of issue, together with the number and date, shall be noted on the cover or receptacle used for reclosing.

The bags, seals, cords, labels and covers found damaged need not be preserved in such cases.

NOTE- *In all cases where a bag meant for onward transmission is found torn, a fresh bag shall be used for forwarding the contents to destination and a remark explaining the substitution shall be recorded on the label and Mail List, if any. This instruction shall apply to all kinds of bags.*

10.4.5 Procedure to be adopted in the event of discrepancies –

If any discrepancy is noticed while checking the contents, the seals, cords, labels, bags, or covers shall be kept in the safe custody of the Postmaster.

NOTE- *Non-receipt of any due document, or receipt of an incorrect or incomplete document, shall be treated as a discrepancy.*

A detailed report shall immediately be sent to the Divisional Head through the quickest possible means, wherever necessary. Cash bags in transit and damaged articles shall be enclosed in protecting covers or bags after recording their weight, in grams, together with the extent of damage. The weight of the protecting cover or bag shall also be noted on the labels or covers. Both these weights shall be recorded in the Error Book or Daily Report and on the List, Daily Account, or Slip in which the article or bag was invoiced, as well as in the report submitted to the Superintendent.

Fresh bags or protecting covers, as the case may be, shall be used for closing the contents wherever any discrepancy is noticed. The seals, cords, labels, or covers shall be preserved in personal custody and produced before the investigating officer.

Sealing shall be done with the Insured Seal or, where such seal is not available, with the Date Seal in respect of B.O. Bags, Prescribed Accountable Mail Items' Bags, protecting covers, Speed Post Articles, Insured Articles and other Accountable Mail Items.

All damaged Accountable Mail Items shall be enclosed in protecting covers or bags and the weight in grams shall be noted on the article as well as on the protecting cover or bag.

NOTE- *In the case of a Presidency Post Office or a First-Class Head Office, the Postmaster of the office itself shall be regarded as the immediate superior for the purpose of preliminary investigation and shall take the same action on reports received from the concerned departments of his office as a Divisional Head is required to take in respect of offices under him. No report to the Regional/Circle Office need be sent by a Presidency or First-Class Post Office unless the enquiry reveals, or it is alleged, that the contents of the article have been damaged or tampered with.*

10.4.6 Delivery of damaged articles –

When an article bearing signs of damage or tampering is received in a Post Office for delivery, whether enclosed in a protecting bag or cover or otherwise, the Postmaster shall carefully scrutinize and weigh the article and preserve it in his personal custody. An intimation regarding the damage shall be served upon the addressee.

The article shall be opened only after the addressee has signed the receipt. The Postmaster may open it, if so desired by the addressee, in his presence. If the addressee finds the contents correct, the acknowledgement, if any, shall be obtained from him.

If the addressee alleges any shortage or damage to the contents, a detailed inventory of the contents shall be prepared in duplicate and signed both by the addressee and

the Postmaster. In cases where abstraction is alleged, the weight of each item of the contents shall also be ascertained and noted in the inventory. One copy of the inventory shall be attached to the unsigned acknowledgement, if any and forwarded to the Postmaster of the office of posting with full particulars of the occurrence for communication to the sender. The other copy of the inventory shall be sent by first mail, along with a full report, by the Postmaster to his immediate superior.

The cover and packing material shall be obtained from the addressee, preserved in personal custody and handed over to the investigating officer. The addressee shall also be requested to preserve the contents, as far as possible without further damage, for production before the investigating officer.

NOTE 1 - *The attendance of the addressee at the Post Office for opening a suspicious article in his presence cannot be compelled. If the attendance of the addressee cannot be secured within seven days from the date of issue of notice, the article shall be treated as unclaimed and returned to the sender after due protection.*

NOTE 2- *In cases involving missing contents, the procedure laid down in Sub Rules 8 and 9 below shall be followed.*

10.4.7 Enquiries to be made by Divisional Head in cases of abstraction of contents of articles –

If an article which has been tampered with is, upon delivery, found to have suffered abstraction of any portion of its contents, the Divisional Head shall, immediately upon receipt of intimation, obtain from the addressee and sender, directly or through the concerned postal officer where necessary, full particulars regarding the contents and value of the article.

A careful examination shall be made of the article, as well as of the bags in which it was received, including their cords and seals. Strict enquiries shall be instituted in the offices and sections through which the article passed. It shall also be verified whether the preserved bags are the correct ones by comparing the length of the string below the seal and label with the girth of the neck of the bag.

The assistance of the Magistrate and Police shall be obtained wherever required. If it is considered necessary to search the residence of a suspected official, strict compliance with the procedure prescribed by law shall be ensured.

10.4.8 Steps to be taken if any contents of a transit mail bag are found missing

- (1) If, upon opening a transit, parcel, or mail bag received, whether addressed to the office or section or otherwise, any bag or document contained therein, or within any bag enclosed inside, is found missing, damaged, or incomplete, an immediate report shall be made through the quickest possible means. Non-receipt of any due document, or receipt of an incomplete document, shall be viewed with suspicion and treated as a case of tampering or damage. If any Accountable Mail Item, including an insured Speed Post article or parcel, is found short in the mail bag, the procedure laid down in the next rule shall be followed.
- (2) The bag, together with its cord, label and seal, shall be preserved in the custody of the Postmaster or Head Sorting Assistant. If the bag is not addressed to the office concerned, another bag shall be used for forwarding the contents to destination and a remark explaining the substitution shall be recorded on the label and Mail List, if any.

NOTE- Contents of bags addressed to Army Post Offices, such as “APO Mumbai” or “APO Mumbai (SDS)”, if inadvertently opened by Civil Post Offices or RMS Sections, shall be enclosed in a bag and forwarded to the nearest Army Post Office for further disposal. In case of doubt, the bag shall be addressed to 56 APO or 99 APO. Under no circumstances shall the contents of such bags be disposed of locally.

- (3) A note regarding the occurrence shall be made in the Error Book or Daily Report.

10.4.9 Short receipt of Accountable Mail Items of all kinds -

- (1) If any Accountable Mail Item invoiced in a Accountable Mail Item List and is not received, the Postmaster or Head Sorting Assistant shall immediately take possession of the bag or cover in which the article was enclosed, together with its label, seal or seals and cord, as well as the list and other articles, if any, entered therein. All these shall be carefully examined, discrepancies noted and necessary remarks recorded on the list.

If the missing article is an insured parcel, the Postmaster or Head Sorting Assistant shall compare the aggregate weight of the insured parcels actually received, along with the weight of the insured bag, seals, cord and label, with the weight noted on the label. If the weight agrees, it may indicate that the insured parcel alleged to be missing was either omitted from the bag and entered due to clerical error in the list, mis-sent to another office, or inadvertently left behind in the office which closed the bag.

If an Accountable Mail Item received within a prescribed Bag is found missing, the matter shall immediately be reported to the Postmaster, who shall take possession of the concerned bag along with its labels, seals and cord and carefully examine its condition to determine whether there is any reason to suspect tampering.

NOTE- The instructions regarding weighing of parcels shall also apply to Mail Offices.

- (2) The bag in which the missing article was received, together with its label, cord and seal or seals and all other bags, if any, in which that bag was enclosed, along with their cords, labels and seals, shall be preserved. If any such preserved bag is not addressed to the office concerned, its contents shall be forwarded to destination in another bag, which shall be sealed with the Insured Seal or, where such seal is not available, with the Date Seal. A remark explaining the substitution shall be recorded on the label and Mail List, if any.
- (3) The Postmaster or Head Sorting Assistant shall immediately report the loss through the quickest possible means. He shall conduct a thorough search for the missing article in the office or mail van. If the article is not found, he shall record the names of all persons present, including postmen, packers, peons, porters, etc., specifying the role played by each in receiving, opening and handling the mail from which the article is missing.

If necessary, no person shall be permitted to leave the office or platform at the terminal station pending the arrival of the Police, who shall invariably be called in all cases where an insured article is found short. In other cases, the Police may be called if considered necessary. Statements of all officials present shall

be recorded in writing and signed by them, the signatures being attested by the Postmaster or Head Sorting Assistant. If any person objects to being searched, the arrival of the Police shall be awaited.

After the arrival of the Police, no member of the office establishment or set shall be permitted to leave until such preliminary investigation as considered necessary has been completed. Thereafter, a full report of all the circumstances shall be submitted by the Postmaster to his immediate superior or by the Head Sorting Assistant to the Divisional Head.

NOTE - *In cases involving short receipt of an insured article, the officer concerned shall, before calling the Police, satisfy himself through email enquiries with the dispatching office that a prima facie case of loss has been established.*

10.4.10 Enquiries to be made by Divisional Head in cases of loss-

- (1) The Divisional shall lose no time in enquiring into the alleged loss. He shall carefully examine the bags, cords and seals preserved and, if necessary, request other Superintendents and officials to assist by conducting enquiries within their respective jurisdictions.

He shall, as early as possible, obtain from the addressee and sender of the lost Mail article, either directly or through the concerned Divisional Head of Post Offices, full particulars regarding the contents and value of the article, the circumstances under which it was posted and any other relevant information. Such information shall, where the investigation has been entrusted to the Police, be furnished to them along with any additional evidence that may subsequently come to notice in order to facilitate the investigation.

- (2) In important or difficult cases and in all cases involving loss of ₹10,000 or more, the Divisional Head shall personally proceed to the office or headquarters of the set to which suspicion of theft or loss attaches and, if necessary, visit the offices or transit sections through which the article passed, so as to pursue the enquiry from office to office and section to section.

