



INSPECTION QUESTIONNAIRE FOR SUB POST OFFICE

REVISED EDITION, 2018



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Frequency and Number of days allowed for inspection of a Post Office/Record 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 be carried out on the basis of the following schedule:-

1 st quarter (January to March)	-	15%
2 nd quarter (April to June)	-	35%
3 rd quarter (July to September)	-	30%
4 th quarter (October to December)	-	20%

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FOREWORD

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

2. The Questionnaire has been carefully updated to bring it in sync with the changing environment of Sub Post Offices where FSI rollout has been completed and CSI/RICT rollouts are under way.

3. This Inspection Questionnaire for Sub Post Offices will come into force from 1st January 2019. A copy of this will also be uploaded on our website viz. www.indiapost.gov.in.

4. I hope that the Questionnaire will be able to fulfill the objective of being an important tool for monitoring field operations.

(Meera Handa)

Dated : 10.12.2018

S.No.	CONTENTS	PAGE NO
1	INDEX OF INSPECTION QUESTIONNAIRE FOR SUB POST OFFICE	3-4
2	INSPECTION QUESTIONNAIRE FOR SUB POST OFFICE	5-35
3	APPENDIX 1 (CHECKLIST OF REGISTERS AND BOOKS REFERRED TO IN QUESTIONS)	36-41
4	APPENDIX 2 (TOOLS TO BE USED FOR CARRYING OUT PRESCRIBED CHECKS IN THE APPLICATIONS USED)	42-45
5	ORDER OF DIRECTORATE NO. 17-01/2018-INSPN. DATED 05.10.2018	46-47

Index of Inspection Questionnaire for Sub Post Office

INDEX		Page No.
Part 1		
1.	Administration	
a.	General supervision, SPM Order Book, OTA (Question no. 1 to 12)	5-6
b.	Stock, Forms & Stationery and Records (Question no. 13 to 16)	7
c.	NHB, Registers (Question no. 17 to 19)	7-8
d.	Implementation of official language, Swachh Bharat (Question no. 20 & 21)	8
e.	Office Assessment (Question no. 22 & 23)	8
Part 2		
2.	Mail operations	
a.	Counter operations, RMFM (Question no. 24 & 25)	8-9
b.	Delivery functions (Question no. 26 to 39)	9-13
c.	Letter box clearance, dispatch and Registered Newspaper (Question no. 40 to 43)	13-14
Part 3		
3.	Financial services operations	
a.	Remittance services –eMO, iMO, International Money Transfer, IPPB and AML Compliance (Question no. 44 to 46)	15-20
b.	CBS – Operations, ATM Management and OM Settlement (Question no. 47 to 61)	20-23
c.	FSI (PLI/ RPLI) – Operations (Question no. 62 to 81)	23-25
d.	AML/ CFT Compliance Checks (Question no. 82)	25-26
Part 4		
4.	Business Development	
a.	Bulk Mailer and Marketing (Question no. 83 & 84)	26-27
b.	Speed Post (Question no. 85)	27

c.	Bill mail service (Question no. 86)	27-28
d.	e-Payment (Question no. 87)	28
e.	e-Post (Question no. 88)	28
f.	Business post (Question no. 89)	28-29
Part 5		
5.	Finance and accounting	
a.	Checks and balances –SO and BO (Question no. 90)	29-31
b.	Cash Management (Question no. 91 to 94)	31-32
c.	Inventory Management (Question no. 95)	32
d.	Pension Payment (Question no. 96)	32
Part 6		
6.	Technology Management	
a.	Hardware, peripherals, software and layout (Question no. 97 (a))	32-33
b.	Networking environment (Question no. 97 (b))	33-34
c.	Support systems (Question no. 97 (c))	34
d.	Questions on CBS environment (Question no. 98)	34-35
Part 7		
7.	Grievance handling and public relations (Question no. 99)	35
Appendix		
	Appendix 1 (Checklist of Registers and Books referred to in Questions)	36-41
	Appendix 2 (Tools to be used for carrying out prescribed checks in the applications used)	42-45

Note: This Questionnaire has been classified into various Parts. However, the Inspecting Officer should first verify cash and inventory of the office as outlined in Parts 5 and then continue with other checks.

PART-1: Administration

1. Take an overall view of the post office, keeping in view the customer needs as well as optimal use of resources available. Review the checklist of records and registers as given in the Appendix 1 to see that they are kept correctly, neatly and according to the prescribed format. Arrange to get any shortcomings removed during inspection and instruct the staff in the matter.
2. Review the last inspection report and the compliance submitted. Take necessary action on pending Paras.
 - (a) Whether action to be taken by the Divisional Office is complete?
 - (b) Whether the compliance as reported is actually being followed?
 - (c) Whether any para of the IR needs to be dropped being irrelevant now or included in current IR, if so order accordingly?
 - (d) 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 his attention on this aspect.
3. Review the Order Book of the Sub Postmaster to see the quality, periodicity and effectiveness of the internal directions on the working of various branches and the checking of various records and registers. See whether the Error Books are kept in various branches to note shortcomings, irregularities and due notice is taken of them by the Sub Postmaster.
4. Check the book of Postmarks. Are the postmarks distinct? If any stamp is worn out, an indent should be got prepared for replacement of such stamp / stamps. Check the number of stamps / seals available with reference to stock register of the SO.
5. Look into the diary of Public Relations Inspector and guide the PRI if any omissions are noticed. Guide the Postmaster about the checks to be carried out and also on the effective use of PRI.
6. Checks on space and infrastructure:
 - (a) Make an assessment of space available and comment upon the suitability, particularly in case of rented building. If any rearrangement is required which could result in optimal utilization of available accommodation, the same may be got implemented on the spot. If there is a need for a structural change, a detailed report may be sent to DO for necessary action. Meet the landlord and appraise about the requirements if any and also ensure that rent is being paid in time.
 - (b) In case of departmental building find out if it is due for maintenance and also comment if any urgent repairs are required. Report accordingly.

- (c) See whether furniture of smaller size can relieve congestion. Check whether the furniture/chairs are ergonomically designed and facilitate smooth operations.
7. Are the existing counter arrangements satisfactory? If not, suggest re-arrangements to avoid long queues and public inconvenience.
8. Attendance and turn out:
- (a) Check the attendance register/reports of Biometric attendance. Are the staff prompt in their attendance?
 - (b) Check whether the Postmaster has taken corrective action for late attendance
 - (c) Check whether the uniformed staff are wearing uniforms and whether this aspect is being checked by the Supervisor concerned.
9. Meet the staff:
- (a) To check whether they have any grievances
 - (b) Encourage the staff to come out with suggestions for improvement of the office and service to the public and involve them by giving them tasks to do.
10. Whether the staff knows how to access Postal Manuals and SOPs from India Post site and whether copy of the Manuals and SOPs is stored in a local system for ready reference? Does the staff know how to search and download circulars from India Post 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. Whether the staff of the office are polite and prompt in responding to the public and providing necessary assistance when required?
12. Examine the register of OTA charges to see:
- (a) That the overtime is commensurate with the workload 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) Outline steps to reduce or curtail overtime.

