

No. 27-18/2020-PO
Government of India
Ministry of Communications
Department of Posts
(PO Division)

Dak Bhawan, Sansad Marg,
New Delhi-110 001

Dated: 10.05.2024

To,

**The Chief Postmasters General
Rajasthan Circle
Karnataka Circle
Tamil Nadu Circle**

Subject: Same day accounting in post offices under IT Modernization 2.0.

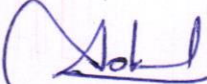
This is regarding implementation of same day accounting in post offices under IT Modernization Project 2.0.

2. In this regard, inputs on process, in respect of all the accounting of transactions viz. CBS/PLI/CSC etc., in the accounting documents prepared by BO, SO & HO viz. daily account, summary, monthly cash account, cash book etc. and exceptional processes in case of non-receipt of data on the same day and Bank Reconciliation process (1st Level and 2nd Level) both in case of manual and system integration models, is required. The inputs in this respect are required to be made in form of schematic/ diagrammatic along with the description as per rulings on the subject.

3. In this regard, a draft of said inputs in respect of Sub Post Offices have been attempted with the help of the team of Western Region, Rajasthan.

4. It is therefore, requested to examine the said inputs in respect of Sub Post Offices and provide confirmation along with suitable modifications, if any, in this regard by 17.05.2024(Friday) positively. It is further, requested to ensure that the said document includes all products/services pertaining to your Directorate/Division. If reply is not received, it will be considered that Circle agrees with the shared inputs.

Encl.: as above.


(Gokul C V)
ADG (PO)

Draft

Sub Post Office - Accounting

There are two categories of Sub Post Office

1. Delivery Sub Post Offices
2. Non Delivery Sub Post Offices

Besides this, some Sub Post Offices are having BOs attached with them.

3. **Function of a Sub Post Office-**

A Sub Post office is authorised to transact the following classes of business –

- a) Mails Services (Booking/Delivery)-
 - i) Paid and unpaid unregistered articles–
 - ii) Registered articles of the letter mail including Insured/Acknowledgement / VPL
 - iii) Articles of the parcel mail including registered and speed post parcels
 - iv) Insured articles- It book and deliver insured articles
 - v) Speed Post articles- It can book and delivery speed post article with the facility of Insured/POD
 - vi) Cash on Delivery on postal articles
 - vii) BNPL booking
 - viii) International Mail booking (Speed Post, Parcel, Small Packets)
 - ix) Business Post
- b) Financial Service (CBS)- It can transact post office savings bank services.
- c) Insurance services (PLI/RPLI)
- d) Money Remittance Service - It can accept e-money orders for issue, and receive e-money orders for Payment,
- e) India Posts Payments Bank – acts as a business access point
- f) Miscellaneous Services -Common Service Center (CSC) services and sale of various retail services, Aadhar services, ePayment
- g) Remittance Service from/to Head Office/ Branch Office/Sub Offices/ Bank
- h) Sale of postage stamps, IPO and stationery
- i) Miscellaneous Receipts and Payments

4. **Working hours of Sub Post Office-**The working hours of a Sub Post Office shall be a period of 8 hours in a day.

5. The Services can be rendered through the following channels and modes of collection:
 - (a) Sub Post Office Location
 - (b) Door Step collection / payment, by Delivery/authorized staff of PO
 - (c) Hybrid Mode – Online + Sub Post Office
 - (d) Complete Online

6. Business Delivery Time

- (a) Within Working Hours of Sub Post Offices
- (b) Beyond Working Hours of Sub Post Offices

7. Only cash realized transactions within the working hours of the Sub post offices are to be accounted in the daily account of that day and all the other transaction i.e. transactions happened beyond working hours, part II transactions etc. shall be shown separately in the daily account.

Transactions done in the respective applications / portals / modules by the Sub Post Offices, shall be closed for the day by the end of the working hours. The data may be accounted for the transactions of the same day.

