File No:-16-1/2017-inspn.
Government of India
Ministry of Communications
Department of Posts
(Inspection Unit)

Dak Bhawan, Sansad Marg
New Delhi 110001 dated 26/06/2018

To

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

Subject: Revised Inspection Questionnaire for Head Post Office.

....

With reference to the above cited subject and consequent to the approval of the Postal Services Board, Secretary (Posts) has approved circulation of the revised Inspection Questionnaire of Head Post Offices. This questionnaire is an attempt to bring the work performed at HO in tune with its changing environment so as to incorporate questions on CSI, CBS, McCamish software. Further, the tools to be used for carrying out prescribed checks in the applications used in CSI as well as Meghdoot software have also been indicated in the Appendix to the Questionnaire.

2. Accordingly, kindly find enclosed herewith the revised Inspection Questionnaire for Head Post Office. This questionnaire will subsume all the questions prescribed hitherto in the Inspection Questionnaire pertaining to Head Post Office issued from time to time.

3. As far as verification of HO is concerned, Question Numbers 1, 2, 5, 7, 27, 28, 30 to 34, 36 to 44, 49 to 55, 99 (c) (ii), 100 (i to m), 113(f), 114(g), 115 to 127 of the H.O Inspection Questionnaire may be covered by the Inspecting Authorities, in addition to any other question that he/she may choose from the rest of the questions.

4. All Circles are requested to circulate the revised HO Inspection Questionnaire to their Subordinate Units for using the same while inspecting the Head Post Office. Training Centres may organize training programmes to familiarize the inspecting authorities with the tools required for inspecting CSI HOs.

5. This Inspection Questionnaire for Head Post Office will come into force with effect from 1st July 2018. This Questionnaire is also uploaded at www.indiapost.gov.in

6. Any corrections or suggestions for improvement of this Head Post Office Inspection Questionnaire are welcome.

7. Hindi version will follow.

enclosures:-   **copies**

Assistant Director
(Inspection)

Copy to:

1. CGM (PLI) Directorate/CGM Parcel Directorate/
   CGM (BD & Marketing) Directorate
2. Sr. DDG (Vigilance), Dak Bhawan, New Delhi
3. DDG (Training) – It is requested to organize training programmes for Group 'A' and Group 'B' officers to familiarize them with the tools required for inspecting CSI HOs.
4. All DDsG
5. GM, CEPT Mysuru to replace the old pdf file which is available at S.No. 34 (1) at link https://www.indiapost.gov.in/VAS/Pages/RTI/RTI-Manual-5.aspx with the new file of Inspection Questionnaire for Head Post Office

6. Sr. PPS to Secretary (Posts) /DG
7. PS to all Members PSB and JS&FA

Assistant Director
(Inspection)

INSPECTION QUESTIONNAIRE FOR HEAD POST OFFICE

Frequency and Number of days allowed for inspection of a Post Office:

(Dte. letter No. 29-1/85-Inspn. dated 13.05.1986)

| S. No.	Office	Frequency	Inspection days
1	Head Post Office	Annual Inspection cum verification	8 days
2	Head Post Office	Verification	4 days
3	Sub Post Offices (HSG I & II)	Annual Inspection	4 days
4	Sub Post Offices (LSG)	-do-	3 days
5	Sub Post Offices (Time Scale)	-do-	2 days
6	Non Delivery Sub Post Office (Single Handed)	-do-	1 day
7	Branch Post Office	-do-	1 day
8	Head Record Office	-do-	4 days
9	Sub Record Office (HSG&LSG)	-do-	2 days
10	Sub Record Office (Time Scale)	-do-	2 days

Time schedule for the Inspection:

(Dte. letter No 27-1/77-Inspn. dated 01.12. 1977)

Inspection should he carried out on the basis of the following schedule:-

1st quarter (January to March)   -   15%

2nd quarter (April to June)   -   35%

3rd quarter (July to September)   --   30%

4th quarter (October to December)   -   20%

ए. एन. नन्द
सचिव
A. N. Nanda
Secretary
फोन/Tel. : (+91-11) 2309 6060
फैक्स/Fax. : (+91-11) 2309 6077
ई-मेल/E-mail : secretary-posts@indiapost.gov.in

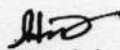**RIGHT TO INFORMATION**
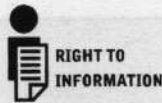
सत्यमेव जयते

डाक विभाग
संचार मन्त्रालय
भारत सरकार
डाक भवन, संसद मार्ग
नई दिल्ली–110001
Department of Posts
Ministry of Communications
Government of India
Dak Bhawan, Sansad Marg
New Delhi-110001

FOREWORD

I am happy to release the revised Inspection Questionnaire for the Head Post Office.

2. Inspections continue to be an important management tool for any organization, more so for ours, in view of its networked character with the individual units spread out to far-flung areas. A carefully drafted Inspection Questionnaire lies at the core of each such Inspection in the interest of objectivity and uniformity.

3. The Inspection Questionnaire for Head Post Office has been carefully updated to bring it in sync with the changing environment of Head Post Offices where FSI rollout has been completed and CSI/RICT rollouts are under way. This Inspection Questionnaire for Head Post Offices will come into force with effect from 1st July 2018. A copy of this will also be uploaded on our website viz. www.indiapost.gov.in.

(A.N. Nanda)

Dated : 20.06.2018

INDEX

S.No.	CONTENTS	PAGE NO
1	NOTE FOR INSPECTING OFFICERS FOR ANNUAL INSPECTION & VERIFICATION OF HEAD POST OFFICE	3
2	INDEX OF INSPECTION QUESTIONNAIRE FOR HEAD POST OFFICE	4
3	INSPECTION QUESTIONNAIRE FOR HEAD POST OFFICE	5-40
4	QUESTIONS EARMARKED FOR VERIFICATION OF HEAD POST OFFICE	41-42
5	APPENDIX (TOOLS TO BE USED FOR CARRYING OUT PRESCRIBED CHECKS IN THE APPLICATIONS USED)	43-48

NOTE FOR INSPECTING OFFICERS FOR ANNUAL INSPECTION & VERIFICATION OF HEAD POST OFFICE

I. One month before the inspection, the inspecting officer should send to the Postmaster a list of questions decided by him for carrying out checks by him in addition to those in the questionnaire. These questions will be framed by her/him taking into account the relevance of those questions for the particular Head Post Office which the inspecting officer proposes to resolve during the inspection. The Inspecting Officer should also simultaneously request the postmaster to send him a list of cases and proposals on which the inspecting officer may take decisions during the inspection. These efforts would be aimed at making the inspection purposeful. The inspecting officer should take efforts, to obtain maximum compliance report during the inspection itself or within a month thereafter. The Postmaster has to inspect one branch every month and record his report in the order book. The APMs have to inspect their own branch assistant-wise by framing their own questionnaire. The inspecting officers can help them update these questions and the list of instruction. The inspecting officers can take the help of the ASPOs or inspectors to assist them but the responsibility and judgement must be that of the inspecting officers.

II. There will be one verification and one verification cum inspection during a year. The verification will be carried out during the first half of the year while the second verification cum inspection will be carried out during the second half of the year. The inspecting officer should cover the following questions during the accounts verification and also any other question that he may choose specially from the rest of the questions. All the questions should be covered during the verification cum inspection.

III. Wherever the number of days are not specifically mentioned for the checks to be carried out, the checks may be done for four different dates, one date for each month.

****

Index of Inspection Questionnaire for Head Post Office

Sections of questionnaire

Section 1 – Administration

a.   General supervision

1.   Take an overall view of the post office, keeping in view the customer needs as well as optimal use of resources available. Your observations, inter-alia, must specifically comment among other things on the following aspects:

   (a)   Accommodation and the suitability of the building / premises.

   (b)   Working environment including lighting, ventilation, layout with reference to workflow, special provision to differently-abled etc.

   (c)   (i) Ensure that Helpdesk is available and whether able to access all information online; Helpdesk to be fully equipped with forms needed by customers, ready reckoners etc. Check working of self-service kiosk, if available at the office.

   (ii) Check the competence of all counter assistants

   (d)   Notice of Hours of Business

   (e)   Arrangement of all counters in a logical pattern consistent with the space available.

   (f)   Whether forms/records/stock are properly segregated and clear distinction between forms and records exist

   (g)   Cleanliness of counters and offices. Does the Postmaster take special interest in this regard and is sensitive about this matter.

   (h)   Is the stock of all essential forms for use by the public available? Counsel the Counter Assistant about the importance of good public relations. Examine if special arrangements are available for senior citizens?

   (i)   Ensure whether name badges have been provided to counter clerks and all are wearing them

   (j)   Check the contents displayed in the LCD panel if provided in the office and suggest improvements.

2.   Review the last inspection report and the order book remarks of the Postmaster and specifically state :

   (a)   Whether action to be taken by the divisional office is complete.

   (b)   Discuss pending paras and see that action on them is completed during the inspection itself.

   (c)   Whether the compliance as reported is actually being followed.

   (d)   Whether any para of the IR needs to be dropped being irrelevant now and if so order accordingly.

   (e)   If any particular aspect of work has repeatedly come up for adverse notice in the last 3 years and continues to be so, it should be specifically highlighted so that the reviewing authority can bestow attention on this aspect.

3.   Examine the present status of supervision of the counters to see if the distribution of work is in order, if the supervisors regularly and practically check the working of the counters, if they are taking pro-active stand to ensure that the counters are not only manned but also manned to suit the peak pressure of the traffic. Check whether the queue management process is being adopted to distribute customers among all counters. Ensure whether provision is made for bulk counter and suitable seating arrangements exist for such customers. Ensure supervisors are discharging their job as expected in computerized applications. Check at random and highlight the importance of the same.

4.   (a) See that the seating arrangement is proper and there is neither wastage of space nor overcrowding.

(b) Also see that the space is optimally used giving preference to overall look / ventilation / proper placement of records etc. in the office.

(c) Bring changes wherever required and arrange supply of flow charts w.r.t. workflow and suggest any further changes, which are not in your competence.

5.   Assess the number of counters required with the number available and check if all types of transactions are processed in all counters. For the purpose of assessment, collect the workload data of counters as available in systems for realistic evaluation.

6.   Check whether the biometric attendance reports are being reviewed by the postmaster and remedial action taken.

7.   Look into the diaries of Public Relations Inspector (PRI) and talk to them and the postmaster about the checks and directions of their work. Does postmaster make an effective use of the PRI?

8.   Talk to staff -

    (a)   Whether they have got any grievance regarding the delay in settlement of personal cases.

    (b)   About office equipment, facilities, distribution of work or for better supervision

    (c)   See that work is equally distributed among staff and take steps in case of any deviation.

9.   Examine the register of OTA charges to see:

    a)   That the overtime is commensurate with the workload of the day and there is adequate explanation why the work could not be done during office hours.

    b)   That the overtime is not incurred on work of normal nature or bulk transaction for which specific arrangements are necessary.

    c)   That the competent authority has satisfied itself about the necessity of OTA before ordering it.

    d)   In discussion with postmaster you can outline steps to reduce or curtail overtime

10.   Whether the members of staff are aware how to access Postal manuals and SOPs from IndiaPost site and whether copy of the manuals and SOPs is stored in a local system for ready

reference. Also check whether the officials know how to search and download circulars from IndiaPost repository. Check whether the instructions received electronically are saved to a local system for access when needed and whether circulars received are filed properly and circulated to all.