13. Stock:
- (a) Check the items of stock with reference to stock registers viz. petty – stock register and permanent stock register.
 - (b) Check if invoices run in consecutive order.
 - (c) Take action to get items of furniture repaired locally. List the unserviceable items and initiate action for their disposal. List the items required for the office and report.
14. Forms and Stationery:
- (a) Comment on the availability of necessary forms. Take action in respect of forms found in excess or found short, get the forms neatly arranged during the inspection.
 - (b) Correct the schedule of forms and send it to Divisional Office for incorporating in Master Schedule of Forms and onward transmission to Postal Stores Depot.
 - (c) Check the use of stationery and ensure that the paper requirements are kept to the barest minimum. Check the quantum of paper used and suggest ways and means for the reduction of the same.
15. Records:
- (a) Get the records neatly arranged in racks.
 - (b) Get the old records weeded out for disposal during the inspection and also see that all the records weeded out are entered in the Register meant for the same. Ensure that permanent records like Order Books are available.
 - (c) Ensure that Records, forms and stock items are segregated and not mixed up.
 - (d) Ensure that records pertaining to latest 3 years for “Half Yearly Enumeration of Unregistered Postal Articles” conducted during August and February each year are maintained.
16. Check whether office equipment like weighing scale, UPS etc. are in working condition. Whether history sheets are maintained and whether any equipment is due for condemnation? Suggest if new equipment is required.
17. Check the correctness of information available in NHB and ensure that the same is prominently displayed in the public space. Examine if any change is called for in the hours for transaction of business?

18. Test check the booking and receipt of service registered and insured letters and see that this is kept to the minimum. See that the articles so booked are having a proper authentication and test check the same with the outward register for correspondence.
19. (i) Examine the inward references and register of public complaints to see that prompt action is taken on them. Also see that inward complaints are promptly replied to in the Web based grievance handling system.
(ii) See that Book of Information is available and it indicates all latest information.
20. Check the status of implementation of official language and suggest ways and means for the improvement of the same.
21. Comment on the cleanliness and upkeep of the office as prescribed under Swachh Bharath Abhiyan. See that necessary checks prescribed are being carried out. Educate the staff and the Postmaster on the importance of keeping the office clean.
22. Do the public of the place face any difficulties with the Post Office? What is your assessment on the growth of Postal Traffic and what arrangements are needed in this connection?
23. Record your assessment of the office and suggest:
 - (a) Points for action branch wise, by the SPM and the other staff of the Post Office.
 - (b) Points for action by inspecting officer/ Divisional Superintendent.
 - (c) Points for action by the Region or other divisions.

PART-2: Mail Operations

A. Counter Operations.

24. Examine the performance of the counters on the day of visit using Supervisor Dashboard in CSI environment.
25. 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? Check the expenditure incurred on each machine with reference to consumable, repairs etc. along with the record/history sheet. 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?

- (c) How many private RMFMs are registered with the office? Check the revenue realized through these machines and how the revenue could be increased.
- (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) with reference to Register of RMFM and SO Account. Check whether 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 licenses are renewed in time and are current. Check RMFM, Record Register, Ledger.
- (h) Check 10 dispatches made by private RMFM holder with reference to 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? Whether the entries 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

26. 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 (in CSI view the list of due bags in DPMS – Bag receive option by expanding schedule ID box), for correct destinations, as per times prescribed, without delay. Whether any bag is missent/ misrouted to the post office? 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.
27. Mail receipt:
- (a) Examine the mail list received, check the contents of bags received. Check the unpaid and accountable articles issued to the postmen. Check the returns

submitted by postmen for the cases of repeated delay and probe further. Check if updated delivery jurisdiction map, route map and beat list are available.

- (b) Check if the unpaid letters are properly attended to and taxed; Check the trend of amount of postage taxed and realised 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.

28. 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.
- (b) 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.
- (c) 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.
- (d) 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.
- (e) See whether notices have been given to the holders of post boxes and post bags before the date of expiry of the period.
- (f) 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 unauthorisedly.

29. Whether PM/PRI have made surprise check at various places in the beats of selected Postmen/ GDS Mail Deliverer 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.

30. Look into how often the postmaster carries out the checks on receipt of mails, beat sorting and delivery. See if missent letters are properly redirected.
31.
 - a) 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.
 - b) See the bulk delivery/Return is being done for bulk customers.
 - c) See the ordinary mail is entered in DPMS for postman.
32. Ensure delivery timings and handing over of cash to delivery staff as per Project Arrow norms
33. Ensure that data of addressee/payee is available in delivery slips as these are automatically fetched; if not, analyse 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.
34. Addressee Instructions & Beat Instructions:
 - (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?
35. Examine the articles in deposit to see:
 - (a) Whether articles are detained beyond the prescribed period?
 - (b) Whether appropriate remarks as per the standard remarks available are recorded on the articles? If not, educate the Postmaster, Delivery PA and the Delivery Staff.
 - (c) Whether any articles for BOs under neighbouring SO are received missent? Suggest remedial action.
 - (d) Check whether proper procedure is being followed for the disposal of unclaimed articles.

- (e) Whether process of redirecting is properly carried out in the system?
- (f) Whether Postmaster checks for the delivery performance by sending articles for retry?

36. VP:

- (a) Examine the entries of some of the VP articles for dispatch to see that amount written thereon agrees with the entries in VPMO form and VP booking receipt.
- (b) Check the particulars of VP articles delivered and VPMO booked 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?

37. For COD articles:

- (a) Check whether 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 within prescribed period.
- (c) Check whether the office is calling the customer on the given telephone/mobile number for effective delivery and advise the postmen and delivery branch staff accordingly. 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.
- (d) If the office is identified as booking office for any COD biller, see that
 - i. Booking and dispatch are promptly done.
 - ii. Returned to sender articles are not piled up and promptly delivered to the sender.
 - iii. Payments to biller are periodically made.
 - iv. Discuss with biller to examine if he has any problems and address the same appropriately.

38. 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?
39. 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 dispatch assistant, APM and postmaster.