In other cases, where the Divisional Head is unable to be present personally, an Inspector may be deputed to conduct the enquiry and he shall keep the Divisional Head informed regarding its progress.

10.4.11 Complaints by addressees

- (1) If the addressee of an Accountable Mail Item, which he knows or has reason to believe was posted, complains of non-receipt, he shall be required to furnish the sender's name and address and the probable date of posting. The complaint, along with all relevant particulars, shall be forwarded to the Superintendent for necessary action, unless the article was posted in the same office and that office has been authorized to deal directly with such complaints. In such cases, immediate enquiries shall be made to trace the missing article.
- (2) Necessary entries shall be made in the Error Book or Register of Complaints, as the case may be.

10.4.12 Search Bills

- (1) The object of a Search Bill is to trace a bag or an Accountable Mail Item during its transmission from the office of dispatch to the office of final destination. It

may be issued by the Postmaster of the office of posting or delivery, by an intermediate Post Office or Record Office, or by a supervising officer. It may proceed either forward to the office of delivery or backward to the office of posting.

The timely issue of a Search Bill will, in most cases, prevent delay and reduce correspondence by tracing an article through several offices more expeditiously than direct enquiries addressed separately to each office. It is, therefore, of utmost importance that the issue or disposal of a Search Bill at any stage shall not be delayed.

The Search Bill shall be forwarded by first mail to the Post Office or Record Office in advance and the last office dealing with it shall return it, duly completed, to the officer who issued it. Search Bills shall ordinarily be forwarded by Accountable Service Post. Search Bills exchanged between a Head Office and its Sub Offices or Branch Offices in direct account with it shall, however, be entered in the Sub Office Slip, Sub Office Daily Account, Branch Office Slip, or Branch Office Daily Account, as the case may be.

Detention, loss, or suppression of a Search Bill shall be treated as a grave offence.

- (2) The officer issuing the Search Bill shall invariably indicate in its last column the specific points on which information is required. Such information shall, as far as possible, be furnished promptly by the officers through whose hands the Search Bill passes, without inclusion of irrelevant details. Each office shall record the date of dispatch of the article and the serial number at which it was invoiced in the list, so as to facilitate tracing in the next office.

A copy of the remarks recorded on the Search Bill shall be prepared in duplicate and one copy shall be sent to the issuing officer, except by the office of final destination. The issuing officer shall watch the receipt of replies and bring any undue delay on the part of an office to the notice of the competent authority.

- (3) On return of the completed Search Bill to the issuing officer, it shall be filed together with the copies of remarks furnished by the various offices through which it passed.

10.4.13 Loss of Government Promissory Notes

In the event of loss of Government Promissory Notes or any other form of Government Security while in course of transmission through the post, the case shall be investigated. If the loss is established, the Reserve Bank of India Public Debt Office, Mumbai/Kolkata/Delhi/Chennai, as the case may be, shall be addressed to ascertain whether the complainant is entitled to the note.

Upon establishment of the claim, the holder shall assign his right, title and interest in the script to: -

- the President of India, in the case of Central Government Securities; or
- the Government concerned, in the case of State Government Securities.

Thereafter, the loss shall be advertised in three successive issues of the Gazette of India or the concerned State Government Gazette, as applicable and also in the Local Official Gazette, if any, of the place where the loss occurred. After completion of these formalities, the Public Debt Office

concerned shall be requested to issue a duplicate security, which shall be endorsed in favour of the holder.

As the matter involves financial risk to the Department, the following procedure shall be followed: -

- (1) Where a Government Promissory Note insured for its full market value is lost in transmission through the post, necessary action shall be taken to obtain issue of a duplicate note.
- (2) Where a Government Promissory Note of high value but insured for only a nominal amount is lost in transmission, compensation for the insured article shall ordinarily be paid as prescribed in the rules and no action need ordinarily be taken for issue of a duplicate note.
- (3) Where a Government Promissory Note insured for less than its market value is lost and the Head of the Circle considers it advisable to obtain issue of a duplicate note instead of payment of compensation under clause (2), a Bond of Indemnity for an amount equal to the market value of the lost note, less the amount for which it was insured, shall be obtained from the holder. In such cases, the holder shall first be asked whether he is willing to execute the Bond before further action is initiated for issue of a duplicate note.

10.4.14 Loss/Theft/Robbery of Cash and Postage Stamps from Post Offices

Cases involving theft, loss, or robbery of cash and postage stamps shall be reported immediately to the concerned Divisional Head. An FIR shall also be lodged with the Police without delay.

The Inspector/Assistant Superintendent concerned and the Divisional Head shall verify the cash and stamp balances. A report from the Police shall also be obtained in the matter. Details of lost stamps, seals, Savings Certificates and Indian Postal Orders shall be circulated to all Circles by the Circle Heads.

10.4.15 Loss/Theft of Savings Certificates-

Cases involving loss or theft of Savings (Certificates while in transit between two Post Offices, or from a Post Office, shall be reported to the Divisional Head. An inventory of the loss shall be prepared by conducting an enquiry at the Post Office where the theft or loss occurred.

In cases involving losses in transit from ISP Nashik to Circle Stamp Depots, confirmation regarding the consignment transported and the total number of certificates lost shall be obtained from ISP Nashik by the Circle Heads. Confirmed losses shall thereafter be circulated across all Circles by the Circle Heads. FIRs shall also be lodged with the Police in such cases of fraud or theft.

Chapter :36 Right to Information Act, 2005

36.1 Introduction:

The constitution of India has established democratic Republic. The democracy requires an informed citizenry a transparency of information which is vital to its functioning and also to contain corruption and to hold Governments and their instrumentalities accountable to the governed. The revelation of information in actual practice is likely to conflict with other public interest including efficient operation of the Government, optimum use of limited fiscal resources and the preservation of confidentiality of sensitive information. It is necessary to harmonize these conflicting interests while preserving the paramount of the democratic deal. It is expedient to provide for furnishing certain information to citizens who desire to have it. Therefore "The Right to Information Act, 2005" (RTI) has come into force w.e.f 12.10 2005.

This Act provides for setting out the practical regime of right to information for citizens to secure access to information under the control of public authorities, in order to promote transparency and accountability in the working of every public authority, the constitution of a Central Information Commission and State Information Commissions and for matter connected there with or incidental thereto.

Scope: Whole of India.

To whom applicable: Any public authority which is established, constituted, owned, controlled or substantially financed by funds provided directly or indirectly by the Central Government.

Information: Any material in any form, including records, documents, memos, e-mails, opinions, advices, press releases, circulars, orders, logbooks, contracts, reports, papers, samples, models, data materials held in electronic form and information relating to any private body which can be accessed by a public authority under any other law for the time being in force.

Record: Any document, manuscript and file. Any material produced by a computer.

Right to information:

- To inspect work, documents, records;
- To take notes, extracts, certified copies of documents or records;
- To take certified samples of material;
- To obtain information in the form of diskettes, floppies, tapes;
- All citizens have the right to information
- Any information as back as 20 years can be requested.

Third party information;

The authority intends to disclose any information or record on a request made under this Act, which relates to a third party, shall within 5 days from the receipt of the request, give a written notice to such third party of the request and of the fact that its intention to disclose the information and invite the third party to make submission in writing or orally, regarding disclosure. The third party is to be given 10 days' time for its submission. The authority shall give information if public interest outweighs in importance. The third party can also go on appeal.

Exceptions from disclosure of information

Extract of Section 8 of the ACT;

- (1). Notwithstanding anything contained in this Act, there shall be no obligation to give any citizen-
 - (a) information, disclosure of which would prejudicially affect the sovereignty and integrity of India, the security, strategic, scientific or economic interest of the State, relation with foreign State or lead to incitement of an offence;
 - (b) information which has been expressly forbidden to be published by any court of law or tribunal or the disclosure of which may constitute contempt of court;
 - (c) information, the disclosure of which would cause a breach privilege of Parliament or the State Legislature;
 - (d) information including commercial confidence, trade secrets or intellectual property, the disclosure of which would harm the competitive position of a third party, unless the competent authority is satisfied that larger public interest warrants the disclosure of such information;
 - (e) information available to a person in his fiduciary relationship, unless the competent authority is satisfied that the larger public interest warrants the disclosure of such information;
 - (f) information received in confidence from foreign Government;
 - (g) information, the disclosure of which would endanger the life or physical safety of any person or identify the source of information or assistance given in confidence for law enforcement or security purposes;
 - (h) information which would impede the process of investigation or apprehension or prosecution of offenders;
 - (i) cabinet papers including records of deliberations of the Council of Ministers, Secretaries and other officers:
 - Provided that the decision of Council of Ministers, the reasons thereof and the material on the basis of which the decisions were taken shall be made public after the decision has been taken and the matter is complete or over:
 - Provided further that those matters, which come under the exceptions specified in this section, shall not be disclosed;
 - (j) information which relates to personal information the disclosure of which has no relationship to any public activity or interest, or which would cause unwarranted invasion of the privacy of the individual unless the Central Public Information Officer or the State Public Information Officer or the appellate authority as the case may be, is satisfied that the larger public interest justifies the disclosure of such information;
 - Provided that the information, which cannot be denied to the Parliament or a State Legislature, shall not be denied to any person.
- (2). Notwithstanding anything in the Official Secrets Act, 1923 nor any of the exemptions permissible in accordance with sub-section (1), a public authority may allow access to information, if public interest in disclosure outweighs the harm to the protected interest.

- (3). Subject to the provisions of clauses (a), (c) and (i) of sub-section (1), any information relating to any occurrence, event or matter which has taken place, occurred or happened twenty years before the date on which any request is made under section 6 shall be provided to any person making request under that section;

Provided that where any question arises as to the date from which the said period of twenty years has to be computed, the decision of the Central Government shall be final, subject to the usual appeal provided for in this Act.

