

File No. 16-03/2019-Inspn.
Government of India
Ministry of Communications
Department of Posts
(Inspection Unit)

Dak Bhawan, Sansad Marg,
New Delhi – 110001
Dated 09.08.2019

To

1. All Heads of Circles
2. Director, RAKNPA
3. All Directors, Postal Training Centres
4. Army Postal Services Directorate, New Delhi

Sub: Revised Inspection Questionnaire for Branch Post Office.

Kindly find enclosed herewith the revised Inspection Questionnaire of Branch Post Offices which is in supersession of the Inspection Questionnaire pertaining to Branch Post Offices issued from time to time.

2. This questionnaire is an attempt to bring the work performed at Branch Post Offices in tune with its changing environment so as to incorporate questions on Technology, DARPAN and IPPB.

3. All Circles are requested to circulate the revised Inspection Questionnaire of Branch Post Offices to their Subordinate Units for using the same while inspecting Branch Post Offices. Training Centres may organize training programmes to familiarize the inspecting authorities with the tools required for inspecting Branch Post Offices.

4. This Inspection Questionnaire for Branch Post Offices will come into force with immediate effect. This Questionnaire is also uploaded at www.indiapost.gov.in website.

5. Any corrections or suggestions for improvement of the Branch Post Office Inspection Questionnaire are welcome.

6. Hindi version will follow.

Enclosures: Copy of Revised BO Inspection Questionnaire.

Dunwats
09/08/19
Assistant Director (Inspection)

Copy to:-

1. CGM Parcel Directorate/ CGM BD Directorate/CGM PLI Directorate.
2. Sr. DDG (Vigilance), Dak Bhawan, New Delhi.
3. DDG (Training) – It is requested to organize training programmes for Group 'A', Group 'B' officers and Instructors of RAKNPA/PTCs to familiarize them with the tools required for inspecting BOs.
4. All DDsG
5. GM, CEPT Mysuru to replace the old pdf file which is available at S. No. 34 (3) at link <https://www.indiapost.gov.in/VAS/Pages/RTI/RTI-Manual-5.aspx> with new file of Inspection Questionnaire for Branch Post Office.
6. Sr. PPS to Secretary (Posts)/ DG.
7. PS to all Members PSB, Addl. DG (Coord) and AS & FA.
8. Hindi Section, Dak Bhawan, New Delhi for translating this questionnaire into Hindi.

Dunwats
09/08/19
Assistant Director (Inspection)

BRANCH POST OFFICE INSPECTION QUESTIONNAIRE

A. ADMINISTRATION:

1. General information about the Branch Post Office

SL No	Information	Details
1	Name of the Branch Office (BO)	
2	Name of the Account Office (AO)	
3	Name of the Head Office	
4	Facility ID of the BO	
5	Profit/Cost centre ID of the BO (For 4 & 5 above, Application to be checked : In SAP, use T. code ZFID, input the office type as "BO" and receiver PINCODE and click on execute button. You will find Facility ID of BO, Profit/Cost Centre of BO).	
6	Date of Opening of the BO	
7	Date of last inspection/ visit by divisional head	
8	Date of Last Inspection	
9	Last inspected by	
11	Dates of subsequent visits by Sub Divisional Head	
12	Dates of subsequent visits by Mail Overseer	

2. Technical Information about the BO

	Information	Activities	Details	Remarks
1	Working Hours	Receipt of Mail		Check whether the BO is functioning as per the norms of minimum four hours and maximum five hours and suggest modifications, if needed.
		Delivery of Mail		
		LB Clearance		
		Despatch of Mail		
2	Authorised	Minimum		Check whether the balance is

	Balances	Cash		adequate for BO transactions as well as IPPB transactions and suggest modification, if needed.
		Maximum Cash		(Application to be checked : In SAP, generate the DTR for the BO and check the authorized balance)
	Authorised Stamp Balance	Minimum Maximum		Check the need for revision taking into account the provision made in DARPAN CSI to book the articles with payment of postage in cash.
3	Location of the BO	-		Check whether the BO is functioning in a standard accommodation as mentioned in Directorate letter No.17-31/2016-GDS (PL) dated 28.09.2018. Examine the feasibility of locating the BO in a Panchayat building, if it is located in rented or BPM's premises. Check whether the BO premises have been kept neat and clean and take action on the spot for cleaning up.
4	Villages served	-		Check the list of villages and hamlets served. Check whether the BO is having updated information about the number of households in each village and the extent of coverage of services at each village.
5	Panchayat Head Quarters	-		Indicate the Panchayat HQ village. Indicate whether there is a need to shift the BO to the Panchayat HQ village.
6	Mail Arrangement	-		Examine mode of mail conveyance and improvement

				feasible, if any.
7	Check the currency of FG bonds/Security deposit (NSC/Bank Guarantee) of all GDS (DG letter No.6-18/2010-PE-II dated 07.05.2010).			The inspecting officer may carry the list of renewed bonds as on 1 st Nov.