11. (a) Examine the calendar of returns to see that the list is correct, they are sent in time and appropriate information is taken in the book of information.

(b) Also examine whether the Postmaster checks the registers every month and puts his signatures in token of having carried out check.

12. (a) Check whether the postmaster has carried out internal inspection of each branch effectively.

(b) Check whether error books are maintained in various branches and due notice of them taken by the Postmaster.

13. Examine the register of inward references and other correspondence registers to see that references received from the public, Divisional and Circle Offices are promptly attended to.

14. (a) See whether Postmaster has full knowledge about the staff working in the office. Check whether the allotment of work considers the strengths and weaknesses of individuals. Whether local training is imparted and the staff are motivated to perform their best.

(b) Examine Memorandum of Distribution of Work and check whether it is observed in actual practice. Check whether the Memo of Distribution of Work requires any modification. Check if the tasks to be performed in various applications in use are built into the MDW and is relevant in the current context

(c) Whether all officials in the office have undergone training in the relevant areas of operations and soft skills.

b. Personnel administration

15. Examine gradation list, APAR, punishment register, reservation roster, vacancy position register are being maintained as per rules. Also examine a couple of personal files and see whether they are in order and properly maintained as prescribed.

16. Check whether all the pre appointment formalities like verification of qualification, caste certificate etc. are completed before issue of appointment order in respect of Postman and MTS.

Note: In case the office is migrated to CSI, check these with reference to the data available in HR portal as well as with the help of vigilance module in SAP. Examine whether leave management is through the HR portal. Check that the actual distribution of branches is according to data available for each official in LSS module on the date of visit as also on other selected dates

c. Implementation of official language, Swachh Bharat, RTI

17. Inspection on progress of official language implementation

a) Whether orders are issued in Hindi in order book?

b) Whether all letters received in Hindi are being replied to in Hindi. If not, the reasons thereof?

c) Whether targets for originating *A Region B Region C Region correspondence in Hindi have been achieved. If not, the reasons therefore?

*A Region: Himachal Pradesh, Haryana, Uttar Pradesh, Madhya Pradesh, Bihar, Rajasthan, Uttaranchal, Chhattisgarh, Jharkhand, Delhi and Andaman & Nicobar Island.

B Region : Maharashtra Gujarat, Punjab and Chandigarh.

C Region : All other states and UTs except those stated in A & B above.

(d) The total number of officers / employees who do not possess working knowledge of Hindi(Those who have studied Hindi as a subject up to Matric or Tenth Standard or those who have furnished declaration that they possess working knowledge of Hindi.

(e) Whether all employees who possess proficiency in Hindi are submitting notes and drafts in Hindi on the prescribed subjects? If not, please indicate what action is being taken?

(f) Whether all Name plates / Notice Boards etc. are bilingual/ trilingual (in respect of B Region and C Region)?

(g) 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 in figure as compared to the English letters).

(h) Whether incentive schemes laid down by Department of O.L. are being implemented? If yes, indicate the number of officers / officials who benefited from these incentive schemes during the last year.

(i) Whether the meetings of Official Language Implementation Committee are being held regularly? If yes, indicate dates of last four meetings held since last inspection.

(j) Whether entries in registers and service books are being made in Hindi and whether their headings/subjects are in the bilingual form? Whether subjects on the files are bilingual?

(k) Whether the forms being used in the office are bilingual?

(l) Whether any check points have been set up in the office vide rule 12 of O.L. 1976 and what are the steps being taken to make these checkpoints more effective?

(m) Any special work done in the office regarding Hindi

18. Inspection on progress of Swachh Bharat Abhiyan: Whether daily checks as below are carried out by Postmaster on cleanliness?

a) Check if all blocks, open area and reception area have been kept clean and waste removed appropriately.

b) Check if all Dustbins have been emptied and cleaned, as per prescribed local standards.

c) Check if cleaning, sweeping & mopping of floors with disinfectant cleaner of all the floors including staircases, common areas and all the rooms/halls has been done.

d) Check doors, windows, window glass and grills, window panes, furniture, fixtures, venetian blinds, window edges for cleanliness and removal of cobwebs.

e) Check if there are any stains, spills, footmarks on floor

f) Check if toilets are clean and dry.

g) Check working of exhaust fans.

h) Check if waste papers and any other garbage and blockage and choking from the entire area covered has been removed appropriately.

i) Check if cleaning and scrubbing of toilets, wash basins, sanitary fittings, glasses & mirrors and toilets floors has been done.

j) Check if cleaning and disinfecting all vitreous fixtures including toilet bowls, urinals, sinks, toilet seats, containers etc. has been done properly. Check below water level and under rims including areas at hinges and cistern handles. Check if restock of toiletries, including liquid hand soap, sanitary cubes etc in toilets has been done.

k) Whether the accessibilities for persons with disabilities i.e. Ramp/Elevators/Chairs and Lifts are provided adequately.

l) Whether the Roof Top Rain Water Harvesting structure has been constructed and well maintained.

m) Whether the Solar Power Packs installed in Post Office buildings is maintained properly and is in working condition.

19. Visit the RTI module of India Post site and ascertain the status of the HO – whether identified as CAPIO or CPIO; Check if the HO is performing the role of CAPIO correctly with reference to the register maintained for receipt and disposal of RTI applications received. If the HO is identified as CPIO, check if the replies to applicants are given within the prescribed time and that there are no cases pending for reply beyond prescribed period. Also check if the physical applications received are updated in the RTI online module and status of disposal is updated accordingly

d. Security administration

20. Specifically comment on security arrangements of the post office building including ATM and take measures following due process to engage security where mandated. Also check whether the CCTV installed is in working condition, the cameras are properly placed, Postmaster or the supervisor is constantly monitoring and backup of footages are secured properly

e. Stock and material management

21. Stock:

a) Examine stock register viz permanent / petty stock items with reference to invoices and check whether the invoices are in consecutive order and no invoice is missing.

b) Verify that the articles invoiced are duly entered in the stock registers.

c) Check that certificates in respect of write off of stock items are on record.

d) Take action to sanction articles of stock /furniture as per justification and issue orders for disposal of damaged and unserviceable articles on spot.

e) Check if in the Asset management module changes in the stock are appropriately updated since the last visit

Note: In CSI environment, check of inventory has to be done in material management module using code mb52 for the relevant material code

22. Forms:

a) Examine the custody of stock of forms and see that the forms required for office use and public use are kept as per requirements; make arrangements for supply of forms where required and divert forms if found excess to needy office.

b) Take steps for proper custody / upkeep of forms and publications and destroy old publications and forms.

c) Check stock of accountable forms and books and see for four dates selected at random in different months that the sale proceeds have been accounted for into Government accounts.

23. Records:

a) See that the current records have been properly arranged.

b) See that the register of old records weeded out is maintained and details of records weeded out have been entered in the register and register is duly signed by postmaster.

c) If the records have not been weeded out, take action on the spot to weed out records and get the details entered in the register.

24. Whether currency counting cum fake note detector machines are supplied in required number and are in working condition.

Section 2 – Mail operations

a.   Counter operations

25. Examine the performance of the counters on the day of visit using Supervisor Dashboard in CSI environment. (In respect of offices functioning in Meghdoot environment, summary reports to be seen)

26. Remotely Managed Franking Machines:

a) How many departmental RMFMs are currently in use in the office? Are the history sheets being maintained for each machine separately? The details of the machine be verified along with the record/history sheet of the expenditure incurred on each with respect of consumable, repairs etc. If the office is having RMFM on click-charge basis, check whether the minimum transactions are being achieved. If not, examine how the traffic could be increased, so as to make the RMFM viable.

b) Review the revenue realized through the departmental franking machines during the last 3 years. Have adequate steps been taken for increase in revenue through the

machines?

c) How many private RMFMs are registered with the office? The details be checked and see if they are on record.

d) Verify error book for both private and departmental machines maintained for cancelled franked articles with reasons for cancellation since last inspection and whether error extracts are submitted to Divisional Office.

e) Carry out random check of credits for four dates (one in each quarter) w.r.t. Register of RMFM and SO A/c and that the reading of the office RMFM is recorded on the requisition given by the treasurer/postmaster.

f) Is the bar code scanning being adopted during uploading/crediting in RMFM? If not, the reasons be recorded.

g) Examine the Register for the private RMFMs, see that the license is renewed in time and are current, check RMFM, Record Register, Ledger.

h) Check 10 dispatches made by private RMFM holder w.r.t. daily docket during inspection.

i) Whether Statement of Mailing is submitted by RMFM holder?

j) Are the prescribed checks being carried out by SPM/PM for correct postage as well as entries in the RMFM Register and that entry in RMFM register and ledger tally?

k) Verify the register of cancellation for RMFM.

l) Check the amount of notional credit for departmental RMFM.

b. Delivery functions

27. The Inspecting officer should check at least for one day, all the bags to see whether the bags are received in good condition as per Due Mail Sorting List, for correct destinations, as per times prescribed without delay, and any bag is missent/misrouted to the post office and record findings together with remedial actions in IR. Check prescribed error books, examine the errors reported and action taken. Examine if there are any missending / misrouting / any other irregularity and take remedial action during inspection and reflect the same in IR.

28. Mail receipt:

a) Examine list of due bags, check the contents of bags received. Check the unpaid and accountable articles issued to the postman. Check the return submitted by postman for the cases of repeated delay and probe further. Check if updated delivery jurisdiction map, route map and beat list are available.

b) Check the trend of amount of postage taxed and realized and whether articles are returned after making proper remarks? Examine the amount of tax due for the day and how it compares with past collections. If there is a difference of over 30% probe into the possible reasons and counsel the supervisor and staff.

c) See whether all the mails received are included in the delivery.

d) Test check the beat sorting knowledge of sorting postman.

29. Delivery:

a) Examine the constitution of beats keeping in view the number of postmen, the rationale of beats, and the feasibility of postmen being able to deliver all mails within the time available, the quantum of letters delivered by different postmen etc. The inspecting officer should discuss this with PRIs, Postmaster and Postmen and redress any grievance regarding constitution of beats and issue orders in this regard as far as possible during inspection itself. Identify institutions, organizations etc. receiving mails in bulk and direct PRIs and Postmasters to contact the institutions, bulk mailers, organizations etc to hire post box/post bags. Check whether the beats are clearly demarcated and whether there is a tossing of letters among beats and between Post offices. If yes, get the issues resolved on the spot. Check the feasibility of erecting boards indicating the demarcation of delivery jurisdiction, with pin codes, of the post offices at areas of possible confusion.

b) See for four dates in different months that credits of recovery towards post-box, post bags, window delivery tickets etc. have been properly accounted for and the particulars of post boxes, post bags, window delivery tickets etc., entered in the register are reviewed regularly.

c) See whether notices have been given to the holders of post boxes and post bags before the date of expiry of the period.

d) Test check to see that past holders of post boxes and post bags who fail to renew, do not take delivery of mails through letter boxes unauthorizedly.

30. Check whether PM/PRI have made surprise check at various places in the beats of selected GDS Mail Deliverer / Postmen attached to office to ensure that the articles are delivered promptly and regularly. Make enquiries to confirm the same from a few selected addressees on the beat both commercial as well as residential. Mention the same in your report.

31. Look into how often the postmaster and APM delivery carry out the checks on receipt of mails, beat sorting and delivery. See if the unpaid letters are properly attended to and taxed and missent letters properly redirected. Is the postmaster particular about inspection and smart out turn of the postmen and their sense of discipline?