Obligations of Public Authorities:

1. To maintain all its records catalogued and indexed.
2. To publish:
 - Particulars of its organization, functions, duties
 - Powers and duties of its officers and employees
 - Norms set by it for the discharge of its functions
 - The rules, regulations, instructions, manuals and records, held by it or under its control or used by its employees for discharging its functions
 - Monthly remuneration received by each of its officers and employees including the system of compensation as provided in its regulations

Levels of Regimes for accessing information:

- **Level I-** Receiving application and providing information.
 - Central Assistant Public Information Officer (CAPIO) and Central Public Information Officer (CPIO)
- **Level II-** Appeal
 - Departmental Appellate Authority (DAA)
- **Level III-** Appeal
 - Central Information Commission (CIC)

36.2 IMPLEMENTATION OF THE RIGHT TO INFORMATION ACT 2005

- (1). **Role of the DoP:** With the coming into force in toto of the Right to Information Act, 2005 the Department of Posts has the responsibility to implement the Act in its own domain and also to assist other public authorities under the Central Government including Ministries, Departments, PSUs autonomous Bodies etc. in its implementation by acting as CAPIOs on their behalf. While its role in its implementation in the Department stems directly from the provisions of the Act, the latter role and perhaps the more demanding one, arises out of a decision taken by the Prime Minister of India that the Department of Posts should provide its services to the whole of Central Government as collection point for request for information under Act by designating its CAPIOs as CAPIOs for the entire Central Government. Currently, 1153* Public Authorities of Central Government who have designated their own CPIOs are availing this service. (*As on 30.06.2011). (Source: - <https://www.indiapost.gov.in/rti/rti-information/rticontents>)

- (2). The Department has already designated CAPIOs at each of the districts across the country. The officers in charge of the computerized Customer care Centers set up during the Ninth and Tenth Five-Year Plans have been identified to act as CAPIOs for the Department and to forward the requests for information pertaining to the Department to the Central Public Information Officer concerned. The CAPIOs of the Department are also to act as such on behalf of other Public Authorities under the Central Government and will be required to forward the requests pertaining to these other public authorities to a central address in each of them which would be notified as the list of these addresses is finalized.
- (3). **Additional to the list of CAPIOs:** Certain additions to the list of CAPIOs might be considered necessary by the heads of circles to make the collection points easily accessible to the public. The Chief Postmaster General of the circle may add any such CAPIOs to the list notified by issuing a notification from the circle level with copies endorsed to the Directorate and PTC, Mysore for necessary updation of the relevant records.
- (4). **CPIOs:** The Department has also designated CPIOs at different levels. A notification to this effect has been issued. The Chief Postmaster General may add more CPIOs to the list as felt administratively necessary by issue of appropriate notification under intimation to the Directorate and CEPT, Mysore. The role of the CPIOs as enumerated in the Act should be clearly understood by each of the CPIOs designated as such. Necessary training for the same should be conducted by the PTCs. Workshop for senior officers should also be conducted by the RAKNPA, Ghaziabad. Training should also be organized for CAPIOs by the PTCs.
- (5). **Identification of a request under RTI stamping etc.:** Appropriate arrangement should be made to ensure that a matter under the RTI Act, 05 is distinctly recognized as such. Records etc. Related to the RTI Act should also be separately maintained to facilitate submission of periodic reports as required under the Act. A clear stamp **“Right to Information- priority”** should be impressed on each request received, each envelope in which these requests are forwarded and also on the receipts issued in acknowledgement of receipt of these requests.
- (6). **Checks to be performed by CAPIO while receiving a request:**
At the time of receiving a request, the CAPIO should ensure the following; -
- (a). Receive the request, personally, so far as possible.
 - (b). Check whether the application has the following details: -
 - Name of the applicant
 - Contact details of the applicant including complete postal address, telephone numbers and email address (if any)
 - Name of the public authority from whom the information is being requested
 - Nature and details of the information requested
 - Whether proof of payment of application fee is attached or not
 - If the applicant claims fee waiver whether proof of BPL status is attached or not
 - Whether the applicant wishes to receive the information by post?
 - Date on which application is being submitted.

In view of the above points CAPIOs can follow these guidelines:

- If the application is not legible assist the applicant to write it clearly.
 - If the applicant has not filled in one or more of the above details bring the same to his/her notice and request him/her to fill in the details.
 - Make sure that the date mentioned on the application matches with the date on which the CAPIO is actually receiving the application. This is very important for calculating the deadline while forwarding the application to the CPIO.
 - The applicant may have attached a bank draft or proof of payment of application fee by any other mode prescribed by the Government. All such payments are valid. The CAPIO may not insist on a particular mode of payment.
 - The applicant may not always know the exact name and complete postal address of the public authority who has the information he/she wants. So please do not insist upon the applicant to furnish these details. ***It is the duty of the CAPIO to send the application to the concerned CPIO.*** (The CPIO directory published may be consulted for this purpose available at https://rtionline.gov.in/request/cpioDetails_rticorner.php for Central Government Ministry/Department including Department of Posts and <https://www.indiapost.gov.in/rTI/rTI-information/listcpio> in respect of Department of Posts)
 - If claiming fee waiver, the BPL applicant must attach a photocopy of a BPL/Antyodaya ration card or any other valid proof of BPL identity that may be prescribed by the Government.
- (c). To collect the fee in cash if the applicant has not already attached proof of payment of application fees or if the applicant has not attached proof of BPL identity in support of his/her claim for fee waiver please request the applicant to furnish the same.
- (d). To issue receipt for receiving complete request along with fees/exemption therefrom in the prescribed format with due authentication (signature, stamp and date of receipt). The receipt cum acknowledgement may be issued to the requestor. The cash collected for the entire day may be deposited in the Post office on the same day/next morning under clear records maintained separately for department of Posts and other public authorities.
- (e). Record the particulars of the request received including date of receipt, identification number, name of the applicant with contact details, subject matter of the request, name of Ministry/Department/public authority to whom it is related, name and address of the CPIO, date of forwarding the application to the CPIO, particulars of mode of dispatch like RL No. Date etc. The entries in the concerned register are to be made on the same day. Dispatch should be made at the first available opportunity thereafter. The particulars in respect of the request received for the Department of Posts may be entered separately. A format has already been prescribed and available at the end of this chapter.

If the application is not addressed to specific CPIO or a public authority the CAPIO may read through the nature of information being requested. This will help the CPIO to identify the public authority that is most likely to possess the information requested. The CAPIO may then dispatch the complete application to the concerned CPIO using the CPIO directory. The CPIO need not maintain a copy of the application for their records.

- (f). In certain cases, the application may be received by the CAPIO by post also. In such cases, the checks to be applied by the CAPIO would be the same as in cases where the application is received personally. If the request is complete in all respects and proof of payment of fees is also enclosed, the request should be entered in the registers in other cases and forwarded to the CPIO concerned.

If the applicant has not attached proof of payment of application fees and has also not claimed fee waiver- the CAPIO may send a communication by post to the sender requesting him to furnish proof of payment of the prescribed application fees or visit his office to pay the fees in cash. If the application contains a contact telephone number, he may call up the applicant advising him/her to pay the application fees. This action saves time and effort and prevents wastage of stationery.

Similarly, if the applicant has not attached proof of identity despite claiming fee waiver in the application- the CAPIO may send a communication by post to the sender requesting him/her to furnish proof of BPL identity. If the application contains a contact telephone number, he may call up the applicant advising him/her to furnish proof of BPL identity. This action saves time and effort and prevents wastage of stationery.

If any of the details are missing or illegible the CAPIO may return the application by post to the sender requesting him/her to fill in the missing or unclear details. If the application contains a contact telephone number, he may call up the applicant requesting him/her to visit your office to fill in the missing details.

- (7). **Receipt of appeals by the CAPIO:** The CAPIO may also be required to receive appeals made to various departmental appellate authorities or to the Central Information Commission in cases where the citizen is not satisfied with the response of the CPIO. No fee is applicable in appeal cases.

- (a). In such cases, subject to the checks mentioned above, the following particulars should be available in all appeal applications.
- Name of the appellant
 - Contact details of the appellant including complete postal address, telephone numbers and email address (if any)
 - Authority to which appeal is being sent (whether DAA or the CIC)
 - Details of the authority against whose decision the appeal is being made (whether CPIO or DAA)
 - Nature and details of the information requested originally
 - Copy of the information request submitted to the CPIO/appeal letter sent to the DAA (whichever is applicable)
 - Rejection letter issued by the CPIO against the appellant's information request (if any)
 - Copy of the order issued by the DAA (if any)
 - Date on which appeal is being submitted.
- (b). No receipt would be required in such cases but an acknowledgement for receiving the application along with date of application will be necessary.
- (c). The entries required in case of original applications to CPIOs will also be required to be made in case of appeals along with dispatch particulars of the appeals

received. A separate register for recording the details related to appeals should be maintained. A format has been prescribed in the regard.