3. Information about the Establishment of the BO:

Sl. No.	Name of the incumbent	Designation	Employee ID	TRCA	DOB	Date of Appointment	Remarks

A list can be obtained from Divisional Office by IP/ASP/ Inspecting Authority before initiating inspection. Divisional Head will provide details as mentioned in Para above.

4. Check the substitutes who have been mapped for the BO and whether Mail Overseer also has been mapped as one of the substitutes. If not, take necessary steps to enrol the Mail Overseers as substitutes.
(Application to be checked: Please check MDM Portal)
(Note: Inspecting Authority (IA) will have to carry out the necessary checks before initiating Inspection and same may be recorded in Inspection Report.)
5. Check whether the GDS are applying for leave through the application and also check whether they are able to generate salary slip through application.
(Application to be checked: Please check MSS)
6. When was the last establishment review undertaken and what were results of the review? Assess prima-facie workload of the posts borne on the BO establishment and examine feasibility of combining duties of the GDS for effecting economy without impairing efficiency. If the GDS BPM's workload is heavy, examine whether upgradation of the BO is justified. If prima-facie workload assessment appears to be not as per the posts borne on the BO establishment, Inspecting Authority may recommend the review of BO Establishment to Divisional Head.
7. Check effectiveness of visits of Mail Overseer to the BO. Has he visited the BO once in a quarter as prescribed? Has the MO checked / verified accounts / other transactions as prescribed and noted the results of such checks in the order book of the BO? Ensure that Mail Overseers are verifying transactions with customers independently, without taking assistance from the Branch Post Office staff. Whether the Mail Overseers

are familiar with DARPAN applications? Are they able to carry out the checks prescribed in the digital environment?

8. Stock Verification:
 - a. Carry out the physical verification of items of stock with reference to the Stock Register.
 - b. Ensure entry of items as mentioned in the Rollout Acceptance Note in respect of DARPAN device and peripherals and the devices received under IPPB. Note the 'Go live' dates of DARPAN and IPPB access point.
 - c. Check whether BO infrastructure such as such as table, chair, almirah, safe, electronic weighing scale etc have been supplied. If not, identify the items for supply of the basic infrastructure in future.
 - d. Assess the requirement of stationary and forms and take immediate action for supply of the same. Check whether sufficient number of paper rolls for printing and BO bag barcode labels are available?
 - e. Check whether the following registers / books / records are maintained correctly:
 - a. Village Sorting List
 - b. Route List and Beat Map
 - c. Book of Postmarks
 - d. Error Book.
 - e. Examine the entries in the Error Book and check the action taken.
 - f. Take action to weed out old records and arrange to dispose them along with unserviceable/surplus articles of stock. Ensure that BO Order Books are preserved as permanent records and not weeded out.
9. Is there any para of previous Inspection Report pending for compliance? If so, get the same completed by the BPM in your presence and record it in the Inspection Report.

B. TECHNOLOGY AND DARPAN

- 10(a). Ensure that information about the hardware and the Client applications used in the DARPAN device and IPPB smart phones have been placed on record at the BO. This would include the serial numbers of devices & peripherals.

SL	Devices & Peripherals	Serial number
(i)	Main Computing Device (MCD)	
(ii)	IMEI Number of MCD	
(iii)	Kaifya/Sunyard Pin Pad (P-90)	

(iv)	Barcode Scanner	
(v)	IPPB Smart Phone supplied to BPM/ABPM	
(vi)	Solar UPS	
(vii)	Type of the NSP SIM (Airtel/BSNL/Vodafone/Idea) supplied & activated in the Device.	

- 10(b) Check whether the updated versions of System & Business Client Applications (DARPAN CBS, DARPAN CSI, DARPAN PLI App, IPPB Application etc.) are installed in the device. If not, update the device with latest versions of System & Business Client Applications on the spot.

SL	System / Business Client Applications	Version details currently used in the Device
(i)	DARPAN SDP	
(ii)	Device Management Client	
(iii)	Firmware	
(iv)	M-Connect	
(v)	DARPAN CSI _ Common Application	
(vi)	DARPAN CSI _ Delivery Application	
(vii)	DARPAN CSI _ Demo Booking Application	
(viii)	DARPAN CBS Client Application	
(ix)	DARPAN PLI Client Application	
(x)	RSI eMO Client Application (only installed at Non CBS & Non CSI locations)	
(xi)	IPPB (Micro-ATM) Application	

(Application to be checked: Login to MDM Portal)

The Inspecting Authority may note down the details as above in the IR and may check the Stock Book descriptions available at BO. Divisional Office may confirm the details.