Transactions done in the respective business applications / portals / modules by the Post Offices, beyond the business working hours, and through other channels viz. ATM, Cheque etc, shall be accumulated and accounted for next day .

8. Transactions to be taken in accounts of the S.O.s-

Through IT Solutions, there is no restriction on the place of transactions, time of transactions and volume of transactions. The following transactions shall be accounted in the daily account of the S.O.

A) Mails Services

Mail Booking

The Booking of mails services shall be reflected in accounting as under-

Receipt	Payment
Inland Speed Post Document	Postage Realised in Cash for ordinary se

Speed Post Parcel	Ded value of postage stamp on speed post
Express Parcel	Ded value of service stamp on speed post
Business Parcel	
Business Post	
Registered Letter /Article	
Registered VP Letter	
Registered Parcel	
Registered VP Parcel	
Registered Newspaper	
Registered Newspaper Bundle	
Blind Literature	
Registered Book Packet	
Registered Printed Book	
Registered Pattern and Sample Packets	
Booking of Registered Inland letter card	
Registered Periodicals	
Business Post	
EMS Document	
EMS Merchandise	
Registered Foreign Letter	
International Air Parcel	
Registered International Small Packet	
International Blind Literature	
International Aerogramme	
International Tracked Packet Service	

Registered International M Bag	
International SAL Parcel	
CGST /SGST on Service (Type)	

Receipt/Payment Mode:- Cash/Digital Payment/ UPI QR/IPPB QR/ IPPB/POSB Account/Credit Card/Debit Card/Account Transfer)

Note:- Cancelled amount should be excluded from Revenue in receipt side but a remark containing details of cancelled transaction should be shown in SO Daily Account.

Business Services

Business Services by Franchise/ OSA

BNPL/Advance Customer Booking

Business Services by Franchise/ OSA

Mails of Franchisee article booked in Sub Post Office and commissioned paid to Franchisee/OSA.

Receipt	Payment
TDS on commission paid to franchisee	Commission paid to Franchisee

Business Service by BNPL/Advance Customer

Receipt	Payment
Advance Deposit	Rebate to Customer
CGST/SGST	
RSAO BNPL Customer Incoming Payment	Remittance to bank clg

Mails Delivery

- j) The Following delivery services are being offered by SOs:-
- Registered Letter /VPL
 - Registered Newspaper/Book Packet/Magazines etc.
 - Speed Post/ (SPCOD/Custom Duty)
 - Registered Parcel/ (VP/COD/Custom Duty)
 - Unpaid/Insufficiently paid articles
 - Bulk Delivery
 - Unregistered articles
 - Insured articles
 - Acknowledgement
 - Business Reply Post Card

- ii) Mails Delivery Services which effects the accounting are as under:

Receipt side	Payment side
Value payable Registered letter	
Value payable Registered parcel	
Registered Parcel –COD	
Speed post-COD	
Custom duty on articles	
Unpaid/Insufficiently paid articles	
Business Reply Post Card	

Note:- The articles delivered at PO should be updated in real time on website. Further the ePayment/VP amount delivery message should also be shown in track and trace report.

B) Financial Services

l) The following category of savings banks schemes are provided through Sub post offices:

- a) SB (Saving Bank)
- b) RD (Recurring Deposit)
- c) TD (Time Deposit)

- d) SSA (Sukanya Samridhi Account)
- e) PPF (Public Provident Fund)
- f) MIS (Monthly Income Scheme)
- g) SCSS (Senior Citizen Savings Scheme)
- h) NSC (National Savings Certificate)
- i) KVP (Kisan Vikas Patra)
- j) MSSC (Mahila Samman Savings Certificate)
- k) NSS (National Saving Schemes)
- l) APY/PMJJBY/PMSBY
- m) ATM

II) The following activities affecting the accounting of the Sub post offices, in connection with savings Bank schemes, are being taken place in Sub post offices:

Saving Bank (SB)