C. Letter box clearance and dispatch

40. 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) Check if the dispatch list in IPVS in back office is configured according to DMSL.
 - (d) 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.
 - (e) Whether the letter box clearance can be mechanized? While doing this exercise the Inspecting officer should also keep in view the available manpower like MTS, postmen, GDS etc. and optimize their utilization ensuring expeditious disposal of mails.
 - (f) Whether the checking of letter box clearance is regularly done by posting test letters?
 - (g) Examine whether the arrangements for safe custody of mail bags is adequate.
41. 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?
42. 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. Indents 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 Book of Postmarks at the beginning of the day before putting them in use for the day.
- (e) Check the closed bags. Ensure that the bags are closed as per MNOP norms and Postmaster is ensuring the same.
- (f) Test check if the letter box of the office is cleared at regular intervals so that accumulation of mails doesn't happen at the time of dispatch.
- (g) Whether letters meant for office itself are separated and sent for delivery without intervention of RMS office.

43. Registered Newspapers:

- (a) Is the register prescribed for monitoring the posting of Registered 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?
- (d) Check whether proper procedure is followed for delivery of News Paper Bundles.

Part 3: Financial Services Operations

Remittance Services

44. a) In case of eMOs booked, compare a few eMO payslips with eMO booked in 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.
- b) 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.
45. See that money order issued and paid returns are sent to the Accounts/Audit Office in time and regularly.
46. **(A) 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?

(B) 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? Are "To Receive Money" (TRM) forms available?
- (d) Date of last Transaction done for WUIMTS.
- (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) Check whether the IMTS software is loaded and working properly
- (j) 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.
- (k) 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.
- (l) Whether the amount exceeding Rs. 50,000 is paid by cheque or by direct credit to the SB account.
- (m) 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?
- (n) 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.

- (o) 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.
- (p) 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?
- (q) Are the details of IMTS transactions entered in the CSI F&A at the end of the day through voucher posting? If not, why?
- (r) Whether the Sub Office has sent the vouchers of payment made to Head Post Office?
- (s) Whether the Head Post Office has sent the payment vouchers to the DAP office?
- (t) 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. 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?
 - v. 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?
 - vi. Are specific literature / pamphlets for educating the customer on the objectives of KYC is available?
 - vii. 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?

- viii. 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?
- ix. Check at least five cases and see if proof of payments along with KYC documents are being kept properly.
- x. 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.
- xi. 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.
- xii. Check whether negative list of sender countries under WMTS are available in the post offices?
- xiii. 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?

(C) India Post Payments Bank

- (a) Check whether the counters at the SO are facilitating IPPB transactions during approved business hours.
- (b) Check whether the IPPB related branding elements (IPPB Signage, Notice Board, Details of Banking Ombudsman, Banners, Standees etc.) and Authorization Forms are available and appropriately displayed.

- (c) Check if counter earmarked for IPPB operations are operational and manned by identified end-users.
- (d) In case of leave of dedicated counter clerk / Postman / GDS , check whether suitable staffing arrangements with trained and certified end users is being made by the Divisional Head / Postmaster / Sub Divisional Head to ensure continuity of IPPB operations at the SO.
- (e) Check whether the devices, biometric scanners and mobile connectivity are available and in working condition with the Postman / GDS. Additional checks include :
 - i. If there is any damage to the IPPB handheld devices provided to Postman/ GDS.
 - ii. If the end users are able to login and use the system/device smoothly.
 - iii. If all hardware provided to DoP by IPPB is accounted for and are in good working condition at SO
- (f) Check if all customers' related documents are retained as required (e.g. Customer forms and documents, records being properly maintained for counterfeit notes impounding, slips, etc.)
- (g) Check if adequate cash is being provided by the Bank / Cash Office for facilitating transactions at the SO.
- (h) Check if adequate cash is handed over to the Postman/GDS for providing doorstep banking services.
- (i) Check if doorstep banking service requests are fulfilled on a timely basis.
- (j) Check whether adequate inventory levels of collaterals (eg. QR Card, Brochures etc.) are being maintained at the post office to service IPPB transactions. (SO).
- (k) Check if transaction recorded by the end users/ post office for both IPPB and DoP products tallies with cash as reported by the end user / post office ## .
- (l) Check the ATM If any at the Post Office is working properly having sufficient cash etc.
- (m) Check if the POSB and IPPB accounts interoperability is handled as per guidelines issued.
- (n) Random check of IPPB accounts if any exceeds the prescribed limit of Rs.1 lakh at the end of day.

- (o) See cash given to Postman for door step delivery for four selected days, proper accounting/return is being done.

It may be noted that IPPB operations are completely online with biometric authentication and no physical signatures, and therefore at an end user level/post office level there are no transaction vouchers, passbooks or a log of transactions maintained by the end-users. The inspecting officer will have real-time access to the IPPB system log to view the IPPB transactions done at an end-user, facility level.

CBS – Operations, ATM Management and OM Settlement

- 47. The Inspecting Authority should see that the SPM/SB Assistant know about all the current savings schemes, and also see that the SPM has overall control over the counters for their smooth and proper functioning and services are rendered promptly to public.
- 48. a) Are all new Account Opening Form (AOF)s/ KYC Forms kept in A4 size Ring Guard Files, scheme wise? Test check for selected 4 days and record results. Ensure that KYC Forms are being sent to CPC promptly.
b) Select 4 days randomly since last inspection and confirm whether, consolidated scheme wise deposits and withdrawals reflected in the SO Account for selected dates is correctly matching with online report generated from Finacle MIS URL/ Production server and the Finacle report generated on the day by the respective SOL.
- 49. a) Examine SB-28 receipts issued, selected at random for 4 dates since last inspection to ensure that prescribed SB-28 receipts are issued to depositors in each case where pass book is detained in the post office. Verify that the original copies of receipt with the acquittance of depositor are kept on record. In case of non-availability of any original receipts see that reasons are explained to your satisfaction. Satisfy that the balances shown in the receipts agree with that noted in the ledger of the concerned account and that unused receipts are intact.
b) Verify the stock balance of passbooks with reference to passbook stock register and invoices received since DLI. Passbook issued in respect of new accounts for selected 4 dates. Check whether acknowledgement is on record in case of issue of FPB & DPB for 5 cases with reference to guard file.
- 50. (a) Check SB-44 register and see whether Passbooks are retained with valid reasons and for the prescribed period.
(b) Also ensure that the Sub Postmaster maintains the register SB-45 (Register of passed warrants sent to BOs) properly. Examine the said register and see that timely sanction is sent to BOs by its Accounts Office.

A separate Register needs to be maintained for RD Withdrawal/Closure, TD Interest Withdrawal/Closure, SSA Withdrawal/Closure.