11. Ask the BPM to login and check the signal strength of the device. Is the signal strength sufficient to run the applications as per the norms? If not,

are there any alternate locations with good signal strength, where the BO could be shifted? Is the BO using External antenna (Magnetic Antenna or Yagi Antenna) to boost the signal strength? If these efforts are not fruitful, the matter may be escalated to service provider, to cause improvement in the signal strength at the BO, apart from raising trouble ticket as prescribed.

(Application to be checked: Click on 3 vertical lines on device screen)

12. Check for instances where transactions could not be performed on the device owing to connectivity issue/power issues and device issues. Check whether the BPM has recorded such instances in the Error Book.
13. Whether the BPM is aware of the procedure of raising ticket for the issues in para 12 above. If not guide the BPM accordingly.
14. If the BO has been supplied with solar panel, check the functioning of Solar equipment. If solar UPS is not getting charged properly, what is the alternative power available? Ensure that the BO is having adequate source of power for its operations.
15. Check whether the BPM is using both the battery cradles alternatively and when one battery is connected to the device, whether the other one is getting charged. Ensure that the DARPAN MCD is always put into use with power supply drawn from the batteries and not directly connected to either Solar UPS or Electricity Supply.
- 16.1 Verify User information of the BO i.e. BO Name, BO CSI Facility Id, User Name, User Id (if user is BPM then CSI employee Id or if user is substitute then Aadhaar Id) BO Name and User Role available in the Menu bar at top left corner of the Login Manager Page w.r.t the details available with concerned Division.
- 16.2 Check the Device information of the BO viz., Device Id, DM Client Version and Environment details available in the Menu bar at top left corner of the Login Manager page with respect to the details available with concerned Division.
- 16.3 Check the Network and Data Connectivity Strength in the Device by pressing the "C" button available on the top right corner of the home page post successful BPM login in the Device. (**Note:** The Inspecting Officers have a 'Read-only' login in the Device for making basic checks provided the Inspecting Officer (SSP/SP/ASP/IP) is registered as RICT Admin in the division concerned. Access to the BO proposed for inspection can be obtained through option "Edit RICT Admin details" in RICT Admin Management Menu)
- 16.4 Check whether Network Connectivity in the Device is available inside the BO location and note down the CSQ (Check Signal Strength Quality) value

- available inside the BO location for each individual Business Client Applications. Is the BPM able to do online transactions smoothly inside the BO location?
- 16.5 Examine the office copy of the Solar Solution Installation Report available at BO with Date of Installation of Solar Solution and check whether the BPM has signed the content of the report, impressed the Office Seal / Data stamp on the Solar Solution Installation Report.
 - 16.6 Check whether BPM is aware of the process of raising incident ticket by calling the CSI Level 1 Help desk for the issues faced in DARPAN Devices [MCD & Peripherals] and Solar Solution. If not explain the Incident Management process for MCD & Peripherals and Solar Solution to BPMs. See whether vendor has generated System generated incident ticket number to BPM concerned for each incident.
 - 16.7 Check whether Division has raised Service Desk tickets on CSI helpdesk on any Hardware (MCD & Solar) / Network Connectivity issues found at the BO and see that in how many number of days RH Vendor team either at RH Level 2 Help Desk or at Service Centre has resolved the issues.
 - 16.8 Review the hardware issues so far found at the BO and further attended by mapped DARPAN Service Centre and record observations. Experience & feedback on functioning (time taken & quality of hardware issue resolution) of DARPAN Device by the Service Centre may be recorded.
 - 16.9 Check if Solar Panel and UPS (if available in BO) are in working condition.
 - 16.10 See whether RICT device is kept properly in the Carry case after working hours.
 - 16.11. Comment on the knowledge and skill of the BPM in operating the device and handling the peripherals.
 - 16.12. Take feedback from BPM on the technology implementation. Record issues, if any faced by the BPM and report to the RB Section of Postal Directorate through Divisional/Circle Head if it is critical in nature.

C. MAILS:

17. Check whether the prescribed process is followed at the time of opening of BO Bag in DARPAN CSI environment and also see whether bag details are available electronically while opening the bags. Comment on the methods adopted by the BPM when bags are received physically at BO but Data is not received. Identify the number of such occasions and the measures that can be taken for standardized operations.