32. See that accountable articles like Registered/Speed post/Parcel/COD/VP are being issued through relevant application package and proper returns are taken with remarks in the software and ensure proper posting of acknowledgements/PODs in respect of delivered articles. Test check the process through tracking.

33. Ensure delivery timings and handing over of cash to delivery staff as per Project Arrow norms

34. Ensure that data of addressee/payee is available in delivery slips as these are automatically fetched; if not analyze the reasons; study acquittance/remarks and advise the delivery staff suitably. Check whether the postmaster and PRI are doing such analysis daily and taking remedial measures.

35. Check:

a) Whether addressee instructions (temporary and permanent) are kept properly classified and filed.

b) Whether book of addressees' instructions is updated.

c) Whether beat instructions register is maintained, initials of postmen in token of having seen revised addressees are obtained and instructions are acted upon by all concerned.

36. Examine the articles in deposit to see :

a) Whether articles are detained beyond the prescribed period.

b) Whether reasonable remarks are recorded on the articles.

c) Whether articles are missent to SOs and BOs in account with HO.

d) Whether instructions contained in Rule 143 of P & T Man. Vol. VI are attended to.

e) Whether process of redirecting is properly carried out in the system.

f) Whether Postmaster sends articles returned by Postmen for retrial by Head Postmen/ overseer or Public Relations Inspector.

37. VP:

a) Examine the entries of some of the VP articles for despatch to see that amount written thereon agree with the entries in VPMO form and VP booking receipt.

b) Check the VP articles register and VPMO booked data available in Postman module to ensure that VPMOs are issued in lieu of all VP articles delivered.

c) Whether signed receipts, acknowledgements and undelivered articles, cash for remittance to senders is made over properly.

d) Whether demurrage charges have been recovered in case of articles detained at the request of addressee.

38. For COD articles, Check whether

a) Proper watch is kept over the receipt and disposal of COD articles

b) On the date of visit, check COD articles in deposit to see that retentions are with proper reasons and they are not retained beyond prescribed period

c) Check whether the office is in the habit of calling the customer on the given telephone/ mobile number for effective delivery and advise the postmen staff accordingly

d) Check the return percentage and ensure that articles are returned to sender only after proper delivery attempts and only when the addressee has actually refused and that the articles are not returned as unclaimed without proper intimation to addressee

e) If the office is identified as booking office for any COD biller, see that

i. Booking and despatch are promptly done

ii. Returned to sender articles are not piled up and immediately delivered to the sender

13

iii.   Payments to biller are periodically made

iv.   Discuss with biller to examine if he has any problems and address the same appropriately

39.   In case of foreign parcels, is the customs duty collected and is the proper procedure followed in case addressee wishes reassessment? Are inward and outward acknowledgements properly disposed of?

40.   Test check the booking of registered and insured letters on Postal Services for 4 dates to see that this is kept to the minimum. Impress the importance of this on despatch assistant, APM and postmaster.

c.   Letter box clearance and Dispatch

41.   Examine the Due Mail and Sorting list with Letter Box statement and Notice of Hours of Business to see:

a)   Whether timings can be changed to improve the mail arrangements in respect of receipt and dispatch of bags.

b)   Whether a better mode of conveyance can be utilized.

c)   Examine suitability of clearance timings of letter boxes and whether proper arrangements for checking clearance of letter boxes like LB plates (A&B) exist. Whether all mails cleared from the letter boxes can be suitably connected to dispatches.

d)   Whether the letter box clearance can be mechanized. While doing this exercise the Inspecting officer should also keep in view the available manpower like mail peons, postmen, GDS mail deliverer etc. and optimize their utilization ensuring expeditious disposal of mails.

e)   Whether the checking of letter box clearance is regularly done by posting test letters by PRI/Postmaster. With reference to diary of PRIs, check whether they are posting test letters regularly.

f)   Examine whether the arrangements for safe custody of mail bags is adequate.

42.   Examine the bag handling:

a)   Whether bag balance is maintained

b)   Whether physical check agrees with the balance

c)   Whether condition of bags in hand and in use are good

43.   Examine the sorting work:

a)   Whether LBs and prescribed bags are correctly prepared as per MNOP standards

b)   Whether quality of sorting done is good and lettering of the sorting case is proper

c)   Whether transcription is done and insufficiently and unpaid articles are taxed

d)   Whether date stamps are maintained well:

i.   Stamping is neat, clear and legible.

	ii.	Old and worn out stamps are replaced.
	iii.	Indent for procurement of fresh set of stamps and seals are sent to the Postal Seals Industrial Cooperative Society Ltd. Aligarh.
	iv.	Black Ink Stamp pads are in good condition, so that legible stamp impression can be obtained.
	v.	Stamps and seals are cleaned every day and their legible impression is taken in stamp books at the beginning of the day before putting them in use for the day.

e) Check the closed bags. Ensure checks are made by supervisor and results are noted in the error book and remedial action taken.

f) Test check if the sorting assistant clears the letter box of the office in time.

g) Whether letters meant for office itself are separated and sent for delivery without intervention of RMS office.

44. Registered Newspapers:

a) Is the register prescribed for monitoring the posting of Regd. Newspapers maintained up to date with reference to the lists of renewals/fresh registrations/ cancellation etc. received from the Divisional Head?

b) Test check posting of registered newspapers received on the date of Inspection to ensure that their registrations are current with reference to register, that there is no enclosure in or with any newspaper except supplements as prescribed and that postage wherever suffixed is correct

c) Is deposit account in respect of posting of Registered Newspapers without prepayment of postage regularly updated? See that the bills for recovery of postage are prepared as prescribed and paid by the publisher within stipulated period of seven days. Also see whether the payment particulars are reflected against the entries in the deposit account. Whether the security for correct amount has been obtained as prescribed?

Section 3 – Financial Services operations

a. Remittance Services

45. In case of eMOs booked, compare a few eMO pay slips with eMO booked in Meghdoot or CSI POS and ensure that these are booked for correct value; Check all cancelled transactions to ensure that the reasons for cancellation and process are correct.

46. In case of eMOs received for payment, check whether any eMO is pending for printing on the date of visit and get these printed and issued for payment. In case of eMOs pending for payment, check if the remarks are genuine. Compare these with data shown in eMO MIS. If any manual MOs are received for payment, check if HVMO list is received for HVMOs and MOs are properly handled through MO-3.

47. See that money order issued and paid returns are sent to the Accounts/Audit Office in time and regularly.

48.   Mobile Money Transfer Service

    a)   Whether the Post Office is offering Mobile Money Transfer Services; if yes, whether signage to this effect is available and whether the Tariff slabs are displayed?

    b)   Whether staff are trained and aware of the operations?

    c)   Check whether the handset is in working condition and the service is fully operationalized.

    d)   Is the mobile handset being logged in on daily basis, if not what is the reason?

    e)   Whether cash-in and cash-out forms are available for customers?

    f)   Are the valid identification proofs of the receivers checked while making payment to the customers? Checks should include:

        i.   Whether the identification proof bears the photograph of the receiver.

        ii.   Whether the identification proof is valid on the date of the payment

    g)   How many transactions have failed and what are the reasons?

    h)   Whether the Cash received and paid for MMTS has been accounted for

    i)   Carry out a random check on 4 days, one from each quarter from the date of last inspection to find out that revenue has been correctly realized and accounted for.

    j)   Check if the Head Post Office is monitoring the Daily Reports of Sub-Post Offices and Branch Offices under their accounts jurisdiction.

    k)   From the vigilance angle, carry out a check as to whether any remitter is making unusually high value transactions in the Post Office; if yes, whether the AML/KYC/CFT guidelines were followed scrupulously.

    l)   Check as to whether there are cases of sending/receiving too many transactions by a single customer if yes, whether the AML/KYC/CFT guidelines were followed by the Post Office.

Note:- A thorough inspection may be carried out by the Inspecting Authority for Mobile Money Transfer Service up to 26.03.2018 as the service was discontinued vide Dte. letter No. 3-2/2018-PO dated 20.03.2018. After the account verification and inspection of 2018 is conducted, this question shall stand deleted from the Inspection Questionnaire for Head Post Office.

49.   iMO service:

    a)   Number of iMOs booked and paid be checked from vouchers/slips

    b)   Whether KYC norms are adhered for iMO payment and proper procedure is followed at the time of booking/ payment?

    c)   Whether publicity material relating to iMO service is visible in Post Office premises?

    d)   Whether any marketing activity to popularize iMO service has been conducted by P.O?

    e)   Whether tariff of the iMO has been displayed prominently in the public hall?

f) AML compliance

   i. Whether all instances of single customer booking iMOs for a large number of payees of one payee receiving money from a large number of senders are being promptly reported as per the (STR) suspicious Transaction.

   ii. Whether the amount exceeds Rs. 50000 in a month in case of any particular customer for booking/payment. In such a case whether customer due diligence (CDD) is conducted? Whether each Post office obtains satisfactory evidence and properly establishes in records, the identity and legal existence of any person doing any kind of business, with it.

   iii. Whether Customer Due Diligence (CDD) is being exercised in booking/payment

   iv. Whether a customer profile has been prepared for all regular customers

   v. Whether the genuineness of payee is ascertained in case of doubt

50. International Money transfer Service

   a) Is the Post Office offering International Money Transfer Service?

   b) Is a signboard prominently displayed outside the post office?

   c) Whether proper forms and stationery are used for paying IMTS transactions and are easily available?

   d) Date of last Transaction done for WU IMTS

   e) Whether the cash balance of the Post Office is able to meet the requirements of IMTS transactions payments? Are transactions paid immediately or is there any waiting time for want of cash?

   f) Is the staff trained in operating the IMTS software?

   g) Is the system functioning properly? If not, since when not functioning and reasons for not making it active.

   h) Are there at least 3 trained personnel to handle IMTS in the Post office?

   i) Are "To Receive Money" (TRM) forms available in the Post office?

   j) Check whether the IMTS software loaded and working properly

   k) Is the valid identification proof of the receiver properly checked while making the payment to the customer? (Valid photo identification proofs: Aadhaar, Passport, Election Card, PAN Card, Ration Card, Driving License, Student's ID card issued by Government Institutes, Refugees card, any other Government issued identification, Loyalty Card issued by Post office. Checks:

      (i) The identification proof bears the photograph of the receiver.

      (ii) Identification proof was valid and not expired on the date the payment was paid to the customer.

l)   Are the RBI guidelines being followed while making the payments?