- Account Opening (Cash)
- Deposit (Cash/Cheque(POSB/Bank)/DD/ECS (NEFT/RTGS/IMPS) / e-Banking/ Mobile Banking/ A/c Closure Transfer) (Digital Payment/UPI QR/IPPB/ Bank Trnasfer/Credit Card/Debit Card)
- Withdrawal (Cash / Cheque / ECS (NEFT/RTGS/IMPS)/Bank Transfer(UPI)/IPPB/POSB)
- Account Closure(Cash / Cheque / ECS (NEFT/RTGS/IMPS)/Bank Transfer(UPI)/IPPB/POSB)

Recurring Deposit (RD)

- Account Opening (Cash/Cheque(POSB/Bank)/ (Digital Payment/UPI QR/IPPB/ Bank Trnasfer/Credit Card/Debit Card/IMPS)
- Deposit (Cash/Cheque (POSB/Bank) /DD/ ECS (NEFT/RTGS) /e-Banking/ Mobile Banking) (Digital Payment/UPI QR/IPPB/ Bank Trnasfer/Credit Card/Debit Card/IMPS)
- RD Default Fee
- RD Rebate
- RD Account Closure (Cash / Cheque / ECS (NEFT/RTGS/IMPS)/Bank Transfer(UPI)/IPPB/POSB)
- RD Loan account
- Agent Commission RD
- TDS on Agent Commission RD

Sukanya Samridhi Account (SSA)

- Account Opening (Cash/Cheque(POSB/Bank)/ (Digital Payment/UPI QR/IPPB/ Bank Transfer/Credit Card/Debit Card/IMPS)

- Deposit (Cash/Cheque (POSB/Bank) /DD/ ECS (NEFT/RTGS) /e-Banking/ Mobile Banking) (Digital Payment/UPI QR/IPPB/ Bank Transfer/Credit Card/Debit Card/IMPS)
- Account Closure (Cash / Cheque / ECS (NEFT/RTGS/IMPS)/Bank Transfer(UPI)/IPPB/POSB)
- SSA Withdrawal (Cash / Cheque / ECS (NEFT/RTGS/IMPS)/Bank Transfer(UPI)/IPPB/POSB)
- SSA Default Fee

Time Deposit-1/2/3/5 (TD)

- Account Opening (types – 1/2/3/5 year) (Cash/Cheque (POSB/Bank)/ (Digital Payment/UPI QR/IPPB/ Bank Transfer/Credit Card/Debit Card/IMPS)
- Account Closure (types – 1/2/3/5 year) (Cash / Cheque / ECS (NEFT/RTGS/IMPS)/Bank Transfer(UPI)/IPPB/POSB)
- TD Interest (Cash / Cheque / ECS (NEFT/RTGS/IMPS)/Bank Transfer(UPI)/IPPB/POSB)

Public Provident Fund (PPF)

- Account Opening (Cheque (POSB/Bank)/ (Cash/Digital Payment/UPI QR/IPPB/ Bank Transfer/Credit Card/Debit Card/IMPS)
- Deposit (Cheque (POSB/Bank) /DD/ ECS (NEFT/RTGS) /e-Banking/ Mobile Banking) (Cash/Digital Payment/UPI QR/IPPB/ Bank Transfer/Credit Card/Debit Card/IMPS)
- Account Closure (Cash / Cheque / ECS (NEFT/RTGS/IMPS)/Bank Transfer(UPI)/IPPB/POSB)
- PPF Withdrawal/Loan (Cash / Cheque / ECS (NEFT/RTGS/IMPS)/Bank Transfer(UPI)/IPPB/POSB)
- PPF Default Fee

MIS/SCSS/NSC/KVP/MSSC

- Account Opening (Cheque (POSB/Bank)/ (Cash/Digital Payment/UPI QR/IPPB/ Bank Transfer/Credit Card/Debit Card/IMPS)
- MIS/SCSS Interest (Cash / Cheque / ECS (NEFT/RTGS/IMPS)/Bank Transfer(UPI)/IPPB/POSB)
- Account Closure (Cash / Cheque / ECS (NEFT/RTGS/IMPS)/Bank Transfer(UPI)/IPPB/POSB)
- TDS on SCSS Interest