51. (a) Is the special Error Book for BO Accounts maintained for entry of passbooks not received for interest posting even though there were transactions after 1st April maintained and proper follow up action taken?
- (b) Check a few pass books received for transactions on the days of inspection, whether interest has been added therein and the balance agrees with the ledger balance?
52. (a) Are there any TD accounts standing in the office? Call for 5 passbooks and check the balances in the pass books with the balances shown in the Finacle CBS Application. Issue SB-46 notices if Passbooks could not be collected from the Depositors.
- (b) Issue notices in form SB-46 in respect of remaining accounts in C Class office.
53. Whether application for silent account revival, transfer of accounts and pledge have been sent to Head office with relevant documents in case there are no two supervisors in the office. Test check two cases each whether actions for the above performed by Head Office supervisors as circulated vide SB order 5/2016 dated 21.06.2016 as amended from time to time is being followed correctly? Record observations. (Use HAFI menu for checking)
54. Test check 5 AOFs from selected 4 dates and see whether nomination has been correctly registered in the account details in Finacle. Record results.
55. Make a review of performance of the office in SB schemes using the reports available. The points for observation can be like number of accounts opened, number of accounts closed, performance over the previous year, NAV of the accounts as compared to previous year, cases of premature closure and discontinued account, Transfer In/ Out, PPF Acct Transfer from Bank to check whether transfer in is accounted.
56. 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 sanctioned by the Postmaster and also a few pending cases to see that there is no undue delay and action taken is in order.
57. For the claim cases sent to DO for sanction, whether follow up of the case has been done by the concerned Post Office and the norms for claim settlement are followed. List out the cases where there is delay beyond permissible limits in claim settlements and the reasons for the same and also remedial measures on simplifying the claim settlement procedures may also be appraised.
58. (a) Is there a local clearing house and is the SO a member / sub-member of the clearing house? Are cheques both local and outstations being cleared without delay? Generate

inward and outward clearing report for selected 4 days from Finacle and tally the amount with SO Daily Account (zfr_day_new in CSI).

(b) Check whether the Sub Office is maintaining a cheque register for sending the cheques to HO. Test check a few entries in the cheque register to see that there has been no delay in clearance of cheques.

(c) Check 5 applications for opening accounts (AOF) in r/o accounts opened under all Savings schemes since the last inspection to see that :-

- (i) The amount has been invested by those only authorized under the respective SB schemes.
- (ii) Amount of deposit written in AOF has been correctly entered in the account in Finacle.
- (iii) KYC Forms/documents have been taken alongwith AOF.
- (iv) Status of KYC documents is "Documents Submitted" in Finacle.
- (d) Examine the following guard files and see that applications for automatic transfer of interest / Standing Instructions is properly and systematically maintained:
 - (i) Guard file of applications for automatic credit of MIS/SCSS/TD interest into SB accounts.
 - (ii) Guard file of applications for standing instructions for RD accounts by transfer from SB accounts.

(e) 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 for selected 4 dates.

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

(g) See whether Post office is sending KYC forms to HO/CPC on daily basis and there is no pendency in Post Office. Record results.

(h) Check whether users are doing de-duplication before opening new accounts for existing customers having multiple CIFs and record results.

(i) 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 Passbooks. Check the balance with reference to Finacle and record observations.

(j) Check whether reconciliation reports shared by FSI Vendor after migration with the post office are kept in guard file and copies have been sent to SBCO/DO/RO/CO. Examine exception report if provided after migration and record the action taken to settle exceptions

(k) Check whether all BOs are mapped to their 5 digit BO code correctly. See the drop down list of BOs in Finacle - This can be checked using respective modification menus using Inquire function. (CASBAM for SB, CMISAM for TD, CRDACM for RD)

59. Whether Post office is attached with ATM. Whether ATM is installed in the Post Office premises? If so, is it working?
60. 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.
61. 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.)

FSI (PLI/RPLI) – Operations

62. Is the office attending to all the transactions in McCamish only?
63. Are the SPM and PAs aware of the salient features of all the existing PLI/RPLI schemes?
64. Whether supervisor/counter assistant have been trained on Citizen's Charter. Is the Citizen Charter displayed in the public hall for information of the customers? If not, get it displayed. Are forms required for the use of customers/office available?
65. Is the SO supplying forms, receipt books etc. for use by BOs. Is the continuity of receipts issued at BOs being watched & the index register is maintained up to date? (After RICT rollout, this will not be valid)
66. Are the proposals procured at the SO/BO being indexed in the system without any delay? Check indexing work for a five dates selected at random & record results.
67. Is the collection of provisional/subsequent premium at BOs being correctly accounted for by the BPMs? Do the figures in the list of premium collections received from BOs agree with the BODA/BO summary (ZFR_day_new report of BO profit centre in CSI) figures? Test check figures for five dates since last inspection & record results. Do the BPMs write the policy numbers legibly with correct prefix/suffix?

68. Is interest on delayed premium payment & rebate on advance premium payment is being correctly calculated & accounted for? (After RICT rollout, this will not be valid)
69. Collect a few PLI/RPLI Premium Receipt Books (Minimum of 5 each) and check whether the premium noted in them is correctly accounted for in PO records on the respective dates. Also check whether the amount & the period for which the premium collected relates as noted in the PRB agrees with office copies of the receipts.
70. Test check premium collection figures appearing in the premium collection report with the SO account for five dates & record results.
71. Is the print out of all the prescribed reports taken out & the reports are kept neatly arranged in chronological order?
72. Examine whether the network connectivity (both NSP1 & NSP2) is functioning properly. Does NSP2 gets switched on automatically whenever NSP1 goes down? Check whether tickets are raised immediately whenever problems in network connectivity & other technical problems crop up. 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.
73. Whether any pendency was created due to breakdown of network? Has the same been cleared expeditiously? Whenever CIS was down, check whether tickets have been raised. Also check the time taken for restoration.
74. Examine whether all hardware including UPS are under AMC and leased line connection is also on UPS. 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.
75. Check that password secrecy is maintained. See that the password of System Supervisor is not disclosed to any other person. Are the passwords changed frequently? See that passwords of transferred/retired staff and the staff not working in CPC are not being used.
76. Are the required MIS reports at SO level available and are being generated regularly? If any additional report is required, mention it indicating requisite format. Critically examine the MIS reports and suggest improvements.
77. 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 adequacy. Restricted access to certain modules, if found necessary, be examined.
78. 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.

79. What is the grow rate of PLI/RPLI business of the office? Are the SPM and the PAs taking interest in marketing PLI/RPLI policies? What is the target for the current financial year & what is the progress made till the date of inspection?
80. Review the performance of the office for the three previous financial years. Has the office achieved the targets during the previous years? If not, analyse the reasons, talk to the staff & take remedial action.
81. Do the customers have any problems/complaints regarding the service provided by the office?