        (i) Not more than 30 transactions are paid to the customer in a calendar year.

m)   Whether the amount exceeding Rs. 50,000 is paid by cheque or by direct credit to the SB account.

n)   Is the message "WILL CALL MONEY TRANSFER PAID" generated on the payment screen and printout is obtained or the printout of payment History without showing the message is obtained and kept in record before making the payment?

o)   Check the details of transactions as recorded in the IMTS register for four dates in different months one day from each month in the Post Office and tally them with the list of transactions generated to ensure that both of them match.

p)   Whether the TRM forms are got filled in completely from the customer? Random check of TRM forms used for paying transactions should be done. The TRM Form should invariably have the Receiver's name and address Sender's Name and Address / Country, Unique Transfer No (MTCN / Reference No), reason for remittance, relation with sender and amount expected fields filled up by the customer.

q)   Whether the correct format of the receipt is generated after the completion of the transaction and is attached to the documents related to the transaction records?

r)   Are the details of IMTS transactions entered in the Meghdoot Software at the end of the day? If not, why?

s)   Whether the sub office has sent the vouchers of payment made to Head post office?

t)   Whether the Head Post Office has sent the payment vouchers to the DAP office?

u)   AML compliance:

     i.   Whether all necessary up-to-date operational guidelines / Circulars on AML / KYC / CFT are available?

     ii.   Is regular training / refresher courses being conducted by Circle for staff for the implementation of AML / KYC / CFT guidelines?

     iii.   Whether regular checks are being conducted by postmaster to ensure the implementation of AML / KYC / CFT guidelines?

     iv.   Deleted

     v.   Is there a proper system put in place for proper maintenance and preservation of transaction records? Is this data retrievable easily and quickly whenever requested by competent authorities?

     vi.   Whether all documents / office records / memoranda pertaining to complex, unusual large transactions and all unusual patterns of transactions and purpose thereof are properly recorded and examined? Is a system put into place for preserving these records for a period of 5 years?

     vii.   Are specific literature / pamphlets for educating the customer on the objectives of KYC is available

viii. Check if a profile (a separate sheet in a register) for each new Customer is being prepared and maintained by the post office, based on risk categorization, containing information like nature of ID proof; number, date and office of issue of the ID proof social and financial status, And customer identification data is also being updated by the Post master periodically if there is ant continuing relationship?

ix. Check if the staff on the counter has a reliable and good Service record, Check if the remittances are paid on the counter itself and not through either postmen or other messenger?

x. Check atleast five cases and see if proof of payments along with KYC documents are being kept properly.

xi. Check at least five cases to see if proper CDD (Customer Due Diligence)and EDD (Extra Due Diligence) activities as prescribed in the IMTS AML,CFT/ KYC norms issued by the department in respect of number of maximum yearly transactions, cash transactions limit, cheque transactions, foreign recipient transaction, non-familiar remitter- receiver transaction cases etc. are being duly monitored.

xii. Check at least five cases and find out if the staff has been able to properly fill up TRM form. Also check whether address proof has been properly collected even if PAN card was collected as ID proof. Check if documents, including copy of the cheque was also self-attested by the customer. Check if ID proof is a valid one instead of Ration Cards etc.

xiii. Check whether negative list of sender countries under WMTS are available in the post offices?

xiv. Check if 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 transaction and even if the transaction is not completed by the customer. Check if details of the customers along with the transaction details are reported as suspicious transactions where any customer is found doing deliberate splitting of amount to avoid reporting of cash transactions?

b. CBS – counter operations and ATM management

51. Check a few applications of purchase of savings certificates for KVP and NSC (VIII Issue) kept in the guard files since the last inspection with respect to connected records viz. stock register of passbook, issue journal, and HO summary to see that :

a) The amount has been invested by those only authorized under the respective rules of certificates.

b) The applications for purchase of certificates are kept serially numbered in the respective guard files.

c) Test check four dates in different months to see that the amounts invested have been

correctly accounted for in the HO This check may be carried out w.r.t. relevant record, viz., applications for purchase, LOT, HO summary, etc.

<div align="right">(Rule 4 of NSCs- VIII issue & Rule 6 of KVP Rules)</div>

52. Test check discharge journals of NSCs (VIII issue) and KVP and any other cash certificates of earlier issues for four dates in different months since the last inspection in order to see that

   a) The amounts paid tally with the amounts payable as per provisions laid down in the relevant rules of the scheme.

   b) Suitable remarks are recorded on respective purchase applications and

   c) The amounts have been correctly charged in the HO summary, HO cash book on these dates.

53. Test check discharge journal of IVPs for four dates in different months in order to see that :

   a) The journals are prepared in the correct manner.

   b) The number of IVPs discharged tally with the entries made in the Issue & discharge register of IVPs.

   c) The amount of IVPs discharged have been correctly accounted for in the HO summary.

<div align="right">(Rule 57 of POSB Manual Vol. II)</div>

54. Is the register of undelivered passbooks in deposit in the HO (SB-12C) properly maintained by the postmaster personally or under his immediate supervision? Are the pass books, which are not shown in it as returned to depositor or forwarded to SBCO, in the custody of the Postmaster? See how many of them have been retained for more than three months from the date of their receipt in HO, and analyze reasons for such long retention and take remedial action.

55. Whether PA/Supervisor aware of the documents circulated to be taken to identify the depositor in case of signature mismatch or not available in Finacle? Whether the counter PA or Supervisor have taken necessary steps to upload the signature?

56. Does the Supervisor verify the transactions immediately and cross check (use HFTI menu) whether any withdrawals effected before verification?

57. Select 4 days randomly since last inspection and confirm whether, consolidated scheme wise deposits and withdrawals reflected in the HO Summary for selected dates is correctly matching with online report generated from Finacle MIS URL and the Finacle report generated on the day by the respective SOL.

58. Are all new Account Opening Form (AOF)s along with KYC documents in respect of each type of accounts arranged properly and kept in A4 size Ring Guard Files? Test check for selected 4 days of the AOFs and record results.

59. Test check 5 AOFs from selected 4 dates and see whether nomination has been correctly registered in the account details in Finacle. Record results.

60. Are the special Error Book for BO Accounts maintained for entry of pass books not received

for interest posting even though there were transactions after 1st April maintained and proper follow up action taken?(in case BO is in direct account with HO)

61. Objections:

a) Are the objection registers maintained as enjoined in the rules?

b) See that frivolous and irrelevant objections are not raised.

c) How many objections are pending over six months? Take steps to settle them.

62. Are the cheques received from SOs and its own cheques are being lodged correctly in Finacle to respective office accounts? Ask concerned user to generate Cheque Clearing report for selected 4 dates and cross check the data with Cheque Clearance Register.

63. (a) Whether officials who have qualified in SB aptitude test are posted in SB branch.

(b) Ensure no official is working in SB/CC Branches beyond prescribed tenure.

64. Examine the registers of Deceased Claim Cases maintained in r/o all Schemes and satisfy that these are maintained strictly as prescribed. Review at least 4 cases decided by the Postmaster and also a few pending cases to see that there is no undue delay and action taken is in order.

65. Examine the guard file of applications for duplicate pass books and test check them to see that in each case where a duplicate pass book has been issued by invoking HAFI menu. Generally see that there is no undue delay in disposal of cases without valid reasons.

66. Collect 5 Pass books in each of the schemes like SB, RD, TD, MIS, SCSS, SSA, PPF, NREGS and verify balance with the ledger. Issue SB-46 notices if Pass books could not be collected.

67. The Inspecting Officer shall select 4 selected dates and see that procedure for transfer of account/scheme, freezing & unfreezing, circulated vide SB order 5/2016 dated 21.06.2016 as amended from time to time is being followed correctly with references received from POs with one supervisor and record observations.

68. High Value withdrawals:

a) See that verification memos of withdrawals of Rs. 10,000/- or above from single-handed SOs and BOs are being sent to the Field officers for verification. Is a watch register is maintained to monitor the receipt of reports on the result of verification? Review the pendency status.

b) Whether a report is furnished regularly every quarter to Divisional head by 5th of the month following each quarter in Jan, April, July and October informing completion of verification on withdrawals in time?

c) Check the status of seeding of mobile numbers, especially of customers who have availed high value withdrawals, to facilitate them to get SMS in respect of future transactions.

69. (a) Is the list of accounts, for which passbooks have not received for updation of interest entries up to 30th June, being prepared in r/o BOs for savings accounts and sent to the Sub Divisional Heads for physical verification with Pass books? (in case BO is in direct account with HO)

(b) Has the HO taken action for complete verification of all accounts standing open in one or two single handed SOs selected by the Div. Heads.

70. (a) See that the index for Preliminary Receipts (SB-26) for BOs in direct accounts is being maintained in prescribed manner and is being checked by the Supervisor.

(b) See that SB-45 register is properly maintained.

71. Check a few applications for opening accounts (AOF) in r/o accounts opened under Savings Accounts, RD, TD, MIS, SCSS, PPF and SSA schemes since the last inspection to see that :

(a) The amount has been invested by those only authorized under the respective SB schemes.

(b) The account holders of PPF or SSA schemes have certified that they have no other account under the scheme either in the same post office or any other post office

72. Check SB-44 register and see whether Passbooks are retained with valid reasons and for the prescribed period.

73. Examine the following guard files and see that applications for automatic transfer of interest / Standing Instructions is properly and systematically maintained:

a) Guard file of applications for automatic credit of MIS/SCSS/TD interest into SB accounts.

b) Guard file of applications for standing instructions for RD accounts by transfer from SB accounts.

74. Are register of SB accounts standing open in Branch Offices maintained corrected up to date?

75. Test check 4 applications of revival of silent accounts to see whether procedure circulated vide SB Order 5/2016 as amended from time to time has been followed correctly.

76. Check that monthly return of discharge of certificates is sent to DAP within the time limit. Test check some returns and cross check the amount with the cash book.

77. Examine the registers of deceased claim cases maintained in respect of certificates and review a few cases decided by the Postmaster and also cases pending final disposal to see that there is no undue delay and that they are processed as per rules / instructions on the subject.

78. See that the register of duplicate certificates (pass book) issued in lieu of stolen, lost, destroyed, spoiled or mutilated certificates has been maintained in the prescribed form and also see that after issue of duplicate certificates the mutilated, spoiled defective certificates are kept in the custody of Postmaster and check their entries in the register. Destroy these certificates at the time of inspection and note date of destruction in the prescribed column (1) in the register.

79. Check whether the Proper records of Authorized Agents, stock register of receipt books has been maintained. Check the stock with balance shown in stock register. Also see that limit of supply to the authorized agents of such books has not been crossed. Check whether investments more than 50,000/- is made through cheques only.

80. Test check in case of pledged certificates/passbooks w.r.t. ACG 67 receipts and application for purchase of certificates whether the prescribed pledging fees have been collected.

81. For a selected month/dates randomly from last inspection, office accounts like 0340 (Postmaster's Account), 0408(Pension upload account), 0409(Salary upload account), 0410(DBT Upload account) & 0385(Money order upload account) should be checked by comparing HO Summary/ Daily Account. Also 0336 account needs to be checked whether any wrong debit is done for TTUM upload. HTTUM LOT available should be checked with accounted figure for the uploaded date.

82. Cheques:

    a) The Inward list of cheques received and lodged in Finacle using HMICZ/HICTM menu for clearance may be checked for selected 4 dates with respect to the S B account numbers at HOs to confirm actual debiting of accounts of H O & SOs. (by using HACLI Menu)

    b) The Outward cheques received and lodged in Finacle using HMCLZOH/HOCTM may be checked with respect to the account numbers of SOs& HO to confirm credits given on receipt of Outward List (OL) from service centre \ GPO and corresponding office account/cheque clearing report

    c) The realized cheques needs to be checked for corresponding credit entries from respective office accounts like 0017(Subsequent deposits to PPF, SSA & RD Accounts), 0382(new investment account, excluding SB) (SB Order 5/2016).

83. For selected 4 dates, Inspecting officer should see that all non DOP cheques are lodged to SO SOL ID + 0017 for RD, HO SOL ID + 0017 for PPF & SSA accounts irrespective of HO and its Sub Offices. Posting of PPF and SSA to be done at HO itself for all the cheques.