- (8). **The duties of the CPIO:** The Central Public Information Officer to whom a request is addressed has the duty to respond with the information required. Citizens can submit applications personally or by post/courier or through electronic means (such as email etc.) in English, or Hindi or the official language of the area; Citizens are not required to give reasons for requesting information. The CPIO shall not demand an explanation from the requestor as to why he/she needs that information. Refusal to accept an application from the citizen without reasonable cause is an offence under the law. The Central Information Commission may impose a fine of Rs.250/ per day till the application is received up to maximum of Rs.25,000/ and also recommend disciplinary action for delay, providing wrong information and refusal.
- (9). As a CPIO there are certain obligations that are to be carried out carefully. If the CPIO receives a request for information that is not available with his office but is likely to be available with another office or public authority, it is his duty to transfer that request to the concerned public authority. If the CPIO addresses the requestor to approach the concerned public authority he/she may treat this as his refusal to accept the application and send a complaint to the DAA or the CIC. This could lead to litigation, which can be avoided by transferring the application to the relevant CPIO. The CPIO should transfer the application to the CPIO concerned as soon as possible and in no case later than five days. The CPIO should inform the applicant about the transfer of the application in writing immediately. There is no grace period stipulated in the law for communicating this transfer to the requestor.
- (10). In cases where the CPIO is giving a response the following has to be kept in mind.
- If the information requested is not covered by any of the exemptions the CPIO should ordinarily provide it within thirty days. Do not let applications pile up on you desk. This will only increase your workload in future. Please dispatch all complete applications immediately.
 - If the requested information relates to the life and liberty of a person (Art 21 of the Constitution) then you have a duty to provide such information within 48 hours.
 - Ordinarily, if the requested information is given by a third party which treats it as confidential then ten extra days are allowed to seek its submission on whether such information may be disclosed (see below). This does not apply to cases involving the life and liberty of a person. Such information must be given within 48 hours because of the sense of urgency involved.

In cases of rejection of requests;

- The CPIO is required to communicate to the applicant in writing-
- The reasons/s for rejecting the request;
- The period within which the applicant may appeal against the rejection;
- The particulars of the appellate authority.
- The law specifies 11 categories of information that may not be disclosed to the requestor. Sec.8 applies to categories of information and not categories of records. (Sec.9 applies to cases where release of information may infringe upon the copyright of any person other than the State) A record may contain both exempt and non-exempt information. Non-exempt information contained in such records may be disclosed upon request.

- No other exception contained in any other law including the Official Secrets Act and the Indian Evidence Act, or rules, orders or procedures prescribed by any public authority will take precedence over the operation of the RTI Act.
- Furthermore, if the public interest in disclosing exempt information weighs more than the harm to the protected interests then such information may be released.
- If the requestor appeals against the rejection order he/she is not required to justify why such information is being requested. Under the law the burden of proving why such information cannot be given is placed on the CPIO. The CPIO will have to prove before the appellate authority that the rejection order was based on reasons valid under this law. If the Information Commission finds the justification unreasonable the CPIO is liable to fine and also disciplinary action. The CPIO has to be very cautious while rejecting an information request.

(11). In case cases where the CPIO decides to provide information he should ensure the following.

- If he decides to provide the requested information he should immediately inform the applicant in writing about the additional fees he/she is required to pay as cost of providing the information. This additional fee must be calculated at the rate prescribed by the Government as per the Government of India, Ministry of Personnel, Public Grievances and Pension Notification No. 34012/8(s)/2005-Estt. (B) dated 16.9.2005 available at link <https://www.niti.gov.in/sites/default/files/2024-04/FeeCostRTI.pdf> the CPIO will be required to inform the applicant about additional fee in writing. The time taken between dispatch of this intimation and the actual payment of fees will not be included while calculating the period of thirty days;
- BPL applicants are excepted from paying additional fees for securing the required information;
- If for some reason the requested information is not provided within the deadline the requestor has right to receive such information free of cost.
- The CPIO has duty to inform the applicant in writing the details of how the additional fee were calculated and how the amount was arrived at;
- The CPIO has a duty to inform the applicant in writing tha the/she has right to demand from the DAA and/or the CIC a review of the additional fees charge by the CPIO as cost of providing the requested information. The CPIO is required to inform the applicant in writing- the particulars of the appellate authority, the time limit and the process of appeal and any other forms that may be prescribed in this context.
- The applicant may requ3st information the might have to be extracted or compiled from one or more public records or documents. Furthermore the applicant may request that the information be provided in specific format. Ordinarily, in such cases the CPIO is required to provide information in the format sought by the applicant unless such extraction or compilation-
 - Will require spending disproportionately large amount of time, money or human power resources or
 - Will adversely affect the safety or preservation of the relevant record/s

(12). Appeals and the role of the Departmental Appellate Authority

Appeal may arise in the following cases;

- Where the CPIO fails to provide the requested information within thirty days in ordinary cases;
- Where the CPIO fails to provide the requested information within 48 hours where the requested information relates to the life and liberty of a person;
- Where the citizen believes that the additional fee charged by the CPIO for supplying the requested information is unreasonable (not to be confused with application fees);
- Where the citizen believes the rejection order issued by the CPIO granting partial access to records is unjustifiable;
- Where the citizen believes the decision of the CPIO has knowingly provided incorrect, incomplete or misleading information;

(13). Aggrieved citizens may file appeals directly by handing them over in person or send them by post. Additionally they may send the appeal letter to the CAPIO. The CAPIO is duty bound to forward such appeals to the concerned DAA.

- There are no fees for filing appeals. Appeals must be received, processed and disposed of without imposing any financial burden on the appellant.
- However forms for filing appeals may be prescribed [Sec. 7(3)(b) mentions forms for filing an appeal against the intimation order of PIO requiring payment of additional fee]
- Nevertheless keeping in mind the convenience of the common person living in remote areas who may not have easy access to such forms it is best to allow appeals made on plain paper as long as they contain the following details and enclosures:
 - Name of the appellant
 - Contact details of the appellant including complete postal address, telephone numbers and email address (if any)
 - Authority to which appeal is being sent (whether DAA or the CIC)
 - Details of the authority against whose decision the appeal is being made (whether CPIO or DAA)
 - Nature and details of the information requested originally
 - Copy of the information request submitted to the PIO/appeal letter sent to the DAA (whichever is applicable)
 - Rejection letter issued by the CPIO against the appellant's information request (if any) or
 - Copy of the order of the CPIO/information disclosed which is being contested including order of partial access (if any) or
 - Copy of the letter issued by the CPIO intimating additional fee to be paid towards cost of providing information which is being contested by the appellant (if any)
 - Copy of order issued by the DAA which is being contested (if any)
 - Date on which appeal is being submitted.
 - It is good practice to issue a receipt for every appeal received by the DAA and the same must be entered in a register in the format prescribed

(14). The RTI Act allows the following time limit for filing appeals-

- If the citizen does not receive any decision on his/her application from the CPIO- within thirty days of the expiry of the time period (usually thirty days or 40 days if a third party's submissions have been awaited).
- If the citizen is not satisfied with the information provided by the CPIO or is aggrieved by the decision of the CPIO where partial access has been provided- within thirty days from the receipt of such decision.
- (Please note- the time limit mentioned immediately above does not begin from the date of the issue of the CPIO's order. It starts with the date on which the applicant receives the order).
- If the DAA is satisfied that there was sufficient cause that prevented the appellant from filing the appeal within the time limit he/she may admit the appeal after the expiry of the deadline.
- If a third party is aggrieved by the order of the CPIO- within thirty days from the date of such order.

(15). Ordinarily the DAA is required to give its decision within 30 days of the receipt of the appeal. This time limit is extendable but in no case should it exceed 15 days. If additional time is taken over and above the thirty-day limit the DAA is required to record its reasons for the same in writing while issuing the order on the appeal. The appellant has the right to file a second appeal with the CIC within ninety days of the expiry of the time limit prescribed for the DAA whether or not a decision has been received.

The burden of proving that rejection of the application for information was justified lies on the CPIO concerned. It is not necessary to summon the appellant in every case. The DAA can and should apply its mind to the case to decide whether the decision of the CPIO was reasonable or not. The presence of the appellant is not always required for such an exercise. However, if the appellant's presence is required in order to seek some clarification in his/her information request in such cases the appellant may be summoned.

Similarly, even the CPIO need not be summoned in many cases. The DAA need only ascertain whether the denial of the request was in good faith and whether the requested information may be disclosed in the public interest. As the DAA does not have the power to penalize, the question of giving the CPIO an opportunity to defend his/her decision of rejection of request need not arise.

(16). It is worth mentioning here that a significant number of appeals will be filed by citizens against rejection orders of CPIOs where Sec.8 exceptions/s has been invoked. The DAA will be called upon to interpret these exceptions in light of the public interest that may be upheld in disclosing such information.

(17). **Collection of fees and accounting thereof:** The notification dated 16.9.2005 from ministry of Personnel, Public Grievances and Pensions about regulation of fee and cost pertaining to the Right to Information detailed as below. For each application received, a fee of Rs.10/ is to be collected [except for requests of Below Poverty Line (BPL) applicants]. An ACG-67 receipt should be issued for this amount. The receipt would bear the distinctive oblong stamp of the RTI Act. Proper record of each request is to be maintained and the request is to be forwarded to the Central Public Information Officer concerned by Registered Post on the same day with proper entry of dispatch particulars in the Register/Computer. The fee collected on behalf of the Department

of Posts shall be deposited in the Post office under the following Head of Account 1201-Postal Receipt, 200-Other services and services fee, 02(10)-fee/charges realized for requests under RTI Act, 2005 and in APT 2.0 account code number 9470000100-Receipt under RTI Act 2005 Receipt Side is specified.

The procedure in respect of the fee collected on behalf of the other Ministries shall be worked out in details and conveyed separately. Till the procedure of their accounting, remittance etc are worked out, the fee collected in cash should be deposited in the Post office every day and proper record of the amount thus collected and deposited on behalf of each public authority may be kept. The amount collected will be adjusted in accordance with the procedure that is finalized by the Central Government in this regard.