82. AML/CFT compliance checks

- (a) General
 - 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/ Post offices in the Circle/ Regions /Division. What action has been taken on the visit report?
 - vii. Whether any audit team from WUMT had visited and communicated any observation/concern. 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)?
 - ix. Whether the office/or any office in the jurisdiction has already has a case of AML/CFT violation. What is the follow up action and safeguards adopted?
 - x. Whether there is an unusual upsurge in transaction/value of a particular POSB/ remittance service, 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 in its account. Check from the account details and vouchers received from the BO whether cheque payment are being made as per the AML guidelines.
- (b) PLI
- i. Has the Circle/Region offices revised the PLI/RPLI proposal forms having KYC norms into use?
 - ii. Have all the PLI/RPLI proposals accepting authorities been instructed about financial underwriting norms?
 - iii. Check all proposal forms for high value policies (above 20 lakhs) to ensure that all entries regarding financial underwriting are complete?
 - iv. Has documentary support in respect of identity, address and PAN number been provided and checked before accepting proposal – test check 5 cases.

Part-4: Business Development

83. The inspecting officer should make a list of bulk users of various BD products like Speed Post, Express Parcel, Business Parcel, Business Post, e-Post etc., and record the names of such users in his/her IR and send the same to Divisional Head who can send the Marketing Personnel to such users for further course of action.
84. Following checks to be carried out for each product as listed below:-
- i. Adequate pamphlets/ advertisement materials on each product are available in the office.
 - ii. Whether the services offered are properly notified by display of glow sign boards, posters etc. for information of the customers.
 - iii. Discuss with the staff about the potential for tapping new business in the area and make suitable arrangements.
 - iv. Review the marketing initiatives/efforts taken by the office in particular by the Postmaster.
 - v. Explore the possibility of adding new customers.

- vi. Review the pending complaint cases pertaining to Premium Products including COD.
- vii. Contact at least three regular customers and ascertain their views on the services rendered by the office.
- viii. Check whether proper arrangements are made for pickup services.
- ix. Are there any Outsourced Postal Agents and OSAs attached to the office? If so, review their performance and whether collections are promptly accounted for
- x. Check whether the office is maintaining the list of potential customers who can be converted as regular customers for services like Business Post, Speed Post, Express/Business Parcel/IMT/ e-Post and also COD.

85. Speed Post

- (a) Compare and analyze the performance for the year under inspection. Is there any noticeable increase or decrease?. What is the average traffic and revenue? Are there any bulk mailers provided with BNPL facility? Review the payment cycle and pendency of bills to be paid. Appraise the DO in case of inordinate delay in payments. Also check whether penal interest is recovered for delayed payments. **Ensure that the discount is given on the total revenue realized under Speed Post deducting the RTS articles .**
 - (i) The processing of Speed Post articles like booking and dispatch, receipt and delivery are done using the relevant applications only.
 - (ii) 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.

86. 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.
- (c) Verify the Register maintained for Bill Mail Service and examine whether mailers are giving a minimum of 5000 articles at a time under Bill Mail Service and a minimum of 10000 articles in case of NBMS.
- (d) Check the articles posted on the day of visit for pre-mailing activities that have to be done by the sender like pre-sorting as per the PINCODE.

- (e) Ensure that the BMS articles are accepted and receipts generated using the options available in POS under CSI.

87. 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.

88. e-Post

- (a) Discuss with staff the connectivity problems in respect of the internet service provider & equipment such as modem speed etc. Have a discussion with the system administrator of the PO on this. Check time of log in on any 10 days at random.
- (b) Whether arrangements for booking of e-Post messages are there?
- (c) What are the facilities available to customers for booking of e-post messages?
- (d) Check whether e-Post messages booked have been transmitted on time.
- (e) What are the arrangements for receipt of e-Post messages from PO which are not e-Post Centers?
- (f) Check whether arrangements exist for opening the e-Post website/DPMS twice in a day & arrangements have been made for downloading the e-mail and sending it for delivery?
- (g) Whether e-Post stationery paper & envelopes are being used or not?
- (h) Check the revenue earned by e-Post as shown by the system in the MIS and also as reflected in the PO Account.
- (i) Check the traffic & revenue of e -Post booked and give suggestions for improvement.

89. Business Post

- (a) Assess the layout and the accommodation available for Business Post and comment on its suitability.

- (b) How many jobs completed since the last inspection? What is the amount collected from the companies against each job?
- (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) How many franking machines are provided in the office? Mention make and speed.
- (f) Whether all the machines and other equipments provided are in working condition? If not details of break down, date of informing the supplier of the machine / higher official about the break down should be intimated.
- (g) Check the dates given on the franks of the articles awaiting dispatch to see that there is no delay in posting.
- (h) Check at random the weight of the article and see that it has been franked for the proper value.
- (i) 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.
- (j) Have the payments received for Business Post been credited under the correct Head?
- (k) Whether the piece rated labour has been paid correctly?

Part-5: Finance and Accounting

90. Verify cash and stamp balance and check if the balance agrees with the balance as arrived at in the system
- (a) When verifying, adopt the following process:-
 - i. Generate the daily account in CSI.
 - ii. Generate the cash balance report in CSI for dop cash and POS cash using the appropriate GL code; Check if the balance shown in the report for dop cash agrees with the daily account balance both for OB and CB – if not examine the reasons; Check if the POS cash balance is zero at the end of the day or for previous day – if it is not so, compare the transactions in POS counter and finacle counter; Cases of non- tallying should be probed and action taken accordingly.

- iii. Check the POS transactions report and ensure that cancellations, if any, were actually required; check if legacy adjustment has not been used; check if all transactions in POS are uploaded to daily account.
- iv. Check the cash in transit items for previous day and current day and check the reasons for remittances remaining unacknowledged, if any.
- v. Check the postman liability and ensure that for the day of check liabilities of all the beats are cleared; if there is any outstanding liability, check the reasons for the same and ensure that the same is properly accounted for.
- vi. Generate the general ledger line items report for all GL codes for the profit centre of the SO and verify the following:-
 1. Compare this with finacle transaction report and ensure that non cash transactions like automatic transfer for all the schemes are appropriately posted, apart from those impacting cash transactions – SB to RD, MIS to SB, SCSS to SB, TDS deductions, transfer of closure proceeds to SB, PLI/RPLI closure proceeds etc., check if the accounting of finacle and McCamish transactions are accurate.
 2. Cheque credits or debits for various savings/insurance transactions to be compared with report from HO concerned for clearance or withdrawal transactions on concerned instruments sent to HO/ received from HO; Ensure that entries posted for these transactions are correct.
 3. If the transactions are entered against any NEFT credit, check the bank scrolls to ensure that credits are available of the same amount for the concerned transactions.
 4. Ensure that for contingent bill payments, appropriate GL code is used and document number is mentioned on the voucher.
 5. Generally, confirm that on all the vouchers/lists, document numbers concerned are entered.
- vii. If the office is placed in account with bank for drawal and remittances, generate list of transactions and compare with scrolls received; check with HO if bank reconciliation work is being attended to correctly.
- viii. Check the inventory status report for the main stock and compare with the physical stock available; similarly compare the inventory report of POS back office and counter with physical stock – If there are discrepancies, examine the reasons.