ATM Transactions

- ATM Cash Loading
- ATM Cash Withdrawal

Receipt	Payment
ATM Cash Withdrawal (Cash Balance ATM)	ATM Cash Loading (Cash Balance ATM)

III) The various financial transactions, taken place at a Sub Post Offices, are accounted in the SO daily account, as under:

Receipt	Payment
SB DEPOSIT	SB Withdrawal
SSA DEPOSIT	SSA Withdrawal
SSA Default Fee	SSA Payment
RD DEPOSIT	SSA Interest
RD Default Fee	RD Payment
1 YR. TD DEPOSIT	RD Interest
2 YR. TD DEPOSIT	RD REBATE
3 YR. TD DEPOSIT	RD Refund Default Fee
5 YR. TD DEPOSIT	1 YEAR TD Closure
MIS DEPOSIT	2 YEAR TD Closure
MIS Deduction on A/C Pre mature Closure	3 YEAR TD Closure
SCSS DEPOSIT	5 YEAR TD Closure
SCSS Deduction on A/C Pre mature Closure	1 YEAR TD Interest
PPF DEPOSIT	2 YEAR TD Interest
PPF Default Fee	3 YEAR TD Interest
5 YR. NSC	5 YEAR TD Interest

KVP	M I S Closure
TDS On COMMISSION	MIS Interest
Issue cheque book	S C S S Closure
Charges on dishonour cheque	SCSS Interest
Fee for Account Transfer	PPF Closure
Fee for Account statement	PPF Withdrawal/Loan
Fee for Pledge	KVP
Issue Duplicate pin for ATM	KVP Interest
Debit Card Replacement charges	NSC
SGST/CGST on Fee	NSC Interest
TDS on NSS 87/92	Commission on RD MPBKY
PMJJBY Receipt	Comm. On TD/ MIS
PMSBY Receipt	Comm. on KVP/NSC
APY Receipt	NSS 87/92
Interest recovery on TD Premature Closure	NSS 87/92 Interest
	IVP
	IVP Interest

- Payment Mode available(to be available) for financial transactions (Cash/Cheque (POSB/Bank)/DD/ECS (NEFT/RTGS/IMPS) / e-Banking/ Mobile Banking/ATM/Other SOL Transfer/Cash Deposit through ATM/IPPB Swipe IN/DBT Transfer/Account Closure Transfer/DBT/Bulk Deposit (Salary/Allowance)/ PLI RPLI Disbursement / Intersol Deposit/ Disbursement of RD/PPF Loan/ Agent Commission/ Transfer from other SB/Account/ AEPS Fund Transfer/Deposit) (Digital Payment/UPI QR/IPPB/ Bank Transfer/Credit Card/Debit Card) be explicitly mentioned in Daily Account

C) Insurance Service (PLI/RPLI)

- I) The following facilities in respect of insurance services, are provided (to be provided) by the Sub Post Office.
- PLI/RPLI Indexing
 - Service Request Indexing
 - PLI/RPLI Initial Premium (Cash/Cheque (POSB/Bank)/ POSB Account Transfer /Digital Payment/ UPI QR/IPPB QR/ IPPB/ /Credit Card/Debit Card/Account Transfer)
 - PLI/RPLI Renewal Premium (Cash/Cheque (POSB/Bank)/ POSB Account Transfer /Digital Payment/ UPI QR/IPPB QR/ IPPB/ /Credit Card/Debit Card/Account Transfer)
 - PLI/RPLI Loan Repayment (Cash/Cheque (POSB/Bank)/ POSB Account Transfer /Digital Payment/ UPI QR/IPPB QR/ IPPB/ /Credit Card/Debit Card/Account Transfer)
 - PLI/RPLI Disbursement (Cheque (POSB/Bank)/ ECS/ IPPB/POSB Account)
- II) The transactions in respect of PLI/RPLI in Sub Post Offices, are reflected(to be reflected) in Sub Post Offices , as under:

Receipt	Payment
PLI/RPLI Premium Receipt or Recoveries	PLI /RPLI Rebate
CGST/SGST on Premium Receipt or Recoveries	PLI/RPLI Disbursement
Default fee on PLI/RPLI Premium	
CGST/SGST on Default fee on Premium Receipt or Recoveries	
Duplicate policy bond & pbk for PLI/RPLI	
CGST/SGST on Duplicate policy bond & pbk for RPLI	
PLI/RPLI Loan repayment receipt	
Interest on Loan	

III) Payment Mode :-

(Cash/Cheque (POSB/Bank)/ POSB Account Transfer /Digital Payment/ UPI QR/IPPB QR/ IPPB/ /Credit Card/Debit Card/Account Transfer)

D) Money Remittance Service

- I) It can accept various money remittance services as money orders, Indian Postal Order etc., as under:
- a. e-Money Order issue/ booking
 - b. e-MO Payment
 - c. VPMO (Cash/Inter Transfer)
 - d. Indian Postal Order Sale
 - e. IPO Payment

II) The transactions in respect of money remittance services in Sub Post Offices, are reflected (to be reflected) in Sub Post Offices , as under

Receipt	Payment
eMO Commission	IPO Payment
eMO Value	eMO Payment
VPMO Value	
VPMO Commission	
IPO Value	
IPO Commission	
2 nd commission on IPO	

III) Payment Mode :-

Cash/Digital Payment/ UPI QR/IPPB QR/ IPPB/POSB Account/Credit Card/Debit Card/Account Transfer)

E) India Post Payments Bank (IPPB)

IPPB Transactions are being done by two modes

- **At Counter**
- **By Postmen/Micro ATM**

The Sub Post Offices are working as access point in respect of services of IPPB. The details of the IPPB services offered are as under:

- IPPB Account Opening/Modification
- Cash deposit/withdrawal
- Aadhar Seeding
- DBT Mapping
- Domestic Money Transfer
- AePS (aadhar Enabled Payment system)
- General Insurance (Health Insurance/Motor Insurance/Personal Accidental Policy)
- Life Insurance (Term /Pension)
- Account Statement
- CELC (Child Enabled Light client)/Aadhar Mobile Updation
- DoP product transfer transaction
- IMPS/NEFT
- Utility Bill Payment
- Third party loan products
- Service Request
- Digital life Certificate

II) Transactions related with IPPB Services done at counter in IPPB Finacle are reflected in daily account. But transaction did in IPPB Micro ATM application are not updating in daily account directly. The user is required to enter the number of transactions along with the amount in the system for incorporating the same in the daily account.

Receipt	Payment
Deposit (Receipt) from IPPB Customer	Withdrawal (Payments) to IPPB Customer

III) Mode of transaction:- Cash/Cheque/Digital Payment/ UPI QR/IPPB QR/ IPPB Account /POSB Account/Credit Card/Debit Card/Account Transfer

Note:- In the daily Account only two entries are shown in Sub Office i.e is IPPB Deposit and IPPB Withdrawal. All entries is required to be shown directly in Daily Account related to IPPB through synchronize of data of IPPB

Receipt	Payment
IPPB Cash Deposit	IPPB Cash Withdrawal
General Insurance (Types)	AePS Withdrawal
Life Insurance (Types)	Account Statement charges Adjustment
Account Statement charges	
CELC (Child Enabled Light client)/ Aadhar Update	
Utility Bill Payment	
Third party loan products	
Domestic Money Transfer	
DoP product transfer transaction	
Digital life Certificate	
AePS Deposit	

F) Miscellaneous Services

(1) CSC Services

The CSC services are being offered through Sub Post Offices. The amount is transacted through the Wallet of the CSC. Some of them are as under:

Following general services offered under CSC:-

- Utility Bill Payment
- PM Yojna (Awas/Fasal Bima/Shram yogi maandhan pension)
- Aadhar Mobile Update
- Aadhar seeding
- Passport application
- PAN Card
- Jeevan Praman
- Birth/Death Certificate
- Election (Voter registrations/modification)
- NPS
- Labour Certification
- Fastag services
- Scholarship registrations
- Insurance services
- Employment Registration
- Flight/Rail/Bus Ticket
- IT Return
- Other Misc. Services

II) CSC, aadhar and other retail Services showing in SO accounting in receipt side as below:-

Receipt	Payment
Initial Payment to CSC	Deduction from CSC
DoP Revenue from CSC	

(2) Retail Service

(1) Aadhar Services:- Aadhar enrollment and updation services are being offered by Post Office both in onsite and camp mode. The transactions done at aadhar counter are to be entered users manually in system so that it can be updated in daily account.

(2) Other Retail services : - Department of Posts offered various retails services at counter, sale of Gangajal, e-Payment service i.e MTNL Bill Bajaj Finance, BBPLC, BSNL Bill etc. , Railway Booking, Prasadam ,door-step etc.

Receipt	Payment
Aadhar Enrollment fee	
Aadhar Updation fee	
Other retail services (Name of service)	
CGST/SGST (Service Name)	
e Payment Service (MTNL Bill, Bajaj Finance, BBPLC, BSNL Bill, Prasadam)	
Railway Ticket Booking	
Sale of Gangajal	

III) Mode of Payment :-

Cash/ Digital Payment/ UPI QR/IPPB QR/ IPPB/POSB Account/Credit Card/Debit Card/Account Transfer)

G) Remittance from/to HO/BO/Bank

The Sub Post Offices are in the direct control of its Head Post office for its cash requirement as well as submission of excess cash than its cash balances. Further, if BOs are attached with SO, then the cash remittance to BO and excess cash receipt from BO will also take place. In addition to this, some SOs are also working as cash office for other nearby SO and also making cash/cheque remittance with Bank. The said transactions are categorized as under:

- Cash Remittance to HO/BO/Bank/SO
- Cash Receipt from HO/BO/Bank/SO
- Cheque Remittance to HO/BO/Bank/SO
- Drawn from bank (Cheque)
- Stamp Receipt from HO/BO/SO
- Stamp Remittance to HO/BO
- IPO Receipt from HO/BO
- IPO Remittance to HO/BO

II) The remittance or requisition (cash, stamp or IPO) are being done through the following ways:

- a) Remittances or cash requisition through special carrier
- b) Remittances sent or receipt through the post

III) The Remittance or receipt of cash, stamp or IPO etc. effect the accounting as under:-

Receipt	Payment
Cash Receipt from HO/BO/Bank/SO	Cash remittance to HO/BO/Bank/SO
Stamp Receipt from HO/BO	Stamp remittance to HO/BO
IPO Receipt from HO/BO	IPO remittance to HO/BO
Drawn from Bank	Cheque remittance to HO/BO/Bank/SO

Above remittances are to be processed by SO in system and should be shown in HO/BO on EOD and vice versa.

H) Sale of postage stamps and stationery

Receipt	Payment
Sale of Postage Stamp (Value/Type)	
Sale of Stationery (Value/Type)	

I) Miscellaneous Receipts and Payments

Receipt	Payment
UCR – excess cash found in treasury / counters / letter box	FSC CHARGE
Miscellaneous Receipt	Cash handling allowance
Post Box charges	Office Expenses-Electricity Expenses,
Post Bag charges	Sweeping – contingency paid
Franking Machine recharge	Off Exp-Establishment of Others conveyance of Mails (MAIL CONVEY CHARGES)
Franking Machine Renewal Fee	Rent,Rates & Taxes- Estt of Existing Post Offices
Franking license fee	Misc Payments etc.
Postal ID card fee	Scavenger Allowance (Wages)
Tender Fee	Unclassified Payments (UCP)
NPS Subscription collection	
Recall Article Fee	

The transactions, related with the Sub Post Offices, are being done at following levels:

- a) Part A- At Sub post Office
- b) Part B - Other than Sub post Office i.e. through other Channels viz. ATM, at Account Office etc.
- c) Details of closing balance of BOs attached with the SO
- d) Balance of Postage Stamps
- e) Details of IPO
- f) Details of Part of Cash , if any

Therefore, all the transactions are to be accounted in the SO daily accounts. The transaction carried out at the Sub post offices, shall be accounted as PART A transactions and the transactions, carried out through other channels viz. ATM, online banking, cheque etc., which requires centralized adjustment, may be reflected in the daily account as PART B transactions. The liability of the SPM shall lies only with the PART A transaction. The PART B transactions shall be incorporated in daily account separately.

Part A

Receipt	Payment
Inland Speed Post	Postage Realised in Cash for ordinary se
Express Parcel	Ded value of postage stamp on speed post
Business Parcel	Ded value of service stamp on speed post
Business Post	
Registered Letter	
Registered VP Letter	
Registered Parcel	
Registered VP Parcel	
Registered Newspaper	
Registered Newspaper Bundle	
Blind Literature	
Registered Book Packet	
Registered Printed Book	

Registered Pattern and Sample Packets	
Booking of Registered Inland letter card	
Registered Periodicals	
Business Post	
EMS Document	
EMS Merchandise	
Registered Foreign Letter	
International Air Parcel	
Registered International Small Packet	
International Blind Literature	
International Aerogramme	
International Tracked Packet Service	
Registered International M Bag	
International SAL Parcel	
CGST /SGST on Service (Type)	
TDS on commission paid to franchisee	Commission paid to Franchisee
Advance Deposit	Rebate to Customer
CGST/SGST	Remittance to bank clg
RSAO BNPL Customer Incoming Payment	
Value payable Registered letter	
Value payable Registered parcel	
Registered Parcel –COD	
Speed post-COD	

Custom duty on articles	
Unpaid/Insufficiently paid articles	
Business Reply Post Card	
ATM Cash Withdrawal (Cash Balance ATM)	ATM Cash Loading (Cash Balance ATM)
SB DEPOSIT	SB Withdrawal
SSA DEPOSIT	SSA Withdrawal
SSA Default Fee	SSA Payment
RD DEPOSIT	SSA Interest
RD Default Fee	RD Payment
1 YR. TD DEPOSIT	RD Interest
2 YR. TD DEPOSIT	RD REBATE
3 YR. TD DEPOSIT	RD Refund Default Fee
5 YR. TD DEPOSIT	1 YEAR TD Closure
MIS DEPOSIT	2 YEAR TD Closure
MIS Deduction on A/C Pre mature Closure	3 YEAR TD Closure
SCSS DEPOSIT	5 YEAR TD Closure
SCSS Deduction on A/C Pre mature Closure	1 YEAR TD Interest
PPF DEPOSIT	2 YEAR TD Interest
PPF Default Fee	3 YEAR TD Interest
5 YR. NSC	5 YEAR TD Interest
KVP	M I S Closure
TDS On COMMISSION	MIS Interest
Issue cheque book	S C S S Closure
Charges on dishonour cheque	SCSS Interest

Fee for Account Transfer	PPF Closure
Fee for Account statement	PPF Withdrawal/Loan
Fee for Pledge	KVP
Issue Duplicate pin for ATM	KVP Interest
Debit Card Replacement charges	NSC
SGST/CGST on Fee	NSC Interest
TDS on NSS 87/92	Commission on RD MPBKY
PMJJBY Receipt	Comm. On TD/ MIS
PMSBY Receipt	Comm. on KVP/NSC
APY Receipt	NSS 87/92
Interest recovery on TD Premature Closure	NSS 87/92 Interest
	IVP
	IVP Interest
PLI/RPLI Premium Receipt or Recoveries	PLI /RPLI Rebate
CGST/SGST on Premium Receipt or Recoveries	PLI/RPLI Disbursement
Default fee on PLI/RPLI Premium	
CGST/SGST on Default fee on Premium Receipt or Recoveries	
Duplicate policy bond & pbk for PLI/RPLI	
CGST/SGST on Duplicate policy bond & pbk for RPLI	
PLI/RPLI Loan repayment receipt	
Interest on Loan	