Regulation of Fees

1. A request for obtaining information under sub-section 6 shall be accompanied by an application fee of Rs.10/ by way of cash against proper receipt or by demand draft or bankers cheque payable to the Account Officer of the public authority.
2. For providing the information under sub-section (1) of Section 7, the fee shall be charged by way of cash against proper receipt or by demand draft or bankers cheque payable to the Accounts Officer of the public authority or by electronic means to the Accounts Officer of the public authority, if facility for receiving fees through electronic means is available with the public authority at the following rates;
 - a. Rupees two for each page (in A-4 or A-3 size paper) created or copies
 - b. Actual charge or cost price of a copy in larger size paper;
 - c. Actual cost or price for samples or models; and
 - d. rupees fifty per diskette or floppy;
 - e. price fixed for a publication or rupees two per page of photocopy for extracts from the publication;
 - f. For inspection of records, no fee for the first hour; and a fee of rupees five for each subsequent hour (or fraction thereof) thereafter
 - g. so much of postal charge involved in supply of information that exceeds fifty rupees. (Source Rule No 4 of Right to Information Rules, 2012.)

To facilitate payment of RTI fee online by Indian citizens abroad, electronic Indian Postal Order or eIPO has been introduced through ePost Office Portal. All the requirements for filing an RTI application as well as other provisions regarding eligibility, time limit, exemptions etc as provided in the RTI Act, 2005 will apply here also. The applicant will have to get himself registered at ePost office portal to avail this facility to Pay RTI fee. Valid Indian Passport number, address, date of birth, gender and mobile number will be captured at the time of registration. The code for verification will be sent by the system or email id provided while registering. The applicant has to select the Ministry/Department from whom he desires to seek the information under the RTI Act is sought and the eIPO so generated can be used to seek information from that Ministry/Department only. Payment of RTI fee can be made using Debit card or Credit card of any bank powered by Visa/ Master. The eIPO will be available at the web address www.epostoffice.gov.in. A unique number for each transaction will be generated by the system which is to be used as eIPO number. A printout of the eIPO is required to be attached with the RTI application. Further

(18). **Online RTI Portal:** This is a portal to file RTI applications/first appeals online along with payment gateway and its URL is <https://rtionline.gov.in> . Payment can be made through internet banking, debit/credit cards of Master/Visa, RuPay cards and UPI. Through this portal, RTI applications/first appeals can be filed by Indian Citizens for all Ministries/Departments and other Public Authorities of Central Government. RTI applications/first appeals should not be filed for other Public authorities under State Govt. through this portal.

(19). **Some important points about interpretation of RTI Act.**

a). The **Central Vigilance Commission**, through its **Circular No. 03/03/2017 dated 10 March 2017**, circulated the decision of the Hon'ble **Central Information Commission (CIC)** in the case of **Mr. Ramesh Chand Jain vs Delhi Transport Corporation** (Decision No. CIC/AD/A/2013/001326-SA dated 25 June 2014). The Commission observed that several applicants repeatedly file similar or overlapping RTI queries, often seeking the same information from different wings or public authorities, thereby creating unnecessary administrative burden and harassment.

The CIC clarified that under the **Right to Information Act, 2005**, there is **no scope for repeating queries**. A citizen **has no right to repeat** RTI applications once the information has already been provided. Such **repetitions constitute valid grounds for refusal** and any **appeals arising from repeated RTIs may be rejected**.

For **Inspectors handling RTI matters**, it is essential to identify and manage repetitive applications in line with this CVC circular and CIC ruling. Doing so ensures efficiency, prevents misuse of the Act and maintains a balance between transparency and responsible use of public resources.

b). The Institute of Secretariat Training and Management (ISTM) has compiled a comprehensive collection of judgments by the Supreme Court, High Courts and the Central Information Commission (CIC) concerning the Right to Information (RTI) Act, 2005. These judgments interpret various provisions of the RTI Act, offering valuable insights into its application and scope and available at this link https://www.istm.gov.in/rti_portal/cms/120 .

PROFORMA FOR PRELIMINARY RECEIPT CUM ACKNOWLEDGEMENT

Department of Posts

Customer Care Centre

RTI-1

Book No.

Receipt No:

Original/Duplicate

Preliminary Receipt cum acknowledgment

Received letter no dated from
along with Cash/DD/BPL (write Payment details) under RTI
Act 2005 for information sought from (write name of
public authority from whom information is sought)

Date;

RTI Oblong stamp.

Signature of CAPIO/CPIO

Name, Designation and full address

Format of letter for forwarding the application received to CPIO

Department of Posts
Customer Care Centre
(Full postal address with contact details)

Ref No.:

Date:

To:
(CPIO, appellate authority) with contact numbers.

Sub; Forwarding of application under RTI act 2005
Sir/Madam,

I am forwarding a letter no. date received
from for further necessary action. The payment of application fees has
been made in cash in the post office under receipt No. has been made
through DD/Cheque which is enclosed herewith.

Date
RTI Oblong stamp
Signature of CPIO

Copy to:

Applicants address. Information requested by you is likely to be available with the above
addressee (CPIO). You may contact the above addressee directly for any
information/clarification.

Format of letter for CPIO for asking the applicant to deposit additional fee

Department of Posts
Office of

No.

Date:

To;
(Applicant's Address)
Sir/Madam

Kindly refer to your letter dated requesting for information under the RTI, Act 2005. The information requested by you can be provided to you. However, additional expenditure is to be incurred for providing the information as per the calculations below (in accordance with MOP letter no.34012/8(S)/2005-Estt(B) dated 16.09.2005)

I would request you to deposit the amount of Rs. as per above calculations in this office or any nearby post office and forward the receipt to me. Information will be sent to you on receiving the proof of payment of the amount. In case you are not satisfied with the calculation of additional fees as above, you may appeal against this letter to the following authority.

.....
.....

Date:

Signature of CPIO with Seal

Format of letter for CPIO for rejection of request(s)

Department of Posts
Office of

Date:

To
(Applicant's Address)

Sir/Madam

Kindly refer to your letter dated requesting for information under RTI, Act, 2005. I am unable to provide the information requested by you as (reason) which is/are exempted under Section (/)/Section 9/Section 11 of the Act. The section reads as follows:

In case you are not satisfied with the response above, you may appeal against this rejection to the following Appellate authority within 30 days of receipt of this letter.

.....
.....
.....

Date:

Signature of CPIO with seal

Format of Registers to be maintained by CAPIO/CPIO/Appellate authority

Each CAPIO should maintain two separate registers for receiving the applications or appeals. One register for the Dept of Posts (Pages to be allotted separately for appeals). Second register can be used for all other departments. Separate pages to be allotted to each department for original applications and appeals.

Register heads for CAPIOs for forwarding application

[illegible]

Register heads for CPIO for disposal of application

[illegible]

Register heads for Appellate Authority for disposal of application

[illegible]

History sheet in file processed by CPIO

1. Date of Receipt
2. Date of Registration
3. Due date for reply
4. Name of applicant
5. Subject matter in brief
6. Whether third party is involved
7. Whether other public authority is involved
8. Whether information is available
- 8A. Whether the information is exempt under RTI Act. If yes, exact provision
9. Whether additional cost is to be incurred for information
10. If yes, the amount calculated and date of conveying the same to applicant
11. Date of receipt of response from applicant
12. Adjusted due date for response
13. Final outcome
14. Date of dispatch of response and mode of dispatch

Chapter :37 PROCESSING OF CAT/ CIVIL/ CRIMINAL/ CONSUMER FORUM CASES

The Department of Posts has issued a revised Standard Operating Procedure (SOP) for handling court cases at all administrative levels vide DO No. LC-11/1/2025-SR and Legal-DOP dated 23.07.2026. Officers should invariably refer to the latest SOP for detailed procedures, timelines and responsibilities. This chapter may be read in conjunction with the said SOP. The SOP is available at:

<https://drive.google.com/file/d/1LcD8fbgN3xG3O95hMrMu2pJk8bfMQ3Hz/view>

37.1 PROCESSING OF CAT CASES:

With the formation of Central Administrative Tribunals in the year 1985, all service matters are now under the jurisdiction of these Tribunals. After exhausting departmental channels, the employees of the Central Government can file application in the CAT to seek remedies for their grievances relating to service matters. A Sr. Superintendent or Superintendent of Post Offices very often has to defend cases filed in the CAT against the Department by the employees.

The applicant in person or through an authorised legal practitioner presents an application to the Tribunal (to the Registrar of the Tribunal). It is allotted to one of the benches of the CAT. Each bench has one judicial member and one administrative member. The application should be accompanied by the following:

- an attested true copy of the order against which the application is filed.
- copies of the documents relied upon by the applicant and referred to in the application (duly attested by a gazetted officer or the legal practitioner)
- an index of the documents
- a duly executed Vakalatnama, if the application is filed through a legal practitioner.

The CAT Bench may either straight way admits the case for consideration or give an opportunity to the respondents to state as to why the application should not be admitted for consideration. It may also pass some interim order (like order to maintain *status quo* till further orders or till the decision of the case) straightway if it considers fit.

Information that an employee has filed a case in the CAT is received by the respondent(s) through the notice(s) issued by the CAT to the respondents to submit their replies to the CAT on the issues raised by the applicant in his application. A copy of the original application (normally referred as the O.A.) along with annexures filed by the applicant is also attached to this notice.

Each respondent gets a copy of the notice along with a copy of original application and annexures filed by the applicant. In a case filed by an employee of a Postal Division the list of the respondents generally includes the following:

Employee (by name)

Applicant

Vs.