84. PPF Transit account SOL ID + 0322 should be cross checked for 4 selected dates with the report of Account Transfer. Also compare the amount shown as remitted/drawn to/from Bank with the amount shown in the office account on selected dates.

85. Office account SOL ID + 0387 should be checked for 4 selected dates and see that it should not have credits for reinvestment after 18/06/15 as per addendum to SB order number 07/2015

86. Office account SOL ID + 0339 (Branch office settlement account) should be checked for few selected dates for BO transactions done by the respective SO/HO and compare the same with BO Summary.

87. Generate User profile and Login access report in Finacle and cross verify with nominal roll for day of inspection (HFINRPT Report: Common user Profile and access report).

88. Test check entries in office account SOLID 0098 for 4 selected dates and cross verify with the ECS Debit & credit lists of HOs.

89. Check the stock of cheque books physically and tally the same with Finacle inventory of cheques through menu HISR or HIIA.

90. Use IES menu and cross check few accounts of all category to see whether signature is scanned and uploaded. Record results.

91. See whether Head office is sending KYC Forms to CPC on daily basis and there is no pendency in Post Office. Record results.

92. Check stock of Passbooks maintained physically with stock register and physical stock. Record results.

93. Check Error Book and see that all the corrections done in Consolidation are being recorded and copy is sent to SBCO.

94. Check whether Passbook printer is supplied and it is in working condition? Test check some passbooks from counter and see whether manual entries are still done by the staff in Passbook. Record results.

95. Whether Post office is attached with ATM. Whether ATM is Installed in the Post Office Premises? If so, is it working? Also check hours of business of ATM and that it is not closed along with office hours

96. ATM cash account SOL ID + 0006 needs to be cross checked with cash remittance entry done in Finacle for selected 4 dates comparing HO Summary and RAs(Remittance Advice) drawn against Bangalore GPO and whether the same is acknowledged by them. ATM cash account should always be in debit (Dr) balance.

97. Number of instant ATM Debit card kits issue register along with the pending stock to be checked. Test check can be done for five cases whether they are issued to genuine customers only. This can be done by referring to CIF where customer details are available. (ATM kits to be checked physically referring the stock register and Issued ATM cards to customers can be checked using Inquire function under CCMM Menu.)

98. (a) AML compliance checks for HO

  i.   Check if there is a general awareness about anti-money laundering and CFT provisions, and its significance for the post office.

  ii.   If no, then explain in detail.

  iii.   Are specific literature/ pamphlets/signboard for educating the customer on the objectives of KYC programme/requirement prepared and put on display for the benefit of the customers?

  iv.   Whether all staff managing WUMTs/POSB/MO counters have been trained.

  v.   What is the compliance level of the post office towards AML/CFT implementation?

  vi.   Whether National Savings institute team has visited/ inspected the Post office. What action has been taken on the visit report?

  vii.   Whether any audit team from WUMT has visited and communicated any observation/ concern. Whether any risk categorization of the post office has been done by the visiting team, reason thereof? What corrective action was taken thereon?

  viii.   Whether local authorities have contacted the postal division/Region/circle with regard to any general or specific threat of Money Laundering or FTA in the area or in the post office(s) and what action has been taken by the Postmaster.

  ix.   Whether the office already has a case of AML/CFT violation. What is the follow up action and safeguards adopted by the Postmaster.

x.	Whether there is an unusual upsurge in transaction / value of a particular POSB/ Remittance advice, whether customer predominantly relates to a particular area?
xi.	Whether enough due diligence is being exercised in case of foreign nationals. Is the staff aware of politically exposed persons, and provisions in this regard.
xii.	What is the cheque issuing compliance of the post office, as per the PMLA provisions?
xiii.	Whether the post office is able to detect any unusual or suspicious transaction in the Branch Offices/sub Offices in its account. Check from the account details and vouchers received from the BO/SO Whether check payments are being made as per the AML guidelines.
xiv.	PLI

a. Have all the PLI/RPLI proposals accepting authorities been Instructed about financial underwriting norms?

b. check all proposals forms for high value policies (above 20 lakhs) to ensure that all entries regarding financial underwriting are complete? And if a register for the same to be maintained

c. Has documentary support in respect of identity, address and Adhaar PAN number have been provided and checked before accepting proposal - test check 5 cases.

98 (b) MGNREGA/DBT

i. Whether any amounts for disbursement under any DBT scheme is being accepted directly in any form other than online mode? If so, whether the procedure as per SoP is followed.

ii. If amounts are received by cash/cheque, whether the same is properly accounted?

iii. Whether any amount is outstanding on account of such disbursements (dishonouring of cheques or for any other reasons)?

iv. Check five FTOs received since last inspection/verification and connected records relating to DBT transactions, for the following:

v. The total amount as per the FTO has been promptly/correctly transferred to Postmaster's account by the agency.

vi. Credit of amount is being confirmed by the Postmaster as a practice, before affording credits in the respective accounts, as per the FTO.

vii. Whether there is no suspicious deletion/correction in the LOT in respect of such transactions.

viii. Whether full amounts as per LOTs are accounted.

98 (c) Review the minus balances in saving bank accounts before CBS

i. See whether there are cases of accounts running with minus balances before CBS period.

ii. Review the action taken by HO to settle the discrepancies.

c. PLI/RPLI and CPC

Note: Questions relate to both PLI & RPLI and observations should be recorded separately

99. Sales:

a) When was the last inspection carried out? Are there any pending paras? What action has been taken by incharge of CPC to settle them?

b) Has all the CPC staff got trained in McCamish software? Does the office is having trained standby staff to work during leave vacancies/emergent situations?

c) Is the list of Name & Agent code of PLI/RPLI sales personnel under the CPC jurisdiction has been supplied to the CPC by Divisional office? Whether the database of eligible clientele of PLI and RPLI is maintained in the CPC and visits of sales persons regulated to cover the left over clientele? Are the leads received at CPC are sent to agents for further action and managed through lead management system or not?

   (i) How many PLI/RPLI Direct Agents are working under CPC? How many out of them are Anganwadi workers/women. How many out of them have passed licentiate examination and issued license so far?

   (ii) Check the stock Register of LI-7 receipt books to be issued to sales personnel/agents and state the results

   (iii) What is the amount of incentive paid to each category of sales force, both in PLI and RPLI during the last year and current year? Have they been paid due incentive timely. What is the pendency and reasons thereof?

   (iv) Whether forms required for the use of customers/office are available and if yes, then for how many months the stock will last?

d) Is the staff working in the CPC aware of the salient features of all the existing PLI/RPLI polices and the after sales services available? Whether supervisor/counter assistant have been trained on citizen's charter & citizen charter is available? Forms required for the use of customers/office available to meet the requirements of six months

100. Proposal processing

a) What is the total number of PLI & RPLI proposals pending for acceptance and likely date by which the same will be updated?

b) What is the time taken between receipt of proposal & acceptance? For how long the oldest proposal is pending and what efforts are being made to bring arrears up to date?

   i. Whether scanning of all existing policies has been completed & uploaded in ECMS? If not what steps are taken & what is the timeline for its completion? What is the time taken by the system for ECMS process in respect of new Proposals & Service requests?

   ii. Generate stage report & critically examine how many proposals/service requests are pending to be attended to & at what stage they are pending.

Cases pending above one month should be pursued for immediate settlement

c) Examine 5 PLI/RPLI proposal files to see that no column of the proposal form/medical report is left unanswered and no vague replies are recorded in them. How many proposals out of these five proposals were accepted within 15 days from the date of deposit of first premium?

d) Please check the case files proposals of sum assured exceeding Rs. Five lakhs and see whether they are accepted by the authorized authority

e) Is there any backlog of work relating to issue of Policy Bonds? If yes, what is the arrangement made for its clearance

f) Check whether latest proposal form(s), LI-24/LI-1 containing Mobile number/email address/ Adhaar numbers of proposer are brought into use and all the details are noted in respective History sheet in the system. Ensure that the proponent has been medically examined (by suitable rank of the Doctor) as per sum assured

g) See whether bills relating to medical examination fee payable to Medical Officers are cleared promptly. Is there any bill pertaining to last year's business pending? Examine the pendency of medical fee bills with reasons?

h) Test check 10 cases of payments through RTGS/NEFT/ECS to see that acknowledgements of transfers are kept on record

i. In case of return or failure of the transaction, proper entries must be passed by the system. Check these and satisfy that both outward and inward transactions are tallying

ii. Are there any group leaders making payment under the CPC? If yes, check the records relating to payment of premium by them to ensure that it is being done regularly & timely. Investigate if premium is not paid being for a long period in respect of any such group leader

iii. Check system of accounting for recovery through pay deduction premium. How many organizations are linked to this CPC for pay recovery? How many insurants are there? Is the amount being received correctly? What is the average amount in pay recovery policy? Whether Pay recovery is getting incorporated in fund flow statements and the net accretion report of the CPC or not

i) Compare the PLI and RPLI premium collection figures for two days a month with system entries, as appearing in the reports, with HO summary/SO summary/B.O summary figures and Postmaster's balance sheet

j) Check whether updating of premium posting in policies where push back happened before migration has been done by the CPC following the prescribed procedure.

k) Are there any cases of excess or short recovery of premia through pay recovery? If yes, what action has been taken to reconcile differences?

l)   Check 5 rejected proposals both of PLI & RPLI and see that proposers have been informed of the rejection and see whether the amount of provisional premia paid by the proponent has been refunded in all the cases

m)   Check payments figures of the reports generated for five dates selected at random in respect of maturity, loan and surrender with HO cash book & satisfy that the figures tally

101. Lapsation, Revival, Commutation, Conversion

a)   See whether record of paid up and lapsed policies is being maintained. What is the ratio of lapsation both in case of PLI and RPLI in the CPC during the preceding 3 years?

b)   Is the option for conversion of CWL policies being asked for from the insurants before the due date?

c)   Is any revival/conversion/commutation case is pending in the CPC? If yes, since how long and why it is pending? Take action to get them attended.

d)   Check whether any amount is lying unadjusted/suspense. If yes, what action is taken by the incharge to clear the same?

102. Loan

a)   Check the loan registers both of PLI and RPLI and to see that:

i.   All applications received being processed promptly. Test check 5 cases both of PLI and RPLI and see whether they are disposed of expeditiously. Are there any pending applications? If yes, since when they are pending? Analyze the reasons for pendency & arrange for their quick disposal.

ii.   Loan bonds duly executed/signed by insurants are kept in safe custody along with policy documents

iii.   Notices being issued to insurants for payment of half yearly interest.

iv.   Separate assignment register is maintained & all cases are entered therein with particulars of fees paid

103. Issue of duplicate Policy document and transfer of policy

a)   Check the Issue of duplicate policy Register in system. Check whether the indemnity bonds are properly executed and accepted for issue of duplicate policy bonds and requisite fee (Rs. 50/-) is realized in each case. What is the average time taken to issue duplicate policy document from the date of receipt of application?

b)   Check the transfer policy register (both inward & outward) to see that cases are being processed promptly on line. Are there any pending cases? If yes, since when they are pending & by which date they will be cleared. Whether case files are being transferred promptly?