- ix Check the inventory movement and material in transit and confirm correctness.
 - x. Check the undelivered articles and eMOs in deposit with reports in DPMS – examine if retention is for valid reasons; check if EOD is done for all the beats, if check is carried out at the close of the day; check if VPMO is booked for all VP articles delivered; check if the article handling is correct on the day of visit both at the office and by delivery staff.
 - xi. Carefully observe the pattern of login to applications by users in the office and ensure that there is no security breach – all users use their own user IDs to login to applications, user IDs of employees who are on leave or those who have left the office are not being used by others; supervisors perform the transactions in the systems personally.
- (b) See that amount kept out of account is correct and there are valid reasons for keeping it as out of account. Also suggest remedial measures, so that the cash can be accounted for on the same day.
- (c) See that vouchers in respect of balances forming part of cash are sent to concerned sanctioning authority and the proof of having sent these vouchers for sanction is on record. The details of such vouchers should be noted in the inspection report. In case some voucher is forming part of cash balance for a period of more than one year, a special reference indicating the date from which such amount is forming part of cash balance should be reflected in the IR.
91. Generate the report of cheques remitted for four days selected at random preferably one day in each quarter and check if there is no delay in accounting. Examine the reasons for delay, if any and mention the same in your report
92. Check the memo of authorised balances and take action for revision of authorised balances, if required as per the requirements of Sub Post Office.
93. Check the BO daily account last received in the SO and confirm that the balances lying with BOs are tallying with actuals and compare with CSI daily account with respective profit centre. Independent checks of balances of each BO's should be done.
- (a) Check the remittance adjustment reports in F & A and see that there are no transit items pending for adjustment. Record any such items for which remittance adjustments are pending and verify with the BODA received.
- (b) See that proper funding is made to BO viz. whenever there is liability with the BO, the SO remits cash with the MO, SB-7 etc., in case the BO has no cash with it.

- (c) See that SPM does not show fake liabilities with BOs and allows cash remittances to BO without any liability.
 - (d) Check BO daily account and see that BPMs are not in habit of showing false liability. For this purpose, Inspecting Authority should verify the genuineness of liabilities shown by the BOs is due to non-remittance of cash by SO. If so, a special reference to be made in IR for personal attention of Divisional Head.
 - (e) See that Register of Index to PRs viz. SB-26, MS-87 (a), NC-4 (a), SB-28, PLI-12 etc. are maintained properly as per rules. Ensure that Index is maintained and watched.
 - (f) Check the working of Sub A/C Branch and see that the remittances are enclosed in LC bags and these bags are in good condition and are provided with locks and rules are being followed strictly at the time of exchanging remittances.
 - (g) See that LC Bags are being exchanged with BOs daily even if there is no remittance for the BO.
94. (a) Examine the remittances received by the SO from either HO or BOs and the remittances sent. Check for the acknowledgements of these remittances in CSI. For all such cases where adjustments are not getting reflected in the reports, further enquiries to be made and all such items shall be settled.
- (b) Whether Vouchers/Rough slips forming part of cash of SOs 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.
95. Check the inventory report of stamps and cash balance report for DOP cash in F&A and ensure that there are no suspicious discrepancies in the balances reported.
96. In case of pensioners check whether the Life Certificate (Jeevan Pramaan) is on record. Whether the pension payments are effected on scheduled dates and a report as prescribed for the pension payments of other public sectors like Railways and BSNL are submitted properly.

Part-6: Technology Management

97. 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 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.
- (viii) 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.
- (ix) Check if no spurious applications are installed.
- (x) Check if all the officials are logging on to windows using the India Post ID for domain login.
- (xi) In case of CSI environment, check if the synchronization modules (mobilink daily and high are running) and data exchange is happening uninterrupted.
- (xii) Check up whether guidelines issued by directorate on counter hours is followed or not.

(b) Networking Environment

- (i) Whether the router, switch etc., are kept in the rack?
- (ii) Whether NSP1 and NSP2 are working – check e-health reports?
- (iii) Whether there was any failure in the network in last seven days and reasons?
- (iv) Whether bandwidth is sufficient considering the need and specifications or any up gradation/down gradation of bandwidth is require ?
- (v) Whether earthing is as per the standards?

- (vi) Whether NSP-2 bandwidth is able to run the office in case of NSP-1 failure?
- (vii) If the office is TNF, is there any alternative mode of connecting the office through NOFN/FTTH/MLLN etc. Is there any communication on record with Telecom Service Providers, including BSNL in this regard?

(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.

98. Questions on CBS environment:

- (a) In case of CSI offices check if the operators are logging into CBS through POS.
- (b) Check if the officials are using their own login and are not using other's logins – Use the user login report available in Finacle. (access available to inspecting officer)
- (c) Check if ATM cards are being supplied and customers are encouraged to use the same.
- (d) Totals of transactions for selected dates at random to be compared with daily account entries.
- (e) Check and ensure that teller cash is zero for operators.
- (f) Check the inventory of POSB cheque books and compare with physical stock and check invoices; In CSI environment check the main stock in F&A.
- (g) Whether HO and SO are following instructions in SB order 5/2016 relating to transfers/duplicate PB and revival of silent account/pledge & release of pledge?
- (h) Check if all the out of account cheque's realised are accounted for towards concerned transactions.
- (i) Check if all the accounts are seeded with mobile numbers. Check if the transactions beyond Rs. 25000.00 in such non seeded accounts are verified through PRI/SDI.

- (j) Compare the passbooks collected with balances in Finacle.
- (k) Check if all social Security Scheme accounts are seeded with Aadhar Number?

Part-7: Grievance Handling

99. Is the Complaints and Suggestions Book easily available? Is any action pending to be taken on the complaints / suggestions recorded?
- (a) Review the complaints pending with reference to CCC portal, India Post Call Centre (1800 266 6868), twitter, facebook and make efforts to close both inward and outward and guide the Postmaster on quick settlement.
 - (b) Examine the complaints received on wrong delivery, non-delivery and remedial action taken by the Supervisors.
 - (c) Check in web based grievances handling system module for the pendency and timely disposal of complaints.
 - (d) Is a copy of Citizens Charter in local language available and displayed in the public hall?
 - (e) Check whether complaints received at the counter are booked in Web based CCC.