(Application to be checked: Using Delivery App)

18. Check whether BPM is issuing the accountable articles using DARPANCSI app. Otherwise what is the arrangement/procedure followed? Guide the BPM about the correct process.

(Application to be checked: Using the Delivery App)

19. Check the articles in deposit to see
- (a) Whether articles are detained beyond the prescribed period.
 - (b) Compare the number of articles in deposit as per DARPAN CSI app and the physical number of articles available at the BO. If they are not matching, examine the cause and guide the BPM suitably.
 - (c) Check randomly a few articles delivered at the BO using Postinfo mobile app or through the device backup to confirm that the delivery status has been updated.
 - (d) Whether GDSBPM is properly examining the remarks passed by the ABPM and whether standard remarks are recorded on the articles. Educate the BPM and ABPM about using standard remarks. System of using standard remarks by providing a rubber stamp and asking the BPM/ABPM to tick the correct remark, may be adopted, if needed.
 - (e) Whether articles have been received missent at BOs? If yes, what is the manner of disposal of such articles. Whether necessary Error Entries are available in this regard? This check is to be carried out for physical articles as well as eMOs.
 - (f) Whether process of redirection of articles is properly done through the device. In case of parcels, whether remarks as to the collection of redirection fee is recorded on the article.
 - (g) Whether articles in deposit are in good condition.
20. Check whether VPMOs have been booked against the VP articles delivered since DLI.

(Application to be checked: FAGLL03- GL Head-4200030002)

(Note: The Inspecting Authority can get all details in CSI System before even visiting the BO. During Inspection they can check whether the BO records are actually matching the transactions reported to AO/HO. For example: List of VP articles invoiced to the BO, delivered at BO and VP eMO booked by the BO, for a time period can be taken from the system and cross checked with the BO records during the inspection.)

21. (i) Apart from the office letter box, how many letter boxes are attached to the BO? State whether the LBs have been painted and are in good condition. Are the outside letter boxes provided with moveable hour plates?
- (ii) Are the LBs cleared punctually and are the timings of clearance suitable
- (iii) See whether mails cleared from LBs and those received missent are included in the despatch of the day. If it is not so, revise the duties of the BPM, ABPM to ensure the despatch of mails on the same day.
22. Review the hours of the business of the BO, hours of receipt and despatch of mails and the hours of delivery, keeping in view of the mode of transport, distance from Account Office and workload of the BO. Review the working hours and also ensure that the working hours are fixed as per the OM No.17-31/2016-GDS dated 25/06/2018.
23. Examine the contents of BO bag received on the day of inspection and comment on articles (eMO/RL/Ordinary letters) received in the BO bag with transit norms. Investigate cause of delay, if any and suggest improvement in mail arrangements. Ensure that the unregistered articles posted in the BO meant for delivery through the BO are disposed of without routing them through the AO?

D. FINANCE AND ACCOUNTING

24. Check the last acknowledged BO balance by the Account Office and verify the subsequent transactions of the BO to satisfy that the cash balance arrived at is correct.

(Application to be checked : Generate DTR in SAP in advance)

(Note: The Inspecting Authority can get all details in CSI System before even visiting the BO. During Inspection they can check whether the BO records are actually matching the transactions reported to AO/HO.)

25. Verify the wallet balance with physical cash balance in hand and record the result in the BO account Book and also obtain the signature of BPM concerned below the result noted.

(Application to be checked : Ask the BPM to Login to DEMO Booking App ->Click on navigation icon (3 vertical lines) ->Click on Wallet Balance.

Or

In SAP generate the DTR of the previous day and arrive at the balance at the time of your visit.)

26. (i) Verify the stamps balance and record the result in the BO account Book and obtain the signature of BPM concerned below the result noted.

(Application to be checked : Ask the BPM to Login to DEMO Booking App
->Click on Inventory Report -> click on Stamps.

Or

Invoke MB52 in SAP and key in the Plant ID and BOID and execute.
Report for that BO will be generated)

- (ii) Whether the stamps are received through CSI and are properly acknowledged. Check the invoices received and whether the inventory is properly updated.

(Application to be checked: MB51)

(Note: The Inspecting Authority can get all details in CSI System before even visiting the BO. During Inspection they can check whether the BO records are actually matching the transactions reported to AO/HO.)

- (iii) Whether BPM is entering the stamp sales under product sales option in the device and whether the stock is updated instantly?

(Application to be checked: MB52)

(Note: The Inspecting Authority can get all details in CSI System before even visiting the BO. During Inspection they can check whether the BO records are actually matching the transactions reported to AO/HO.)

- (iv) Are the authorised balances adequate with reference to Receipts and Payments at the Branch Office?