eMO Commission	IPO Payment
eMO Value	eMO Payment
VPMO Value	
VPMO Commission	
IPO Value	
IPO Commission	
2 nd commission on IPO	
Deposit (Receipt) from IPPB Customer	Withdrawal (Payments) to IPPB Customer
IPPB Cash Deposit	IPPB Cash Withdrawal
General Insurance (Types)	AePS Withdrawal
Life Insurance (Types)	Account Statement charges Adjustment
Account Statement charges	
CELC (Child Enabled Light client)/ Aadhar Update	
Utility Bill Payment	
Third party loan products	
Domestic Money Transfer	
DoP product transfer transaction	
Digital life Certificate	
AePS Deposit	
Initial Payment to CSC	Deduction from CSC
DoP Revenue from CSC	
Aadhar Enrollment fee	
Aadhar Updation fee	
Other retail services (Name of service)	

CGST/SGST (Service Name)	
e Payment Service (MTNL Bill, Bajaj Finance, BBPLC, BSNL Bill, Prasadam)	
Railway Ticket Booking	
Sale of Gangajal	
Cash Receipt from HO/BO/Bank/SO	Cash remittance to HO/BO/Bank/SO
Stamp Receipt from HO/BO	Stamp remittance to HO/BO
IPO Receipt from HO/BO	IPO remittance to HO/BO
Drawn from Bank	Cheque remittance to HO/BO/Bank/SO
Sale of Postage Stamp (Value/Type)	
Sale of Stationery (Value/Type)	
UCR – excess cash found in treasury / counters / letter box	FSC CHARGE
Miscellaneous Receipt	Cash handling allowance
Post Box charges	Office Expenses-Electricity Expenses,
Post Bag charges	Sweeping – contingency paid
Franking Machine recharge	Off Exp-Establishment of Others conveyance of Mails (MAIL CONVEY CHARGES)
Franking Machine Renewal Fee	Rent,Rates & Taxes- Estt of Existing Post Offices
Franking license fee	Misc Payments etc.
Postal ID card fee	Scavenger Allowance (Wages)
Tender Fee	Unclassified Payments (UCP)
NPS Subscription collection	
Recall Article Fee	

Part B

Receipts	Payments
Intersol SB Deposit	Intersol SB Withdrawal
Online (IMPS/NEFT/RTGS) to Branch Office Account	Online (IMPS/NEFT/RTGS) from Branch Office Account
IPPB Swipe In through Customer	IPPB Swipe Out through Customer
DBT Transfer	SI Entries (MIS Interest)
Account closure by other office and deposit in BO SB Account	SI Entries (TD Interest)
Bulk Deposit(Salary/ Allowance)	SI Entries (SCSS Interest)
SB Deposit through SI Entries (MIS/TD/SCSS)	
eBanking/ M Banking Transaction Deposit/Transfer	eBanking/M Banking Transaction Withdrawal/Transfer
Cash Deposit through ATM	ATM Cash Withdrawal
Cheque Deposit (SB) through CTS	Cheque Withdrawal (SB) through CTS
RSAO Grid Clearance Remittance	RSAO Grid Clearance Remittance
Deposit (Receipt) IPPB from other Office	Withdrawal (Payment) IPPB from other Office
RSAO-Intersol CBS	RSAO-Intersol CBS

After above PART A and PART B transactions, following details of closing balance should be shown Daily account :-

Total closing Balance	
Part of Cash	
Stamps	
BO Balance	
Total	

Apart from this, it is suggested to include following details in Daily account of SO at last:-

1. List of BOs attached with Sub Post Office along with closing balance details (Cash + Stamps)
2. Cash/Cheque lying in transit
3. Detail of cancelled transactions with amount
4. Amount which are not adjusted/updated in daily account due to server issue for that day, if any.