Appendix 1
(Checklist of Registers and Books referred to in Questions)

Sl. No.	Department	Name of Register or Book	Remarks	Equivalent report in CSI	How to access in CSI
1	Delivery	1. Due Mail & Routeing List	All SOs except TSOs	Receipt schedule in DPMS and Dispatch schedule in POS back office IPVS	Receipt schedule: DPMS – Bag receive – Expand Schedule ID Dispatch schedule: POS back office – IPVS – Dispatch Bag
		2. Book of addressee's instructions	-do-	Continued in manual format	Manual
		3. Memo of unpaid postage taxed	All delivery SOs	Report available in CSI DPMS	Consult each beat delivery slip and for amount credited use FAGLL03 report for GL code concerned
		4. Beat instruction register	-do-	Continued in manual format	Manual
		5. Letter Postage account	-do-	Report available in CSI DPMS	
		6. Letter box statement	-do-	Continued in manual format	Manual
		7. Account with licensees of franking machines	SOs with RMFM attached	Report available in CSI	Franking menu in SAP – System franking reports – List of franking license
2	Deposit	8. Deposit Account	All delivery SOs	Continued in Manual format	
3	Registration	9. Registered Journal	All SOs	Withdrawn as booking is in POS	Discontinued
		10. V.P journal	All SOs	Withdrawn as booking is in POS	Discontinued

Sl. No.	Department	Name of Register or Book	Remarks	Equivalent report in CSI	How to access in CSI
		11. Registered Abstract	All delivery SOs	Need not be maintained manually – report in DPMS	DPMS – Reports – Consolidated Article Abstract;
		12. Register of VP articles	All delivery SOs	-do-	DPMS transactions and reports – VPP article delivery report
		13. Delivery slips	All delivery SOs	Printout from DPMS to be available	Print out
		14. Statistical register	All SOs	Available in CSI system	Available in Bi reports
		15. Addressee's Receipts	All delivery SOs	Preserved after delivery if obtained	Manual
4	Parcel	16. Parcel journal	All SOs	Withdrawn as booking is in POS	Discontinued
		17. VP Journal	All SOs	-do-	Discontinued
		18. Parcel Abstract & Parcel Lists	All SOs	Abstract available in DPMS; Lists received to be preserved	DPMS – Reports – Consolidated Article Abstract
		19. Register of VP articles received	All delivery SOs	Need not be maintained manually	DPMS transactions and reports – VPP article delivery report
		20. Delivery slips	All delivery SOs	Printout from DPMS to be available	
		21. Statistical Register	SOs	Available in CSI system	Available in B.I reports and for ER, fetched by ER module
		22. Addressee's receipts	All delivery SOs	Preserved after delivery if obtained	
5	Indian Postal orders	23. Stock Book of Indian Postal orders	All SOs	Available in CSI system	Main stock – MB52 tcode to be used; Stock in POS – Report in back office for inventory to be used

Sl. No.	Department	Name of Register or Book	Remarks	Equivalent report in CSI	How to access in CSI
		24. Journals of Indian Postal orders sold and paid	All SOs	-do-	Shift report in CSI POS to be consulted
		25. Journal of British Postal Orders and Irish Postal orders paid	All SOs	Withdrawn as no payment	No need
6	Money order	26. Book of Money order receipts	All SOs	Withdrawn as booking is in electronic mode	Discontinued
		27. Register of MOs Received	All delivery SOs	Available in CSI system	View/update option for operator/supervisor to be consulted in DPMS
		28. Register of TMOs Received	All delivery SOs	Service withdrawn	
		29. TMO advice book	All SOs	-do-	
		30. Journal of MOs issued & paid and abstracts	All SOs	Available in CSI system	Set report in CSI POS
7	NSC/KVP	31. Stock Register of NSCs	All SOs	No need as no stocking	
8	Savings Bank	32. Specimen signature book	All SOs	To be maintained till scanning	
		33. SB Preliminary receipts	All SOs	To be maintained till RICT CBS rollout in BOs concerned; SB 28 to be available	
		34. Savings bank Journal ledger	All SOs	Need not be maintained	
		35. R.D journal	All SOs	-do-	
		36. T.D journal	All SOs	-do-	

Sl. No.	Department	Name of Register or Book	Remarks	Equivalent report in CSI	How to access in CSI
		37. long books	All SOs	-do-	
		38. Ledgers	All SOs	-do-	
		39. Book of identity slips	All SOs	To be maintained for KVP	
		40. CTD journal	All SOs	Need not be maintained	
9	Accounts	41. Sub office Daily account	All SOs	Available in CSI system – need not be prepared	Use tcode zfr_day_new in SAP
		42. SO slips	All SOs	No need	
		43. Stamp balance register	All SOs	No need	
10	Sub accounts	44. BO slips	All SOs with BOs	Need not be maintained; Copy of ZFR_DAY report to be sent till RICT client app rollout; thereafter BO slip is printed in system	For copy of daily account use tcode zfr_day_new for BO profit centre concerned; After CSI client app rollout in CSI, use tcode zboslip
		45. BO summary	-do-	Maintained in CSI; no need	Use zfdaily tcode for BO profit centre of each BO to generate summary of transactions
		46. BO receipt index register	-do-	To be maintained till DARPAN rollout	Manual
		47. Treasurer's cash book	All SOs except TSOs	Maintained in CSI; no need	Use zfb13n for DOP cash for SO profit centre

Sl. No.	Department	Name of Register or Book	Remarks	Equivalent report in CSI	How to access in CSI
11	General	48. Attendance register	All SOs	To be maintained in offices without BAS	
		49. Statistical register of all branches	All SOs	Maintained in CSI; no need	Use respective transaction report in BI reports in SAP EP portal
		50. Stock Register of Articles of stock	All SOs	To be maintained manually till Asset management module rollout	
		51. Stock register of petty articles	All SOs	To be maintained manually	
		52. Stock register of forms	All SOs	Need not be maintained	
		53. Punishment register	Sel. Gr. SOs	To be maintained manually till vigilance module rollout	Manual
		54. Kit inspection	-do-	No need as uniform allowance is paid now	
		55. Register of Nominations	All SOs	Maintained in finacle; no need	Access individual account details for nomination details in finacle
		56. Postmen book	All delivery SOs	No need; Delivery slips available in DPMS for all types	Consult printout for previous
		57. Order book	All SOs	To be maintained compulsorily, manually	
		58. Error book	All SOs	To be maintained	
59. hand to hand receipt book	All SOs	To be maintained			