The Union of India

THROUGH:

The Secretary, Department of Posts	Respondent No. 1
The Postmaster General of the Region (or the DPS)	Respondent No. 2
The SSPOs/SPOs of the Division	Respondent No. 3
The ASPOs/SDI(P) of the Sub Division	Respondent No. 4

Such notices (relating to the affairs of the Division) received in the Directorate or the Circle / Regional Office are generally forwarded to the SSPOs/SPOs concerned for defending the case in the CAT through the Central Government Standing Counsel. The SSPOs/SPOs is also required by the R.O. to report action taken, further progress and the final outcome of the case.

CAT cases generally relate to:

- a) Appointment of the GDS
- b) Termination of services of the GDS working under ad-hoc arrangements
- c) Penalties imposed on Departmental /GDS employees as a result of disciplinary action
- d) Transfer and posting orders, Promotion, Recoveries etc.

On receipt of notice either direct or through Central Government Standing Counsel (CGSC) or through the CO/RO, the SSPOs/SPOs has to prepare/collect the following information:

- a) Brief history of the case
- b) Para-wise comments on the plaint (Original Applicant)
- c) Information / comments from the RO/CO on any item(s) relating to that office
- d) Extracts / copies of relevant rulings

After preparing / compiling /vetting (from RO/CO as the case may be) information as above the SSPOs/SPOs has to contact the CGSC to get the counter affidavit or the formal legal reply to the O.A. prepared and filed in the CAT. For this purpose, generally an ASP or IP is deputed to contact the CGSC along with the O.A., brief history, para-wise comments and relevant records of the case. In important cases the SSPOs/SPOs may have to contact the CGSC himself.

The CGSC prepares formal legal reply (the Counter Affidavit) which is in the form of a statement of a responsible officer well acquainted with the facts of the case (not below the rank of a gazetted officer). It starts with the name and address of the officer signing the C.A., covers facts in brief and replies on each para of the O.A. At the end there is verification by the signing officer that facts stated in the C.A. are true to the best of his knowledge and belief. Each page of the C.A. is to be signed and verification is also to be signed. Attested copies of the documents relied upon and rulings quoted and a list of the annexures are to be annexed with the C.A. Sufficient copies of C.A. are to be signed (3 or 4 are required for the CAT, one for the CGSC and at least one for office file).

A Vakalatnama in the prescribed language authorising the CGSC to defend the case on behalf of the Department is also submitted in the CAT.

Time is to be obtained from the CAT through the CGSC for filing of C.A., if the delay is likely to occur in filing the reply.

The formal legal reply (C.A.) in the CAT is submitted by the CGSC. He also appears in the CAT on behalf of the Department on each hearing to defend the case. Normally a responsible officer or official of the rank of ASP, IP or PRI (P) is instructed to attend the hearings to ensure that the CGSC takes proper interest. He keeps the SSPOs/SPOs informed

about the progress of the case in each hearing. At Circle level generally there is one ASP/ IP (Legal Cell) to keep liaison with the CGSC(s) of the CAT. Their services may also be utilized by the SSPOs/SPOs to monitor progress of the CAT cases.

Copy of C.A. filed in the CAT is sent to the PMG for information. Progress of the case and final decision in the case are also reported to the PMG.

Sometimes a rejoinder to the counter affidavit is also filed by the applicant or his counsel. A copy of the rejoinder is made available by the CAT to the respondents also through their counsel. If necessary (as advised by the counsel) reply to this rejoinder is also filed through CGSC.

Additional pleadings / documents may also be filed through the CGSC. Sometimes the CAT may also require submission / production of additional documents or witnesses.

Copies of interim order(s) and final order are made available by the CAT to the applicant and the respondent(s) direct or through their counsels.

If the CAT has passed on interim order for maintaining the *status quo* in a case and the SSPOs/SPOs feels that there is no justification for such order, he may request the CAT (through the CGSC) for vacation of the said interim order.

On receipt of the final order from the CAT the SSPOs/SPOs should read it (especially the operative portion) carefully. It discusses facts, issues and arguments of the parties and in the last paragraphs operative portion or the order is recorded. Order of the CAT, like any other court orders, are to be implemented within the time mentioned therein unless one decides to go for an appeal. If compliance requires, approval / order from any higher authority, it should be referred to him immediately. Delay may invite a contempt petition (against the officer by name) from the applicant and the courts and tribunals are taking serious view these days in such matters. However, CAT orders of following categories are to be brought to the notice of the PMG immediately and timely action is to be taken to file an appeal in the High Court after obtaining opinion of the CGSC.

- a) If the operative portion of the order is against the rules, procedures or the policy of the Department
- b) If while passing the order the CAT has relied largely on the pleadings of the opposite party and not taking into account the views of the Department.
- c) If the order is of such nature that, if implemented, it will invite a large number of similar cases and set a precedent for undue benefits / privilege to a section of the staff.

As regards the fees of the CGSC, rates are circulated and remain available in the Divisional Office and other administrative offices. Generally, the CGSCs ask for some advance payment. Final bill is given after the case is finally decided by the CAT. Proper account should be kept and the advance payments, if any, should be adjusted from the final bill.

37.2 PROCESSING OF CIVIL/CRIMINAL CASES

The Department has to represent in court of law for some Civil and Criminal cases either as applicant or respondent. The cases generally relate to:

1. Civil

- Building/site cases
- Dispute between two persons in r/o investments in Post offices
- Disputed claim cases

2. Criminal

- Thefts and Robberies
- Loss and Fraud cases

In case of thefts and robberies the Department itself is the applicant. As soon as the information of incident is received IP/ASP to visit the spot immediately and also contacting police authorities. In serious and important cases Divisional Superintendent himself should proceed. The concerned SPM has to lodge police complaint. The visiting officer should assess the actual loss to the Department and also assess the contributory negligence recording the statement of all concerned. Any repairs required to be got it done. FIR copy from Police is to be obtained and a detailed report sent to Divisional Supdt.

In case of loss and fraud, approval for waving of prosecution if needed should be obtained from Circle Office. All cases need not be given to police only selected cases, which have strong evidence (amount of loss involves above Rs.50000/-), may be given. The Department case and Police case are separate. All the documents required by the police may be handed over.

In case the Department is a respondent on receipt of notice from the court the SSPOs/SPOs has to prepare/collect the following information:

- a) Brief history of the case
- b) Para-wise comments on the plaint (Original Applicant)
- c) Information / comments from other offices if any
- d) Extracts / copies of relevant rulings

After preparing / compiling/ get vetting from RO/CO, information as above the SSPOs/SPOs has to contact the Govt. Pleader (GP)/ Public Prosecutor (PP) to get the counter affidavit or the formal legal reply to the O.A. prepared and filed in the court. For this purpose, generally an ASP or IP is deputed to contact the GP/PP along with the O.A., brief history, para-wise comments and relevant records of the case. In important cases the SSPOs/SPOs may have to contact the GP/PP himself.

The GP/PP prepares formal legal reply (the counter affidavit), which is in the form of a statement of a responsible officer well acquainted with the facts of the case (not below the rank of a gazetted officer). This will be prepared and signed as per the guidance of GP/PP.

A Vakalatnama in the prescribed language authorising the GP/PP to defend the case on behalf of the Department is also submitted in the Court.

The formal legal reply (C.A.) in the Court is submitted by the GP/PP. He also appears in the court on behalf of the Department on each hearing to defend the case. Normally a responsible officer or official of the rank of ASP, IP or PRI (P) is instructed to attend the hearings to ensure that the GP/PP takes proper interest. He keeps the SSPOs/SPOs informed about the progress of the case in each hearing. At Circle level generally there is one ASP/ IP (Legal Cell) to keep liaison with the GP/PP. Their services may also be utilized by the SSPOs/SPOs to monitor progress of the court cases.

Copy of C.A. filed in the court is sent to the PMG for information. Progress of the case and final decision in the case are also reported to the PMG.

The court makes copies of interim order(s) and final order available to the applicant and the respondent(s) direct or through their counsels.

On receipt of the final order from the court the SSPOs/SPOs should read it (especially the operative portion) carefully. It discusses facts, issues and arguments of the parties and in the last paragraphs operative portion or the order is recorded. Order of the court, is to be implemented within the time mentioned therein unless one decides to go for an appeal. If compliance requires, approval / order from any higher authority, it should be referred to him immediately. Delay may invite a contempt petition (against the officer by name) from the applicant and the courts and tribunals are taking serious view these days in such matters. The cases, which needs submission of appeal to higher court to be taken up with the CO.

37.3 PROCESSING OF CONSUMER DISPUTES REDRESSAL COMMISSION CASES

1. Consumer Protection Act 2019 ;

Every Human being is a consumer of one kind or other. In the good old days the consumers were governed by the terms of contract between themselves and the traders. These terms were mostly one sided and in favor of traders. However, as a result of the industrial revolution there was a change in the entire scenario. Consumers became aware of their rights and the Governments of their public duty to protect the rights of the consumers in general. Thus, Consumer Protection Act came into force.

Department of Posts is also providing many services to the customers. Department of Posts is giving utmost important to Public Complaints. However, customers not satisfied by the reply given by the department to their complaints, may approach Consumer Forum for redress. These cases are to be processed by our department properly and punctually.

2. Various level of Consumer Disputes Redressal Commission;

There is three-tier system of consumer forum. They are and their pecuniary jurisdiction given below.

No.	Level	Jurisdiction
01	District Commission (Sec. 28)	1. For complaints up to Rs.50 lakhs
02	State Commission (Sec. 42)	1. Original jurisdiction for complaints above Rs.50 lakhs and within Rs.2 Crore 2. Appellate jurisdiction against orders of District Forum
03	National Commission (Sec. 53)	1. Original jurisdiction for complaints above Rs.2 Crore. 2. Appellate jurisdiction against orders of State Commission.