Settlement of claims

104. Maturity claims

a) Whether discontinuation notices having details of NCs(if any) are being sent to insurants 6 months before the date of maturity of policy with advice to send LI-9(b), policy bond/premium receipt book etc., Test check five case files & record results

b) Check few cases [Minimum of five cases both of PLI & RPLI] of maturity payments and ensure that loan availed, if any, by the policy holder has been adjusted during settlement of the claim. Simultaneously check that the Loan Accounts in the system are closed and are accounted for.

    i. Examine all pending maturity cases for more than 15 days & record the reasons, with target date by which all such cases would be settled. Check 5 cases both of PLI & RPLI settled / pending to see that due care has been taken to process/settle them in time.

    ii. What is the average time taken by the circle/region/division for settling the maturity/death claim cases referred by the CPC? Are there any cases pending? Take up long pending cases with the authorities concerned for immediate settlement.

    iii. Is a Register of maturity claim cases maintained in the system indicating therein the date of receipt of the claim cases and the date of settlement? Whether review is being carried out by Postmaster/Manager of CPC and remarks are recorded therein?

    iv. Check whether survival benefits are released at appropriate intervals and correct amount is released. Test check five cases both of PLI & RPLI to ensure that final payment amount in AEA policies is exclusive of survival benefits already paid.

105. Death claims

a) Examine all pending death claim cases for more than one month and three months where investigation is required and analyze the reasons thereof. Is there any delay in receipt of enquiry report causing abnormal delay in settlement of death cases?

b) What is the average time taken for settlement of death cases by the CPC? Are all early death cases [of less than 3 years] being processed/scrutinized as per rules?

    i. Check all the death claim cases settled since last inspection and satisfy that the claims are in order and no deviation or rules is noticed or no extraneous circumstances were considered by the authorities to settle the claims. Please see that production of all the required Documents by the claimants in support of the claim has been ensured & their genuineness has been got confirmed.

106. Survival Benefit / Surrender of Policies

a) Check the record of survival benefits payment and pending cases. Are notices to insurants for payment of due survival benefits of AEA / Gram Priya policies being issued in each case as required vide PLI Directorate letter No. 26-42/90-LI dated 29.03.1990? Test check 5 case files & record results

b) Examine the register of surrender cases in system (LI-58) to ensure that:-

i. It is maintained as prescribed. It is reviewed during 1st week of the each month by the CPC Manager/approver

ii. Applications for surrender value are being processed promptly and expeditiously. Examine 5 cases each of PLI and RPLI & record results

iii. The consent letter of Insurant is being obtained in each case and kept on record before issue of sanction

iv. Monthly review of all pending claim cases both of PLI& RPLI are being carried out and suitable action is taken to settle these cases by CPC & the result of review being submitted to the Divisional Head.

v. Register of policies discharged is maintained properly & it is kept in the safe custody of CPC Manager

vi. The claim module is properly functioning & all the claims pertaining to CPC are entered in the register on the date of receipt itself & final disposal is furnished unfailingly

107. **Technology:** Examine whether the network connectivity [both NSP1 & NSP2] is functioning properly. Does NSP2 gets switched on automatically whenever NSP 1 goes down? Check whether tickets are raised immediately whenever problems in network connectivity & other technical problems crop up. Please also check the time taken by the vendor to resolve the problem & whether it is within the defined Service Level Agreement [SLA] and breaches, if any, are raised at appropriate levels as per escalation matrix prescribed. Whether record of the above maintained?

a) What is pendency created due to breakdown of network?

b) Examine whether all hardware including UPS are under AMC and leased line connection is also on UPS. Please see whether periodic maintenance & other servicing is being done by the service providers regularly? Check the same with reference to Asset management Module of CSI

c) Check that password security is maintained. Are the passwords changed frequently & secrecy of passwords is ensured. Please see that passwords of transferred/retired staff and the staff not working in CPC are not being used.

d) Are the required MIS reports at CPC level available and are being generated regularly? If any additional report is required, please mention it indicating requisite format? Critically examine the MIS reports and suggest improvements required in them

e) Ensure that access to the software given to the personnel commensurate with their nature of work and the roles do not overlap. Also test check few roles vis-à-vis the designation of the assistant and satisfy for its justification. Restricted access to certain modules, if found necessary, be examined.

f) Whenever CIS was down, check whether tickets have been raised instantly. Please also check the time taken for restoration

g) Check whether in above situations, **Business Continuity Plan [BCP]** has been adopted & the transactions done with BCP are later uploaded to the system immediately on its restoration. Test check transactions done under BCP are correctly incorporated in the system & the figures agree.

108. General

a) Have any court/consumer forum cases been received/reported from the CPC? If yes, have they been dealt with due care & are reported to the administrative authority immediately?

b) Does the CPC record all the queries received from policy holders & the queries are entered in the register to be maintained for the purpose? Are the telephone number & e-mail id of the Customer Care Centre of the Circle displayed for the information of the clientele/public?

c) Examine the upkeep of PLI and RPLI case files, records and schedules in detail. Suggest improvements if any. Are the rulings, important instructions issued by PLI Directorate/ circles / divisions from time to time are kept in a guard file?

d) Has the CPC been modernized? Check the overall upkeep of the branch and suggest improvements required, if any. Check whether all the original documents of the policy are properly and safely kept for retrieval?

e) When were the last Internal Check and/or P&T Audit Inspection carried out? Are there any pending paras? Make efforts to get the pending paras settled. Are systemic issues raised by Internal/P&T Audit parties properly redressed & taken up with appropriate authorities wherever necessary?

f) Discuss with the staff of the CPC regarding any problems / issues faced by the CPC and record ways and means to improve the working of CPC. Important suggestions should be noted and acted upon. Any grievances of the staff should also be addressed by the Inspecting Officer.

g) Record your impression on the functioning of the CPC. Are the Manager and the assistants sufficiently motivated to see that the branch functions optimally? Also summarize actionable points for the CPC / Divisional head for bring about improvement in after sales service.

Section 4 – Business Development

109. General

a) Review the traffic and revenue for the last six months in respect of Speed post, Business parcel and Express parcel

b) Whether the services offered are properly notified by display of glow sign boards, posters etc. for information of the customers.

c) Discuss with the staff the potential for tapping new business in the area and make suitable arrangements.

d) Explore the possibility of adding new BNPL customers.

e) Contact at least three regular customers and ascertain their views on the services rendered by the office.

f) Check whether proper arrangements are made for pickup services.

g) Check whether the office is having the list of bulk mailers using the facilities in the office.

h) Discuss with the marketing executive and staff whether any effort has been made to bring the bulk mailers to our business fold. If not suggest ways and means.

i) Examine the arrangements of delivery staff made for delivery of Speed Post / Express/ Business parcel etc. and see whether it is adequate to commensurate with the number of articles for delivery and the distance travelled If not, discuss with the Postmaster and make suitable arrangements.

110. **Speed Post**

Check whether outsourcing agents are attached to the office, If so, examine the related papers of payment and to see whether it is in consonance with existing rules.

111. **Bill mail service:-**

(a) Review the arrangements made for Bill Mail Service in the P.O.

(b) Check whether the bills received under Bill Mail Service are being sent out for delivery properly.

112. **e-Payment:**

a) Check whether all the billers are available in POS and local files for certain billers consequent on arrangement has been updated with latest files.

b) Check credits for four dates since DLI and check if these are properly accounted.

c) Check the cancelled transactions and verify if proper process is followed and original receipts are pasted in the error book against the entry.

d) If the office is payment office for any biller, check payments for four dates to verify whether payments are made in time and accounted for correctly

113. **e-Post**

(a) Whether arrangements for booking of e-post messages are there?

(b) What are the facilities available to customers for booking of e-post messages?

(c) Check whether e-post messages booked have been transmitted on time.

(d) Whether ePost messages are downloaded every day and sent out for delivery.

(e) Whether e-post stationery paper & envelops are being used or not?

(f) Check the revenue earned by e-post as shown by the system in the MIS and also as reflected in the PO Account.

Check the traffic & revenue of e-post Retail and also Corporate booked and give suggestions for improvement.

114.   Business Post

Assess the layout and the accommodation available for

a)   Business Post and comment on its suitability.

b)   Review the Business performance under Business post since DLI.

c)   What is the average receipt of mail traffic on a daily basis?

d)   Whether pick-up is arranged for the major companies? If yes, what are the arrangements made?

e)   Check the date given on the franks of the articles awaiting despatch to see that there is no delay in posting.

f)   Check at random the weight of the article and see that it has been franked for the proper value.

g)   Check whether the total credit made for the mail tallies with the volume and weight i.e. the credit tallies with postage due and value of pre-mailing activities done.

h)   Have the payments received for Business Post been credited under the correct head?

i)   Whether the piece rated labour has been paid correctly?

Section 5 – Finance and accounting

a.   Checks and balances

115.   Verifications:

a)   Check the cash and stamps balances of the HO and see whether the HO account books, like treasury cash book, HO Cash Book, HO summary, SO summary, BO summary etc. are maintained correctly and generated through relevant application packages and tallies. Take a printout of TCB and stamp balances from relevant package and verify and certify with physical cash and stamp. Verify with invoices of receipt and dispatch of stamps. The Inspecting Officer should see through random check that the weekly statement of balances are prepared accurately and sent to Superintendent in time and follow up action taken as advised by the Superintendent. (Checking to be done as indicated in Appendix I)

b)   Check stock of Saleable publications. Also check for four dates selected at random in different months that the sale proceeds have been accounted for into Govt. accounts.

c)   The register of cheques should be examined for 4 dates in different months one day for each month to see that all the cheques received are cleared without delay and accounted for.

d)   Check ACG-9 and ACG-10 for 4 selected dates and check whether transactions have been properly accounted for. Mention dates and amounts in IR.

e) Is there a tendency to keep money out of account

f) Check whether soiled/torn notes are being replaced regularly

g) Are the balances regulated within maximum and minimum authorized limits? If these need revision, initiate action for the same

h) See that the Treasurer's Cash Book has been correctly generated.

i) Whether vouchers/Rough slips forming part of cash of HPOs are lying pending for more than 2-3 months old? If so, the reasons thereof may be ascertained/reviewed and appropriate action taken to adjust all these rough vouchers before closing of financial year i.e. 31st March concerned as per codified rule and the accounting in Cash Book must be ensured.

j) Whether acknowledgements of any Remittance Advice (RA) more than one month old are lying pending in HPO? If so, the reasons thereof may do ascertained/reviewed and appropriate action taken to obtain the acknowledgements of all want Remittance Advice (RAs) within the stipulated time frame.

Note: In case of HOs migrated to CSI, these checks have to be performed using the CSI F&A module and inventory management module. Process of checking is defined in the Appendix to questionnaire

116. Financing:

a) Compare the entries in the BO & SO Daily accounts with corresponding entries in the BO & SO summaries for at least four selected dates at random in different months. Also test check important items like cash and stamps in transit.

b) Checkup whether the financing of the BOs and SOs are done properly, adequately and on time, specific attention is paid to clearance of surplus as also timely supply of cash for clearance of liabilities both for Money Order payment and Savings Bank withdrawals. Please see that there is no bottleneck in the matter.

117. Stock of PBs and IPOs:

a) Check the stock of IPOs, pass books of all types of Savings Accounts with reference to the relevant records viz. stock register, invoices of receipts and invoices of despatch, acknowledgements etc. since last verification whether they are maintained properly and destroy and write off the spoiled ones.

b) Also see that the Postmaster is carrying out the physical verification of stock of Pass books every month.