27. Check the balances of BO account for one day selected at random, bi-monthly, since the last inspection by comparison with the balances including postage due on unpaid articles noted by the Account Office on BO slips and see whether the entries against heads (a) and (b) of the BO slips have been correctly transferred to the BO Account. If any alterations have been made in the balances noted by the Account Office in the BO slips, satisfy yourself that the corrections made are genuine.

28. Examine the BO Account since the last inspection to see that the BPM has not unnecessarily retained excess cash. Examine whether the arrangements for exchange of cash with the Account Office are satisfactory and record instances of delay in payment of Money Orders, Savings Bank withdrawals etc. for want of funds. Whether the norms for remittances have been followed as mentioned in the Directorate Letter No.24-3/2012/PO dated 01/10/2018.

29. (i) Check the Money Order issued since DLI with reference to the eMO forms accepted for booking.

**(Application to be checked :
MO booking report in the device or
FAGLL03- GL head -8878100070
RV for MO issue.
KZ for MO Paid)**

- (ii) BPMS to retain the eMO forms in their custody and the preservation period is 18 months for the date of booking.

30. (i) Check for one day in each quarter whether MOs received for payment and VP/COD articles received for delivery are paid/delivered promptly and check whether VPMO has been booked against the VP articles delivered. Check whether demurrage fees are being charged when required and relevant particulars have been noted in VP Receipt (RP-55) against the VP article concerned.

31. BO journal:

- a. Check whether list of MOs received is pasted in BO journal and whether list of MOs issued to ABPM (MD) is pasted in Postman book. Carry out the same check regarding accountable articles. Check delivery status of some articles and MO received for delivery through PostInfo mobile app or web-based TATS.
- b. Check whether MOs received for payment are paid promptly. Make independent enquiry with a few payees to check the promptness and correctness of the payment.
- c. Test check whether the BPM has given the cash to ABPM (MD) for eMO payment beyond the prescribed limit as mentioned in Directorate letter No.24-3/2012-PO dated 01.10.2018. Educate the BPM on the procedure to be followed if the amount exceeds the prescribed limit.

32. Check whether delivery agents have been authorised to carry stamps /stationery for public use? Whether proper acquittance is available for having handed over the stamps and stationery. Check the periodicity of replenishment of such stamps and the sales have been properly accounted and the cash realised is credited to PO accounts. Also check the postman book (MS-27) and visit book (MS-87) of GDSMD to see that the same are correctly maintained.

33. (i) Whether the BO Daily Account is generated through the device? Examine the Daily account and other contents of the BO bag made ready for despatch. Are the articles properly stamped before their inclusion in the bag? Is the cash bag locked / sealed / and weighed properly and weight

noted on the relevant records? Whether the prescribed BO bag labels are being used by both AO and BO?.

(Check on the day of visit)

- (ii) Whether any change is required in the accounts / delivery jurisdiction of the BO?

E. SAVINGS BANK

- 34. (i) Check all SB-26 issued since the last inspection and comment whether the amount of cash received has been credited, the original receipts with proper acquittance on their reverse are kept pasted with office copies in respect of SB-26 receipts and all the unused receipts are intact and run in consecutive order. See that the reasons for any SB-26 receipt for which the original is not available or not obtained and kept on record is explained to your satisfaction. Also ensure that PR Book i.e. SB-26, receipt books are in triplicate.
- (ii) Check whether reference ID generated at the time of opening of new account at the BO is noted on office copy of SB-26 receipt and one copy of acknowledgement slip printed from the RICT device is pasted on the office copy of the SB-26 receipt.
- (iii) While verifying the passbooks, ensure that first page entries and initial deposit are printed using the passbook printers for new accounts at concerned AO and there is no manual entry done by BPM.
- 35. (i) See that the separate specimen signature books for the various types of savings accounts viz. SB A/c, RD, TD and SSA have been properly maintained and all specimen signatures are available against the account opened since last inspection. Mention account numbers with name of scheme if any against which specimen signatures and photograph are missing. Also see that the thumb impressions in case of illiterate depositors have been kept duly attested by a resident witness above the attestation made by the BPM.
- (ii) Check at random for the accounts opened since Date of Last Inspection as to whether signature and photograph are uploaded? Mention account numbers checked and result thereof in IR. Also see that photograph of all account holders who have opened the account after issue of AML/KYC norms are pasted in the SS Book.

(Application to be checked: Check in the CBS app by providing the account number)

- (iii) In case any depositor who has already given photograph for accounts opened earlier, see whether BPM has mentioned this fact against the new account in SS book.