3. Stages in Consumer case;

Filing of complaint: The procedure to be followed while filing a complaint is very informal. It can be filed either by the complainant himself or by his authorized agent either personally or through post. The complainant should sign it or his authorized agent as the case may. There is no requirement of paying court fee. There is no mandatory requirement of engaging a legal practitioner. It is only optional on the part of the consumers.

Notice to opposite party: On receipt of complaint the District Forum shall refer a copy of the complaint to the opposite party mentioned in the complaint directing him to give his version of the case within a period of thirty days or such extended period not exceeding fifteen days as may be granted by the District Forum.

Filing of version: The opposite party on receipt of complaint referred above to him may deny or dispute the allegations contained in the complaint. If he omits or fails to take any action to represent his case within the time given by the District Commission, the District Commission shall proceed to settle the consumer dispute ex-parte.

Production of evidence and hearing: On receipt of written version from the opposite party, the Consumer Forum shall proceed to settle the consumer dispute on the basis of evidence brought to its notice by the complainant and the opposite party, where the opposite party denies or disputes the allegations contained in the complaint. In case of non-receipt of representation from the opposite party, consumer forum settles the dispute on the basis of evidence brought to its notice by the complainant.

Powers: For the purpose of production of evidence and hearing the District Commission shall have the same powers as are vested in a civil court under Code of Civil Procedure while trying a suit in respect of the following matters.

- i. The summoning and enforcing the attendance of any defendant or witness and examining the witness on oath
- ii. The discovery and production of any document or other material object producible as evidence
- iii. The reception of evidence on affidavits.
- iv. The requisition of the report of the concerned analysis or test from the appropriate laboratory or from any other relevant source
- v. Issuing of any commission for the examination of any witness
- vi. Any other matter, which may be prescribed.

Order: If after the proceeding conducted as above, the District Commission is satisfied that the goods complained against suffer from any of the defects specified in the complaint or that any of the allegations contained in the complaint about the services are proved, it shall issue an order to the opposite party directing him to do one or more of the following things, namely:

- a) To remove the defect pointed out by the appropriate laboratory from the goods
- b) To replace the goods with the new goods of similar description, which are free from similar defects.
- c) To return the price or the charges paid by the complainant.
- d) To pay such amount as compensation to the consumer for any loss or injury suffered by the consumer due to the negligence of the opposite party.
- e) To remove the defects or deficiencies in the services in question.
- f) To discontinue the unfair trade practice or the restrictive trade practice or not to repeat it.
- g) Not to offer the hazardous goods for sale.
- h) To withdraw the hazardous goods from being offered for sale.
- i) To provide for adequate costs to parties.

4. Defending consumer cases;

On receipt of copy of the complaint from the District Commission, concerned Sub Postmaster, or Postmaster or any other authority immediately forward it to the concerned Divisional Sr./Supdt. of Post offices along with relevant documents and Para-wise comments. The Sr./Supdt. Of Post offices, or any other gazetted Officer will prepare a reply consulting Government Pleader if necessary in required number of copies. The Supdt. of Post offices or any other gazetted Officer will file the reply to Consumer Forum through Government Pleader and keep track of the case.

One responsible officer will attend the sittings along with the Government Pleader necessary evidence given before the Commission. After finalization of the case, copy of the order should be obtained and take the legal opinion.

If, necessary appeal will be filed within the time limit.

Chapter :38 Bharatiya Nyaya Sanhita (BNS), Bharatiya Nagarik Suraksha Sanhita (BNSS) & Bharatiya Sakshya Adhiniyam (BSA) – Relevant Provisions

38.1 Introduction

The Bharatiya Nyaya Sanhita, 2023 (BNS), Bharatiya Nagarik Suraksha Sanhita, 2023 (BNSS) and Bharatiya Sakshya Adhiniyam, 2023 (BSA) came into force on 1 July 2024 and constitute the present criminal law framework in India.

New Law	Replaced Earlier Law
Bharatiya Nyaya Sanhita, 2023 (BNS)	Indian Penal Code, 1860 (IPC)
Bharatiya Nagarik Suraksha Sanhita, 2023 (BNSS)	Code of Criminal Procedure, 1973 (CrPC)
Bharatiya Sakshya Adhiniyam, 2023 (BSA)	Indian Evidence Act, 1872

Postal officers frequently deal with matters such as fraud, criminal breach of trust, forgery, falsification of records, police investigations, court cases and departmental enquiries. Therefore, a basic understanding of the relevant provisions of BNS, BNSS and BSA is essential for the effective discharge of official duties.

This chapter provides an overview of the important provisions of these laws that are relevant to postal operations, vigilance matters, disciplinary proceedings and criminal cases involving the Department of Posts.

38.2 Important Legal Terminology

The following terms are frequently encountered in criminal investigations, disciplinary proceedings, court cases and vigilance matters involving the Department of Posts.

Term	Meaning
Cognizable Offence	An offence in which a police officer may arrest a person without a warrant and start investigation without prior permission of the Court.
Non-Cognizable Offence	An offence in which a police officer cannot arrest without a warrant and cannot investigate without the permission of the Court.
Complaint	Any allegation made orally or in writing to a Magistrate with a view to taking action against a person for committing an offence.
Public Prosecutor	A person appointed by the Government to conduct criminal cases on behalf of the State.
Document	Any matter expressed or recorded in writing, print, electronic form or digital form and intended to be used as evidence.
Evidence	Oral statements of witnesses and documents, including electronic or digital records, produced before a Court.
Electronic Communication	Transmission of information through electronic devices such as mobile phones, computers, e-mail or other digital means.
Electronic Record	Information stored, received or sent in electronic form, including computer records, emails, scanned documents and digital data.
Dishonestly	Doing an act with the intention of causing wrongful gain to one person or wrongful loss to another.
Fraudulently	Doing an act with the intention to deceive or defraud another person.
Good Faith	An act done honestly with due care and attention.

Forgery	Making a false document or electronic record with intent to cause damage, support a claim, commit fraud or deceive another person.
Criminal Breach of Trust	Dishonest misappropriation or misuse of property entrusted to a person.
Cheating	Deceiving a person and dishonestly inducing him to deliver property or act in a manner causing loss.

38.3 Bharatiya Nyaya Sanhita, 2023 (BNS) – Important Provisions

The Bharatiya Nyaya Sanhita, 2023 (BNS) is the principal criminal law of India and came into force on 1 July 2024, replacing the Indian Penal Code, 1860 (IPC). It defines offences and prescribes punishments for various criminal acts. The following provisions are of particular importance in fraud cases, criminal investigations, disciplinary proceedings and court matters.

Accident in Doing a Lawful Act (Section 18):

An act done by accident or misfortune, without criminal intention or knowledge, during the performance of a lawful act in a lawful manner and with proper care and caution, does not constitute an offence.

Consent Given under Fear or Misconception (Section 28):

Consent is not valid if it is obtained under fear of injury, misconception of fact, unsoundness of mind, intoxication or from a person below twelve years of age.

Criminal Conspiracy (Section 61):

When two or more persons agree to commit an illegal act, or a legal act by illegal means, such agreement constitutes a criminal conspiracy.

Offences Relating to Government Stamps (Sections 178–186):

These provisions deal with offences relating to Government stamps, including counterfeiting, possessing, removing, reusing and dealing with forged or counterfeit stamps.

Public Servant Framing Incorrect Documents (Section 201):

A public servant who knowingly prepares or records an incorrect document with intent to cause injury commits an offence.

Criminal Breach of Trust (Section 316):

A person entrusted with property who dishonestly misappropriates or converts it for personal use commits criminal breach of trust. Where the offence is committed by a public servant, punishment may extend to imprisonment for life or imprisonment up to ten years and fine.

Cheating (Section 318):

A person who cheats and dishonestly induces another person to deliver property, money or any valuable security commits an offence punishable under this section.

Forgery and False Documents:

The following provisions deal with offences relating to documents and records:

Section	Subject
335	Making a False Document
336	Forgery
339	Possession of Forged Document Intended for Use as Genuine
340	Using Forged Document or Electronic Record as Genuine
344	Falsification of Accounts

Protection of Public Servants:

The BNS provides punishment for acts committed against public servants while discharging official duties, including:

- Voluntarily causing hurt or grievous hurt to deter a public servant from duty (Section 121).
- Assault or use of criminal force to deter a public servant from discharge of duty (Section 132).

Important IPC–BNS Section Mapping:

Subject	IPC Section	BNS Section
Criminal Conspiracy	120B	61
Voluntarily Causing Hurt to Deter Public Servant	332	121(1)
Assault or Criminal Force to Deter Public Servant	353	132
Criminal Breach of Trust by Public Servant	409	316(5)
Cheating	420	318(4)
Making a False Document	464	335
Forgery	463/465/468/469	336
Possession of Forged Document	474	339
Using Forged Document as Genuine	471	340(2)
Falsification of Accounts	477A	344
Public Servant Framing Incorrect Document	167	201

38.4 Bharatiya Nagarik Suraksha Sanhita, 2023 (BNSS) – Important Provisions

The Bharatiya Nagarik Suraksha Sanhita, 2023 (BNSS) came into force on 1 July 2024, replacing the Code of Criminal Procedure, 1973 (CrPC). It lays down the procedure relating to criminal investigations, arrest, trial and administration of criminal justice. The following provisions are important from the perspective of court cases, police investigations and disciplinary proceedings.