118. Bank transactions:

a) Has the Postmaster kept the treasury/bank passbook properly himself and got all entries signed by the treasury/bank. Investigate into propriety of cancellation, if any. Refer to treasury/bank all cases of entries not signed by treasury/bank.

b) Have the Bank credit / debit-scrolls relating to HOs/SOs been received and posted in the Module? Whether these reports generated are being checked daily by Disbursing Officer?

c) Whether proper action has been taken in case of any discrepancy noticed, and if so mention the final outcome of the discrepancy. In cases of serious nature, take up investigation under intimation to Regional / Circle Office.

d) Whether the re-conciliation statements are being submitted regularly to DA (P)?

e) It should be seen whether proper reconciliation of all cheques drawn from and remitted to Banks are made with PO schedule and Bank Scrolls every day and all instruments are paired/linked? If any cheques remained unpaired/unlinked, what action has been taken? It should also be seen that list of unpaired/unlinked cheques has been prepared every month and sent to DAP along with Bank reconciliation statement.

f) If any unpaired/unlinked cheques are more than six month old, the reasons thereof may be ascertained/reviewed and appropriate action taken to pair all these unlinked instruments as per rule in this regard.

119. Accounting:

a) Check whether HO cash book is generated regularly and that it agrees with HO summary/SO summary/BO summary and transit and advance figures. Test Check postmaster's balance sheet for any adjustments (plus or minus) made for correction of HO cash book and same may be probed.

b) Check whether the daily verification of various transactions items by SBCO - In charge is made or not.

c) Check whether the cash account is being dispatched to the accounts office regularly along with the requisite annexures.

d) Check whether the Postmaster is performing the duty of checking at least two different items of receipts and payments in the cash book and he mentions the items verified at the bottom of the printout of the cashbook

120. Audit Objections:

a) Examine the Guard Book of Audit Objection in each department of the PO to see that they are properly and promptly handled. Mention number and dates of pending objections and try to settle as many as you can and give clear instructions about the pending ones.

b) Investigate the cases of inordinate delay in settlement of the objection raised by Internal Check Parties / P & T Audit Office / Departmental and Other Advances (DAOA)/ Other than Departmental and Other Advances (OTDAOA) Statements and give suitable directives for their earliest settlement.

c) The outstanding paras of previous P & T Audit / Internal Check Parties mentioned in the latest report may also be examined and action taken for their early settlement.

121. Has the memorandum of monthly balances of HO Cash books been dispatched to PAO?

122. Verify the statement of balances. Examine the statement of recoverable advances to see that recoveries are being made promptly.

123. (a) See that the arrangements for remittances to or drawing from Bank are satisfactory. Do the Postmaster and the Treasurer maintain adequate liaison to solve problems mutually? Examine the distribution of work in the Treasury and security arrangements. Are rules regarding tenure and rotation of staff followed?

(b) The Postmaster should also ensure that the staff posted in the office is suitably trained in both the processes as well as the software being used by them.

124. (a) See that the stock of cheque books is maintained properly and the postmaster is verifying the stock once in a month

(b)   Does the supervisor know his duties as discussed in various Postal Manuals / Volumes / Instructions? Does he ensure that all due bags are received and dispatched; the contents of account bags are prepared properly and are labeled and sealed by the treasurer and sub accounts assistant?

125. Examine that :

(a)   Proper arrangements exist for the supply and disposal of cash and stamps and their custody.

(b)   The subordinate offices are financed properly.

(c)   The prescribed procedure for exchange of remittances with SOs and BOs are strictly followed, make improvement if necessary.

(d)   Review the maximum and minimum balance of SOs in discussion with treasurer and sub a/c assistant and APM in-charge

(e)   Whether expenditure incurred at HPO is within the powers of PM or in accordance with the expenditure sanction issued by the competent authority.

(f)   Whether salary/wages paid to the staff of the HPO and its SOs/BOs are strictly in accordance with the sanctioned establishments.

126. Goods and Services Tax (GST)

i)   Whether all returns connected to GST are filled on due dates.

(a)   GSTR-1 : (Statement of outward supplies) This return signifies the tax liability for the supplier for the supplies effected during the previous month by the 10th of every month in relation to supplies effected during the previous month.

(b)   GSTR-2: (Statement of Inward supplies) It is auto-populated from the GSTR-1 is filed by the corresponding suppliers of the Taxpayer except for a few fields like import, and purchases from unregistered suppliers. This return signifies accrual of ITC (Input Tax Credit previously known as cenvet credit)* from the inputs received during the previous month. (* separate instructions for availing ITC/previous cenvet credit are being issued) It needs to be filed by 15th of every month in relation to supplies received during the previous month. For example, a statement of all the inward supplies received during the month of July 2017 needs to be filed by 15th August 2017.

(c)   GSTR-3: This is a consolidated return; It needs to be filed by the 20th of every month. (It is auto-populated from the GSTR-1 is filed. It consolidates the following details Outward Supplies (Auto-Populated from GSTR-1) Inward supplies (Auto Populated from GSTR-2) ITC availed Tax payable Tax paid (Using both Cash and ITC)

ii)   See the hard copies of Electronic Liability Register.

iii)   See whether input credit has been verified properly.

iv)   Check all the invoices bear the GST number so that the claim of input tax credit has automatically fetched in the Electronic Liability Register.

127.   Transit:

a)   See that the system of adjusting Cash/Stamp remittances in transit between

(i)   The HO and its SOs and BOs

(ii)   The SOs in account with HO is understood by sub account assistant and such amounts in transit are carefully watched until they are cleared.

b)   See that PA-17 is being received by Postmaster and reviewed and forwarded to the Divisional Head.

b.   Payroll functions

128.   Check for about 10 days at random, the entries in the HO & SO schedules of pension payment, with the corresponding entries on the reverse of the disburser's halves of PPOs. Satisfy yourself that the procedure for paying pension is being correctly followed. The total amount paid in the HO and the SO should agree with the aggregate amount in the HO cash book.

129.   (a) See that the disburser's halves of PPOs are kept serially in order of their entries in the register of PPOs and for each class of pension. See whether an alert watch is kept in case of death of pensioner or an application for transfer. Also whether the rules regarding disbursement of arrears in case of deceased pensioners are properly understood.

(b) Verify that :-

(i)   The acknowledgements of MOs in respect of pension paid by MO are as per rules and the life certificate of pensioners paid by MO are obtained as prescribed and kept on record.

(ii)   Verify that the reports of death of pensioners are received promptly and duly noted on the disbursed halves of PPO.

(iii) Family pension in respect of eligible cases are scrutinized and paid promptly.

(iv)   That due returns are being submitted to PAO on due dates.

(v)   Verify by independent inquiries in a few cases in which the pensioners draw their pensions by money orders that they are actually alive;

(vi)   Check if Jeevan Praman certificates are available and current for all pensioners

130.   See that the orders issued vide Directorate letter No. 6-1/2005-PO dated 27-4-2005 are being followed meticulously.

131. Service Verification:

    a) Check in detail the service book and service rolls of newly appointed employees since last inspection and those due to retire within next two years to see that they are properly written up and complete.

    b) Test check five percent of service books and service rolls and see that the books are periodically shown to officials concerned and got attestation and re-attestation as prescribed.

    c) Check the service record of GDS of HO and leave record of GDS.

    d) Take steps to ensure that the provisional appointments made in respect of GDS are not continued irregularly and that GDS are not engaged without adequate justification against Group 'D' and Postman Posts.

    e) Check whether the substitute is having requisite qualification for the post and approval of competent authority is available for making/continuing such arrangement.

132. See that Register of Security Bonds in respect of Departmental officials and GDS officials is maintained properly with date of renewal in each case. Checkup papers of ED (now GDS) appointees.

133. Establishment:

    a) Whether the Establishment Register has been maintained properly.

    b) Whether the Establishment review of HPO and BOs in account with is carried out regularly and record is maintained in the proforma prescribed by Directorate.

    c) Whether latest norms for Group C &MTS posts have been implemented in the HPO.

Section 6 – Technology management

134. Carryout the following checks on the technology environment in the office:

    a) Hardware, peripherals, software and layout

        (i) Whether all the hardware, peripherals and accessories are in working condition

        (ii) Whether history sheet exists for all the hardware and peripherals

        (iii) Whether LaserJet printers are connected to direct power supply and not through UPS

        (iv) Whether all the officials are provided with systems

        (v) Networking cables are properly laid out and do not interfere free movement

        (vi) Whether all the installed applications are of the latest version

        (vii) In Meghdoot environment, whether database backups are being taken and secured offline as per instructions

        (viii) In Meghdoot environment, whether all communication modules are working properly and data exchange is taking place uninterrupted

(ix) In CSI environment, the POS db server is having enough space in C drive to accommodate growth of database – However as per design, backup of database and truncation of database after data updation is automatic; Issue instructions to office not to access, attempt to modify or delete database as all these events can be logged and reported by TCS to management for investigation

(x) Check if all hardware, UPS are under warranty/covered by AMC contract; Check if preventive maintenance is carried out; In case of repairs, whether the vendor has carried out the repairs in time and if there is delay whether standby equipments are given; Check whether officials are aware of the process of raising complaints and follow up

(xi) Check if no spurious applications are installed

(xii) Check if all the officials are logging on to windows using the Indiapost ID for domain login

(xiii) In case of CSI environment, check if the synchronization modules (mobilink daily and high are running) and data exchange is happening uninterrupted

(xiv) Checkup whether guidelines issued by directorate on counter hours is followed or not.

b) Networking environment

(i) Whether the SIFY router, switch etc., are kept in the rack

(ii) Whether NSP1 and NSP2 are working – check ehealth reports

(iii) Whether there was any failure of network and reasons

(iv) Whether bandwidth is sufficient considering the need and specifications

(v) Whether earthing is as per the standards

c) Support systems

(i) Whether all systems are drawing power from UPS

(ii) UPS capacity is not being exceeded

(iii) Review the performance of the AMC for UPS

(iv) If generator is provided whether it is of required capacity

(v) Check the pattern of usage of generator and ensure that there is optimum utilization; check if oil change and maintenance is done periodically

(vi) Assess the repairs carried out since DLI and ascertain whether breakdown was due to poor care by the office. Advise the office suitably

Section 7 – Grievance handling and public relations

135. Review the complaints pending with reference to CCC portal, India Post Call Centre (1800 266 6868), twitter, facebook, CPGRAMS (if it is a Subordinate Office) and make efforts to close both inward and outward and guide the Postmaster on quick settlement.

136. Review the functioning of the office based on social media feedback, if any and advise the Postmaster and staff suitably on soft skills and responsiveness towards customer feedback.