- (iv) Test check a few cases of closed/transferred accounts to see that the specimen signatures of respective accounts have been properly cancelled. Mention account numbers checked in the IR with result thereof.
- (v) Instructions may be given to the BPM to maintain SS Book with CIF Number.
36. Collect 5 Passbooks of each scheme (i.e. SB/RD/TD/SSA) from depositors and verify with Finacle/ Journal. If not able to collect, issue SB-46 for verification of balances.
37. (i) Examine all the depositors' receipts (SB-28) issued since last inspection for pass books collected for reasons other than interest posting. Verify that the original acknowledgements for pass books are obtained and kept on record. In case of non-availability of any original receipt see that reasons are explained to your satisfaction. Also satisfy yourself that only prescribed SB-28 depositor's receipts are issued.
- (ii) Check if BPM has prepared list of accounts standing at the BO in the prescribed format mentioned in Rule 50 (iv) of POSB (CBS) Manual in duplicate and sent one copy to Account Office.
38. As per Rule 49(6) of POSB (CBS) Manual after 31st of March of every financial year, BPM should collect all SB and SSA Passbooks irrespective of these were presented for transaction or not & issue receipt from SB-28 to the depositor. These Passbooks should be sent to Account Office for entry of interest. BPM shall prepare list of such accounts in duplicate in the below format separately for SB and SSA and retain one copy of such list:-

Sl. No.	Account Number	Name of Depositor	Date of receipt of Pass Book (PB)	Date on which (PB) sent to AO	Date on which PB received from AO	Date of delivery of PB to the depositor or return of PB to AO for safe custody	Acquittance of the depositor when the PB is delivered to him.

39. Select at random one day in each quarter since the last inspection and check whether the totals of deposits and the withdrawals available in the List of Transactions (LOT) are reflected in the Daily Transaction Report (BODA) of the concerned BO. The LOT/DTR for the selected dates shall be generated by the sub Divisional head using Finacle MIS and SAP in advance and cross check the corresponding entries available in the BO Account and the daily balance of those dates acknowledged by the Account Office in the corresponding BO slips. (Note: - These checks should be carried out for all types of accounts viz. SB/TD/RD/SSA etc. Mention the dates selected for the checks). Copy of the extract may be sent to the AO and HO for verification.

40. Check the undelivered Pass Books in deposit in the BO and satisfy yourself that they have not been unnecessarily detained. Verify balances of these accounts with those shown in the Device and ascertain the reasons for detentions. Make efforts during the period of your stay to have these pass books delivered to the depositors. Note down account numbers of those Passbooks in IR. Also educate the BPM that no pass book should be retained in the post office after transaction.
41. (i) Collect all pass books of TD accounts opened since DLI and also verify the interest payments made and confirm the same by generating the mini statement through the device. Also ensure that first page entries and initial deposits are not altered/over written. Issue SB-46 notices if the passbooks could not be collected.
(Application to be checked: Generate Mini statement in CBS app or use HACLI in Finacle)
- (ii) In addition to this collect two passbooks of RD discontinued accounts and verify. Check at least two RD accounts which are prematurely closed since last inspection and contact the depositors to confirm the genuineness and record the result. Issue SB-46 notices if depositors could not be contacted.
(Application to be checked: Generate mini statement in CBS App or HACLI in Finacle)
42. Check whether the commission paid to the BPM on the net SB deposits and TD deposits were correctly calculated and paid.
(Application to be checked: BPM to be identified as Agent. TD commission paid report can be generated in Finacle. For SB proposal has been given for BO level net accretion report)
43. Does the BPM know about all savings schemes and their operation through the Device? Check whether the BPM and ABPMs are aware of AML/CFT/KYC and their relation with financial services offered by the Department. If no, explain in detail.
44. Check the number of IPPB accounts opened by the BPM/ABPM. Is there any potential for opening more number of IPPB accounts than what is achieved?
45. Check the Stock register of QR Cards received at BO (A Stock Register has to be introduced). Check the number of duplicate QR cards issued and whether the prescribed procedure is being followed.
46. What is the number of different social security payments made in the BO? How many of them are paid through eMO and through Savings Bank.

Educate the BPM to process the payments through Savings Bank Accounts.

47. How many merchant IPPB accounts are opened in the BO? Educate the BPM/ABPM how Merchant IPPB Accounts can facilitate cashless transactions in the BO villages.
48. (a) Is the BPM aware of IPPB Mobile App and educating the customers to download the App and use it for Bill Payments and also for Standing Instructions (SB/RD/SSA)?

What action has been taken by the BPM to popularise the IPPB App amongst the digitally smart customers having an IPPB account? The number of such persons who are using IPPB App may be ascertained and noted.