4.1 Service of Summons (Section 64)

Summons may be served by a police officer, Court officer or other public servant. The BNSS also permits service of summons through electronic communication in the prescribed manner. A person receiving summons may be required to acknowledge service by signing a receipt.

4.2 Service of Summons on Government Servants (Section 68)

Where the person summoned is in Government service, the Court ordinarily sends the summons to the Head of Office. The Head of Office is responsible for arranging service and returning the summons with the required endorsement. The signature of the Head of Office is treated as evidence of due service.

4.3 Bond and Bail Bond for Appearance (Sections 91 and 92)

A Court may require a person to execute a bond or bail bond for appearance before the Court. Failure to appear in accordance with the bond may result in issuance of a warrant for arrest.

4.4 Detention Beyond Twenty-Four Hours (Section 58)

A person arrested without warrant shall not be detained in police custody for more than twenty-four hours unless authorised by a Magistrate in accordance with law.

4.5 Information in Cognizable Cases (Section 173)

Information relating to a cognizable offence may be given orally or through electronic communication.

Important features include:

- Registration of information irrespective of the place of occurrence of the offence (Zero FIR).
- Acceptance of information through electronic communication.
- Free supply of a copy of the information to the informant or victim.
- Preliminary enquiry in specified cases before commencement of investigation.
- Remedy before the Superintendent of Police and Magistrate where information is not recorded by the police.

4.6 Production of Postal Records During Investigation

Rule 152 of Postal Manual Volume V prescribes the procedure for production of postal records before police or excise authorities.

Only those records relevant to the investigation should be disclosed. Except where the Department itself is the complainant, the procedure prescribed under Section 95 of the BNSS is required to be followed before postal articles, documents or records are produced.

4.7 Procedure as to Letters, Parcels and Postal Articles (Section 95)

Where any document, parcel or article in the custody of a postal authority is required for investigation, inquiry or trial, the competent Magistrate or Court may direct the postal authority to produce or deliver the article.

Certain authorities may also require the postal authority to search for and detain the article pending further orders of the competent Court. However, This topic has been discussed in detail in chapter related to The Postal Legal Framework- Post Office Act, Rules and Regulations

4.8 Compensation Ordered by Court (Section 395)

Where a Court imposes a fine upon conviction, it may direct that the whole or part of the fine be applied towards compensation.

This provision is relevant in cases involving theft, criminal misappropriation, criminal breach of trust and cheating resulting in financial loss. Rule 147 of Postal Manual Volume II provides for making an appropriate claim before the Court where the Department has suffered pecuniary loss.

4.9 Attachment, Forfeiture or Restoration of Property (Section 107)

Section 107 of the BNSS is a new provision relating to attachment, forfeiture and restoration of property derived from criminal activity.

Where a police officer conducting an investigation has reason to believe that any property has been derived or obtained, directly or indirectly, as a result of criminal activity or the commission of an offence, he may, with the approval of the Superintendent of Police or Commissioner of Police, apply to the Court or Magistrate for attachment of such property.

If the Court or Magistrate has reason to believe that the property constitutes proceeds of crime, a notice may be issued to the concerned person requiring him to show cause within 14 days as to why the property should not be attached.

Where the Court or Magistrate determines that the attached or seized property represents proceeds of crime, it may direct the District Magistrate to distribute such proceeds among the persons affected by the crime.

Upon receipt of such order, the District Magistrate shall distribute the proceeds of crime within 60 days, either personally or through an officer subordinate to him.

4.10 Departmental Inquiries (Enforcement of Attendance of Witnesses and Production of Documents) Act, 1972

For departmental inquiries involving allegations of lack of integrity, bribery or corruption, the Central Government may authorise the Inquiry Authority to exercise powers relating to:

- Summoning witnesses.
- Enforcing attendance of witnesses.
- Examination of witnesses on oath.
- Production of documents.
- Requisition of public records.

The authorised Inquiry Authority enjoys powers similar to those of a Civil Court for these purposes. This topic has been discussed in detail chapter related CCS (CCA) Rules and Disc. Proceedings under Rule 14.

4.11 Signing and Verification of Pleadings

Under Rule 127-A of Postal Manual Volume II, Gazetted Officers who are fully conversant with the facts of a case are authorised to sign and verify complaints, written statements and Vakalatnama on behalf of the Central Government in matters relating to the Department of Posts.

38.5 Bharatiya Sakshya Adhiniyam, 2023 (BSA) – Important Provisions

The Bharatiya Sakshya Adhiniyam, 2023 (BSA) came into force on 1 July 2024, replacing the Indian Evidence Act, 1872. It governs the admissibility, relevancy and proof of facts, documents and evidence before Courts. The BSA also recognizes electronic and digital records as evidence and provides a legal framework for their admissibility.

5.1 Important Definitions

Term	Meaning
Court	Includes Judges, Magistrates and persons legally authorised to take evidence, but excludes arbitrators.
Document	Any matter expressed or recorded by letters, figures, marks or any other means and includes electronic and digital records.
Evidence	Oral statements of witnesses and documents, including electronic and digital records, produced before a Court.
Fact	Anything, state of things or mental condition capable of being perceived or proved.
Relevant Fact	A fact connected with another fact in a manner recognised by the Adhiniyam.
Proved	A fact which the Court believes to exist or whose existence is so probable that a prudent person would act upon it.

5.2 Admissions and Confessions

- Proof of Admissions (Section 19):

Admissions made by a person may be used as evidence against him and, in certain circumstances, may also be proved by or on his behalf. This provision is important in disciplinary proceedings where statements made by an individual form part of the evidence.

- Oral Admissions Regarding Documents (Section 20)

Oral admissions relating to the contents of a document are generally not relevant unless secondary evidence of the document is admissible or the genuineness of the document is in question.

- Confession Caused by Threat, Coercion or Promise (Section 22)

A confession is not relevant if it appears to have been obtained through inducement, threat, coercion or promise relating to the charge against the accused person.

5.3 Books of Accounts and Public Records

- Entries in Books of Account (Section 28)

Entries in books of account, including those maintained in electronic form, are relevant whenever they refer to a matter under inquiry. However, such entries alone are not sufficient to establish liability.

- Public Records and Electronic Records (Section 29)

Entries made in public records or electronic records by a public servant in the discharge of official duty are relevant facts. This provision is particularly important for official registers, departmental records and government databases.

5.4 Judgments and Previous Proceedings

- Previous Judgments Relevant to Bar a Second Suit or Trial (Section 34)

A judgment, order or decree that legally prevents a matter from being tried again is relevant and may be relied upon in subsequent proceedings.

5.5 Expert Opinion and Handwriting Evidence

- Opinion as to Handwriting and Signature (Section 41)

The opinion of a person acquainted with the handwriting or signature of another person is relevant when the Court has to determine authorship of a document or signature.

5.6 Character Evidence

- Previous Good Character (Section 47)

In criminal proceedings, evidence that the accused possesses a good character is relevant.

- Previous Bad Character (Section 49)

Evidence of bad character is generally irrelevant unless evidence of good character has first been introduced.

5.7 Facts Which Need Not Be Proved

- Facts Admitted Need Not Be Proved (Section 53)

Facts admitted by the parties during proceedings ordinarily need not be separately proved. Such admissions may be oral, written or deemed admissions arising from pleadings.

5.8 Oral Evidence

- Proof by Oral Evidence (Section 54)

All facts, except the contents of documents, may be proved by oral evidence.

- Oral Evidence Must Be Direct (Section 55)

Oral evidence must be direct. A witness must testify only to facts personally seen, heard or otherwise directly perceived. Hearsay evidence is generally not admissible.

5.9 Documentary Evidence

- Primary Evidence (Section 57)

Primary evidence means the original document itself produced for inspection by the Court.

- Secondary Evidence (Section 58)

Secondary evidence includes certified copies, mechanically reproduced copies, written admissions, oral admissions and other forms of evidence recognised by law where production of the original document is not possible.

5.10 Electronic and Digital Records

One of the significant features of the BSA is the recognition of electronic and digital records as evidence.

Section	Subject
61	Admissibility of Electronic or Digital Record
62	Special Provisions as to Evidence Relating to Electronic Record
63	Admissibility of Electronic Records
66	Proof as to Electronic Signature
73	Proof as to Verification of Digital Signature
81	Presumption as to Gazettes in Electronic or Digital Record
85	Presumption as to Electronic Agreements
86	Presumption as to Electronic Records and Electronic Signatures
87	Presumption as to Electronic Signature Certificates
90	Presumption as to Electronic Messages
93	Presumption as to Electronic Records Five Years Old

The BSA gives statutory recognition to electronic records, electronic signatures, digital signatures and electronic communications, thereby strengthening the evidentiary value of digital records.

5.11 Official Communications (Section 130)

A public officer cannot be compelled to disclose communications made to him in official confidence where he considers that disclosure would be against public interest.

5.12 Production of Documents (Section 144)

A person summoned merely to produce a document does not become a witness solely because of such production and cannot be cross-examined unless he is formally called as a witness.

Important IEA–BSA Section Mapping

Subject	Indian Evidence Act, 1872	Bharatiya Sakshya Adhiniyam, 2023
Admissions	21	19
Oral Admissions as to Documents	22	20
Confession by Threat or Promise	24	22
Entries in Books of Account	34	28
Public Records	35	29
Previous Judgments	40	34
Handwriting and Signature	47	41
Facts Admitted Need Not Be Proved	58	53
Oral Evidence	59–60	54–55
Primary and Secondary Evidence	62–63	57–58
Official Communications	124	130
Production of Documents / Cross examination of Person Producing a Document	139	144