137. Examine the complaints received on wrong delivery, non-delivery and remedial action taken by Postmasters.

138. Is a copy of Citizens Charter in local language available and displayed in the public hall?

139. Check whether complaints received at the counter are booked in Web based CCC

140. Whether regular meetings of POST FORUM are held and if so, the dates on which meetings were held may be recorded. If not, the reasons thereof may also be recorded

141. Review the minutes of such meetings and ensure that proper action is taken on each of the suggestions.

****

QUESTIONS EARMARKED FOR VERIFICATION OF HEAD POST OFFICE

Question no. (a)	Description of check (b)	Remarks (c)
1	Overview	
2	Review of previous IRs	
5	Counter management	
7	Monitoring work of PRI(P)	
27	Bag receipt check with DMSL	
28	Delivery general checks	
30	Checks on the work of delivery staff	
31	Monitoring the supervision over delivery	
32	Examination of delivery of accountable mail	Corresponding questions in column (a) in this table are with reference to this Head Post Office Inspection Questionnaire.
33	Review of delivery timings	
34	Monitoring control over postmen	
36	Check of articles in deposit	
37	Check on VP articles	
38	Check on COD articles	
39	Check on custom duty collections on foreign parcels	
40	Test check of service registered mail	
41	Letter box clearance and DM &SL	
42	Bag accounting	
43	Examination of sorting work	
44	Monitoring posting of registered newspapers	
48	Deleted	
49	Check of iMO service	Check all transactions since last inspection/verification
50	IMTS	Included along with check AML compliance checks
51	Check over certificates work – issue	Corresponding questions in column (a) in this table are with reference to this Head Post Office Inspection Questionnaire.
52	Check over certificates work – discharge	
53	Check over certificates work – IVP discharge	
54	Check on undeliverable passbooks	
55	SB – General	

Question no. (a)	Description of check (b)	Remarks (c)
99 (c) (ii)	PLI receipts check	
100 (i) to (m)	PLI premium accounting and payments	
113(f)	ePost collection and accounting	
114(g)	Check of business post collection	
115	Check on TCB; accounts verification and cash balance verification	
116	Check over sub accounts work	Included in non CSI environment
117	Check of stock of IPOs, Passbooks etc.,	Corresponding questions in column (a) in this table are with reference to this Head Post Office Inspection Questionnaire.
118	Treasury passbook and reconciliation (Bank transactions)	
119	Accounting	Included in non CSI environment
120	Audit objections	Corresponding questions in column (a) in this table are with reference to this Head Post Office Inspection Questionnaire.
121	Memorandum of monthly balances	
122	Statement of balances and recoveries	
123	Cash management	
124	Stock register of cheque books	
125	Cash management	
126	Supervisor/Postmaster role	
127	Transit monitoring	

Appendix
Tools to be used for carrying out prescribed checks in the applications used

Qn. No.	Brief of check	Tool to be used in Meghdoot	Tool to be used in CSI
5	Evaluation of workload on counters	In Meghdoot Point of sale and CSI POS, from supervisor's login, transactions at each counter can be monitored for the date of visit; BI system reports in CSI SAP can be accessed to study workload as well as from ER module	
26	RMFS	Login to RMFS site and check the number of licensees assigned to the office; check the descending(credit) meter reading with the latest SOMs received for a few licensees;	Access the franking menu in SAP and ascertain whether all the licenses operating through the office are current; If not, instruct the office to request licensees to submit renewal applications; On the date of visit, check if the supervisor is able to upload SOM in CSI POS; Check the SOM usage report with the physical SOMs received and ensure whether SOMs are promptly uploaded by the office in CSI POS
29(b)	Post boxes and bags	Check the credits with reference to UCR credits in shift reports of dates concerned in Point of sale	Check the renewals with reference to post box data available in DPMS module
32	Issue to postmen and returns in case of accountable articles	On the date of visit, follow up the invoicing of accountable articles in Postman module and return process and ensure that the entire process is through the system; For selected dates, check delivery slips to ensure that there are no manual corrections or additions	On the date of visit, follow up the invoicing of accountable articles in DPMS module and return process and ensure that the entire process is through the system; For selected dates, check delivery slips to ensure that there are no manual corrections or additions
37(b)	VPP – VPMO booking	In the Postman module, from supervisor's login, check whether VPMO numbers are entered against all VP articles delivered; test check VPMO numbers entered with shift report of VPMOs in Point of sale	Check if the VP clearing account is zero using **fagll03**; check whether all VP articles in deposit as per system in DPMS are actually available and retentions are within the prescribed period

Qn. No.	Brief of check	Tool to be used in Meghdoot	Tool to be used in CSI
44(a)	Regd newspapers – currency	To be checked with the register maintained manually	Check the contract details from the customers to see whether the licenses are current; use the tcode VA42 in SAP
44(c)	RNP – License to post without prepayment	To be checked with the manual register created	Check the postings and credits using tcode fd10n for the vendor ID of each licensee
46	eMO payment	Check the eMO MIS site on the date of visit for eMOs pending for reasons – not received, not printed; trace if the reasons are due to non running of eMO communication module and ensure that all eMOs are received; Get all the eMOs with not printed status, printed in eMO application; verify whether the eMOs pending as not paid are held with satisfactory reasons(compare the pendency in eMO MIS with eMOs pending in Postman module)	In the DPMS module, access the view/update option and check whether all the eMOs are printed; check the eMOs in deposit and ensure that they are held for valid reasons; Ensure that the data of not printed and not paid as in eMO MIS site compare satisfactorily with data in DPMS
48	MMTS accounting	Check the credits in Meghdoot Point of sale and payments in TCB print out of concerned dates	Check the credits and payments by verifying the GL postings for dates concerned using the tcode**fagll03** in SAP
49	iMO accounting	Same process as above	Same process as above
50	WUMT payment accounting	Check the TCB for payment entry	Same process as above
51	KVP & NSC issue accounting	Check the HO Summary printout for concerned dates	Check the credits by generating GL code report using the tcode**FAGLL03** in SAP
52	KVP & NSC discharge accounting	Same as above	Check the payments by generating concerned GL code report using the tcode**FAGLL03** in SAP

Qn. No.	Brief of check	Tool to be used in Meghdoot	Tool to be used in CSI
53	IVP discharge accounting	Same as above	Same as above
57	Check of totals of transactions in SB/SC	Check the printout of submit accounts of SB cash or HO summary printed and compare the totals as per LOT/journals	Check the totals of transactions as per LOT/journals with the **FAGLL03** report generated in SAP for the concerned GL codes
80	Pledge fee collection checking	Check the point of sale shift report of the date concerned	Check either the POS shift report or gl code report using the tcode**fagll03** for the date and profit centre concerned
86	Checking BO transactions	Check BO summary printout generated in Meghdoot for the date concerned	Generate the **zfr_day** report of the BO concerned for the date required or generate GL c3 de report of BO profit centre using **fagll03**
96	Checking cash remittance entry of ATM	Check the TCB and HO summary printout of date concerned	Generate the gl code report for RSAO remittance for the date concerned using **FAGLL03**tcode in SAP and verify
115	Verification of cash and stamp balances	Check cash and stamp balance and compare with HO summary, TCB and stamp balance register generated in Meghdoot	Check cash balance with ZFBL3N report of HO profit centre for DOP cash and compare balance with daily account report generated using **ZFR_DAY_NEW**; The following checks to be done • Ensure that POS cash is zero for the day • Check the main inventory balance with **MB52** report and ensure that items in transit are valid • Check the inventory balance with the counter using the inventory report generated in CSI POS

Qn. No.	Brief of check	Tool to be used in Meghdoot	Tool to be used in CSI
			• Check that EOD is done for all beats and liability against all beats are cleared; ensure that MO Postman cash GL is zero • Check POS reports and ensure that all sales are posted; if any pendency, raise tickets and resolve • Ensure that balance under GL code pertaining to one time customer is zero • In case of FSI transactions, check finacle and Mccamish reports with corresponding GL posting in FAGLL03 report for HO profit centre for the day in F&A module and whether CSI document number is entered in transaction reports of all types generated in finacle and Mccamish and vouchers of transactions are validated with reports generated in finacle
116(a)	Checking BO/SO daily accounts with summaries and verifying adjustment of transit items	Check BO/SO daily accounts with BO/SO summary printout of the concerned dates for the correctness of posting; Check the transit/advance summary printout to verify whether the unadjusted items are shown as outstanding and follow the subsequent adjustment	In case of BOs, generate **zfr_day** report for the BO concerned for the given date and check the postings; In case of SOs, there is no need for this check as daily account in SO is generated through the system Generate the cash in transit GL report for profit centre concerned (HO/SO/BO) for given dates and ensure that there are no open items; If there are open items check whether the cash remittance is actually received at the receiving office and take up the case for resolving the open items

Qn. No.	Brief of check	Tool to be used in Meghdoot	Tool to be used in CSI
117	Checking of IPO and other inventory	For IPO, generate major and counter stock report in Meghdoot Point of sale IPO module Passbook inventory is to be maintained manually; so check the stock manually Check the invoices received and sent and ensure that they are properly acknowledged	Use **mb52**tcode, select/enter plant and storage location, enter ipo denomination and check stock; Use the tcode**mb51**(inventory for a posting date) to check accounting of invoicing of materials received
118(b) and (c)	Bank scroll adjustment and reconciliation	Check the status of scroll adjustment in BRS module of Meghdoot accounts module	Check the open items of drawings from bank clearing account and remittance bank clearing account using concerned GL codes in **fagll03** report in SAP; Examine the reasons for pending adjustments
119	HO cash book and cash account	Check the cashbook generated in Accounts module and compare this with the summaries for accuracy	Concept of cashbook is not there in CSI; Check of ho balance is already detailed in 104
124 (a)	Stock of cheque books	Checked with the manual stock book maintained	Use tcode**FCHI** to view the stock of cheque books in SAP
125 & 127	Financing of SOs	Use the PA17 to study financing requirements; Review the unadjusted items in Transit summary and advance summary to study if there are any long pending unadjusted items and reason thereof	Use the cash balance report of each office for a period to study retention of cash for the reviewing of authorized cash balance; use cash in transit GL report for SO profit centers to study the amount of remittance and evaluate the security in remittances made as well as unadjusted items
135	Pending complaints	Inspecting officer to login to CCC portal and access the report of pending inward and outward complaints; This may be extracted to excel sheet and brought to office or he may login to portal from the office where inspection is conducted; Action taken by HO on each of these complaints to be reviewed with special focus on complaints pending beyond 30 days; PG portal and twitter complaints also have to reviewed similarly (for this use the PG portal login and twitter account login and access the pending items)	

PLI questions

Question number	Action Required
99(c)(iii)	Data should be obtained from Divisional office for comparison
100(b)(ii)	Reports to be generated by the inspecting authority are Service index stage report, Gender wise policy sold report , Billing and collection report
100(g)	Check if register for medical officer payment is maintained in cpc
100(h)(i)	Check if a register for cheque clearance to be maintained and to be cross checked with the cheque realisation report
100(h)(ii)	check whether all agents are doing payment under the cpc regularly instead of Group leaders as the post has been abolished
102(a)(i)	Check if a loan register is maintained entering all requisite details
Additional	Check if a register for uploading of transactions in McCamish is maintained and the same is being checked in system to see if all the files uploaded in system are tallying with the register
	For Pay recovery policies and NEFT payment such as BSNL policies, check whether the accounts section gives number of policies and the total amount to be uploaded and whether similar register is maintained for Departmental/ Non-Departmental DDOs mapped to the respective CPCs in the Circles and they submit their schedules to the concerned CPCs for getting the premium payment details for the pay policies updated in the system
	Disbursement particulars are to be checked from the vouchers available in the accounts section and make sure that the same has been entered and disbursed in McCamish also.
	A check over the counter transactions done in Point of sale is to be monitored and reasons for the same to be registered .This will be done till roll out of CSI
	Premium Collection Report'. on daily basis is also to be monitored for keeping a watch on transactions being carried out/receipts being cancelled on Sundays/Holidays. • Day-End Collections Report, Premium Collection Report and Receipt & Payment Report should also be generated on next day morning to check/ monitor irregular transactions for verification and needful action by the sub accounts or schedule PA

Note :- This Inspection Questionnaire is circulated vide Directorate letter No. 16-1/2017- Inspn dated 26.06.2018.

BLANK