- (b) Whether the prescribed procedure is being followed to transfer cash collected by ABPM towards IPPB transactions to BPM for incorporating in the BO accounts.

(Manual Check)

F. POSTAL LIFE INSURANCE/ RURAL POSTAL LIFE INSURANCE

- 49.1 Are the BPM/other GDS in the BO aware of the salient features of all the existing PLI/RPLI schemes?
- 49.2 Has the BO been supplied with the hand held device? Has the BPM been trained in PLI-DARPAN App. handling? Has the BPM or substitute handling the same correctly? Is the device in safe & in good condition?
- 49.3 Examine whether the network connectivity is functioning properly or the B.O. facing any problem. If yes, whether request for rectifying the same has been made?
- 49.4 Whether a log book for panel breakdown is maintained ? Examine the breakdown frequency /duration and record findings for remedial action. Whether BPM is aware of the process of logging complaint in relation to breakdown of machine/panel
- 49.5 Are forms required for the use of customers/office adequately available? Has the BPM kept the forms / neatly records arranged?
- 49.6 Check the number of PLI/RPLI proposals indexed in the device and dispatched to concerned accepting authority. Delay, if any, may be recorded for remedial action.

- 49.7 Check the claim cases physically available on the record but not indexed and mention in the Inspection Report.
- 49.8 Check the number of Service requests relating to Loan, Commutation, Conversion, Reduced Paid Up, Revival, Survival Benefit indexed in the device since last inspection and their disposal.
- 49.9 Check the credit of all the receipts issued towards new PLI/RPLI first premium & renewal premium receipts in the BO since last visit/inspection with Summary Report and BO account and ascertain correctness of these transactions with Cash Book entries of account office.
- 49.10 Check that Day End Report and Summary Reports are correctly generated on daily basis and PLI/RPLI premium collection shown therein correctly taken into account. This may be checked for 10 days since last inspection taking into account 3 days in the first quarter, 3 days in the second quarter and 2 days each in the third and fourth quarter.
- 49.11 Collect a few PRBs, [Minimum Five] for two days of a month compare the credit entries appearing in them & ensure that all entries in them are recorded in Day Collection Report & Cash Book Report [wherever applicable] & are correctly accounted on the respective dates. Please also check whether all the transactions are noted legibly in the PRB and signed & date stamped by the BPM on the respective dates.
- 49.12 What is the growth rate of PLI/RPLI business of the office? Are the BPM and other GDS are taking interest in marketing PLI/RPLI policies? What is the target for the current financial year & what is the progress made till the date of inspection?
- 49.13 Review the performance of the office for the three previous financial years. Has the office achieved the targets during the previous years? If not, analyze the reasons, talk to the BPM and other GDS.
- 49.14 Has the due incentive been paid to the BPM/GDS regularly. Is there any pendency?
- 49.15 Make confidential enquiries if any heavy premium is being collected with default fee & ensure that the delay is genuine.
- 49.16 Are the customers facing any challenges / issues regarding services provided by the B.O. ?
- 49.17 See the nature of Publicity given by BPM to PLI. Also see if RPLI posters have been displayed in BO.

- 49.18 Has the Circle/Region offices revised the PLI/RPLI proposal forms having KYC norms into use? Are the revised proposal forms available?

G. GRIEVANCE HANDLING AND PUBLIC RELATIONS

50. Check whether the BPM is knowing the redressal mechanisms available, if not appraise the same.
- (i) Whether suggestions / complaints are being forwarded to Customer Care Centre of the Division.
- (ii) Number of complaints received from the public and their disposal/Redressal.
51. Educate the BPM/ABPM to use POST INFO mobile app for tracking articles in case of any complaints received. The App may be installed in the IPPB mobile. Guide the BPM/ABPM about the usage of POST INFO App such as calculation of postage/interest rates for small savings schemes/Premium Calculation/Pincode search etc.

Educate the BPM/ABPM to use ePostOffice mobile App for purchase of postage stamps and Gangajal as well as payment of RTI fee. The App may be installed in the IPPB mobile. Guide the BPM/ABPM about the usage of ePostOffice App so that he can guide the members of public for the above purpose since philately postage stamps and Gangajal can be ordered sitting at home.

52. Check whether the following are displayed for information of the public (i) Post Office Board (ii) Notice of Hours of Business

H. BUSINESS DEVELOPMENT

53. Review the work done by the BPM in respect of types of business as given in the table below. Whether any targets were fixed and what is the performance of the BPM as on the date of inspection. Chalk out the plan for the remaining period to achieve the target. Explore the potential available for new business

Type of Business	Previous Year		Current Year		Remarks
	Number	Amount	Number	Amount	
Mails(RL/SP/PL)					
Unpaid					
Money Order					
Savings Account					
Recurring Deposit					
Sukanya Samruddhi					
Time Deposit (1/2/3/5)					

IPPB			
PLI			
RPLI			
Sale of Postage Stamps			

54. Ask the BPM/ABPM to maintain BO business register in the format below and ensure that it is updated:

Name of the Village	Population		Number of house-holds	Number of RPLI policies	Age less than 10 yes		Number of SB accounts	Number of RD accounts
	M	F			Female	No of SSA		

Based on this info, assess the business potential for the various schemes.

55. Official Language:

- (i) Whether all Name plates / Notice Boards etc. are trilingual?
- (ii) Whether all the Name plates and Rubber stamps used are in accordance with the rules?(In rubber stamps letters in Hindi should have a point size greater than 2 as compared to the English letters).
- (iii) Whether forms being used in the office are bilingual?
- (iv) Any special work done in the office regarding Hindi:

I. TRAINING

56. Whether two weeks induction training has been imparted to BPM/ABPM/Dak Sevak? Is a certificate to this effect available on records?
57. When was the last two weeks Refresher training/ Mid service training imparted to BPM/ABPM/Dak Sevak? Is a certificate to this effect available on records?

J. INDIA POST PAYMENT BANK (IPPB)

Inspection Questionnaire for IPPB operations at BO.

- 58.1 Check whether the BO is facilitating IPPB transactions during approved business hours.
- 58.2 Check whether the IPPB related branding elements (IPPB Signage, Notice Board, Banners, Standees etc.) and Authorization Forms are available and appropriately displayed.

- 58.3 In case of leave of GDS BPM / GDS (MD) , check whether suitable staffing arrangements with trained and certified end users is being made by the Divisional Head / Sub Divisional Head to ensure continuity of IPPB operations at the BO.
- 58.4 Check whether the devices, biometric scanners and mobile connectivity are available and in working condition with GDS BPM / GDS (MD). Additional checks include:
- a) If there is any damage to the IPPB handheld devices provided to GDS BPM / GDS (MD).
 - b) Proper mobile connectivity is available. If not suggest suitable telecom operator.
 - c) If all hardware provided to DoP by IPPB is accounted for and are in good working condition at BO.
- 58.5. Check whether end user GDS is properly trained to handle IPPB application and aware with all the products and services offered by IPPB including third party products like credit, insurance mutual fund etc. and recommend refresher training if any.
- 58.6 Check if all customers' related documents are retained as required (e.g. Customer forms and documents, records being properly maintained for counterfeit notes impounding, slips, etc.)
- 58.7 Check if adequate cash is being provided by the accounts office for facilitating transactions at the BO.
- 58.8 Check if adequate cash is handed over to the GDS for providing doorstep banking services and doorstep banking service requests are fulfilled on a timely basis.
- 58.9 Check if transaction recorded by the end users/ BO for both IPPB and DoP products tallies with cash as reported by the end user / BO ¹ and SOP for cash management between DoP & IPPB is being adhered.
- 58.10 Check whether financial literacy camps are being organized in BO jurisdiction regularly and end user GDS is encouraging customers for digital transaction including fund transfer bill payments, recharge etc. and providing necessary handholding for using IPPB Mobile Banking app.
- 58.11 Check whether GDS is focusing on merchant acquisition and promoting digital eco-system for financial transactions within BO jurisdiction.
- 58.12 Check whether GDS is promoting linkage of Post Office Saving Account (POSA) with IPPB account by explaining advantages thereof and progress made since last inspection.
- 58.13 Check whether Territory Manager (TM) / Territory Officer (TO) of IPPB is frequently visiting the BO and providing necessary information and handholding on new products and services added by IPPB.

It may be noted that IPPB operations are completely online with biometric authentication without any physical signatures, and therefore at an end user level/post office level there are no transaction vouchers, passbooks or a log of transactions maintained by the end-users. The inspecting officer will have real-time access to the IPPB system log to view the IPPB transactions done at an end-user, post office level.

K. CONCLUSION:-

59. Result of the inspection provided based on the following parameters/ activities

Brach/Activity	Max Points	Points awarded	Remarks for poor marks
Maintenance of basic Records	5		
Maintenance and use of hardware	5		
Use of RICT Application (CBS/CIS/Del App/Booking App)	40		
IPPB (micro ATM/Accounts Processing/Accounts Servicing)	10		
Business Development & attitude of BPM towards Business Development	20		
Service Standards (delivery performance/ booking of articles/MO, Savings Bank/Insurance)	20		