Sl. No.	Department	Name of Register or Book	Remarks	Equivalent report in CSI	How to access in CSI
		60. Complaints book	All SOs	To be maintained	
		61. Book of information	All SOs	To be maintained	
		62. Overtime allowance register	Sel. Gr. SOs	To be maintained	
		63. Confidential Records(APAR)	-do-	To be maintained till activated in CSI HR	
		64. Notice of Hours of business	All SOs	To be available manually	

Appendix 2

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

Q No.	Brief of check	Tool to be used in CSI for check
13	Stock register	Login to Altiris Asset Management module, view reports of both IT and non IT assets to compare with physical stock
8	Attendance and turnout	Use the Staff scheduling system to generate the 'Daily employee scheduling report' and 'Total employees in facility' report for the date of check and compare with biometric attendance report or attendance register
18	Booking service registered articles	Refer the printout of shift report of POS for the date of check and evaluate; if no printout is available, request the supervisor to login to POS back office and generate the report for check
24	Performance of counters in POS	Use the option 'Monitor counter activity' and 'Electronic monitoring' in POS back office supervisor login to study performance of counters
25	RMFS	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; Check the SOM usage report with the physical SOMs received and ensure whether SOMs are promptly uploaded by the office in CSI POS
27	Mail receipt, issue to postmen and returns	DPMS – abstract and find article option
28(d)	Post boxes and bags	Check the renewals with reference to post box data available in DPMS module – consult the report 'Postbag/Postbox booking report'
31 (a) (b) & (c)	Issue and returns of accountable mail	DPMS – delivery slips and abstract for the date of visit; for previous days consult the printout of delivery slips and registered/parcel lists and manifests received; Use find article option to trace disposal of individual article

Q No.	Brief of check	Tool to be used in CSI for check
33	Study of delivery slips	Consult the print out of delivery slips
36	VP articles	Check if the VP clearing account is zero using fagll03; Also consult the VPP article Delivery report in DPMS; check whether all vp articles in deposit as per system in DPMS are actually available and retentions are within the prescribed period
37	COD articles	In DPMS use the article in deposit report to study articles in deposit; To check if payment to COD biller is being made promptly, use the tcode zfi_ereport in SAP
38	Customs duty on foreign parcels	Use the tcode fagll03 to generate report of customs duty GL code for the day and check if the amount is credited
43(a)	Regd newspapers – currency	Check the contract details from the customers to see whether the licenses are current; use the tcode VA42 in SAP
43(c)	RNP – License to post without prepayment	Check the postings and credits by generating customer line items using tcode fbl5n for the customer ID of each licensee in SAP; Use fd10n to follow up customer account details
44	eMO payment	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
46(A)	iMO accounting	Check the credits and payments by verifying the GL postings for dates concerned using the tcode fagll03 in SAP
46(B)	International Money Transfer Service: Payment accounting	Check the payments by verifying the GL postings for dates concerned using the tcode fagll03 in SAP
48(b)	Checking posting of scheme-wise deposits and withdrawals in CSI F&A	Check the credits and payments in SAP using the tcode fagll03 for GL heads concerned; Alternatively use the tcode zfdaily to generate P&L report for the day of check and compare transactions in one report
60	ATM cash accounting	Obtain the document number for ATM cash loading transaction, view the document and check if the posting is as prescribed in CSI

Q No.	Brief of check	Tool to be used in CSI for check
67	PLI/RPLI – Accounting premium collections at BOs	Using the tcode fagl03 generate the report of BO profit centre for GL code of PLI/RPLI premium and compare with collection report in Mccamish for verification
68	PLI/RPLI – default fee collection and accounting at BOs	Same as above using the GL code concerned
70 & 71	Accounting of premium collections at SO	Same process as above using SO profit centre
90	Verify cash and inventory	<p>For generating daily account use the tcode zfr_day_new</p> <p>For generating cash balance report use the tcode zfb13n</p> <p>For generating general ledger line items use the tcode fagl03 entering GL code concerned for the profit centre for which check is carried out – for cash in transit use GL code concerned</p> <p>To check remittance items use tcode zfi_cashtransfer</p> <p>To check Postman liability use tcode fbl1n for postman concerned</p> <p>Use tcode zfi_schedules to check bank transactions</p> <p>Use tcode MB52 to check inventory in main stock; to check counter stock, use inventory report in POS counter and back office</p> <p>Use tcode MB5B to check material in transit and inventory movement</p>
91	Cheque remittances	Use tcode zfi_receipt to check cheque remittances

Q No.	Brief of check	Tool to be used in CSI for check
93	Checking BO transactions	<p>In case of BOs, generate zfr_day_new report for the BO concerned for the given date and check the postings; Generate</p> <p>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</p>
94 (a)	Remittances between SO and HO/SO	Use tcode zfi_cashtransfer
95	Cash balance and inventory check	<p>Use tcode zfb13n to generate cash balance report for dop cash for checking</p> <p>Use MB52 to check stock of inventory</p>

Note :- This Inspection Questionnaire is issued vide Directorate letter No. 16-2/2017-Inspn. dated 18.12.2018.

F.No. 17-01/2018-Inspn.
Government of India
Ministry of Communications
Department of Posts
(Inspection Division)

#####

Dak Bhawan, Sansad Marg
New Delhi, dated 05.10.2018

To

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

Subject: - Review of guidelines for issue & review of Inspection Report.

In supersession of all previous orders on the subject issued from time to time, the following guidelines will be followed with immediate effect for issue and review of Inspection Reports:-

1. Inspection Reports of Post Offices/Mail Offices/other Offices should be issued by strictly observing the following periodicity:-

S.No.	No. of days mandated for inspection/verification of an office	Period within which IR should be issued from the date of commencement of Inspection
1	1 day	15 days
2	2 days & below 8 days	30 days
3	8 days and above	45 days

The inspections mandated for more than one day should be completed in one spell and should not be staggered over days.

2. i) The Reviewing Authorities of Inspection Report/Verification Report vis-à-vis the Inspecting Authority shall be:-

S.No	Office inspected by	IR reviewed by	Period of review from the date of commencement of Inspection and intimation to the office reviewed	Period for initiation of compliance of in-charge /Head of the office inspected & reviewed from the date of intimation of review remarks by higher authority
1	IP	Next higher authority viz. Asstt. Suptd. (Dn.)/ Asstt. Suptd (HQ) /Dy. Suptd./Divisional Head	60 days	(a) For HO/GPO -45 days (b) For all other Offices – 30 days
2	ASP	Next higher authority viz. Dy. Suptd./ Divisional Head	60 days	
3	Divisional Head	Next higher authority viz. DPS/PMG/ CPMG	90 days	
4	DPS	Next higher authority viz. PMG/ CPMG	90 days	
5	PMG	Next higher authority viz. CPMG	90 days	

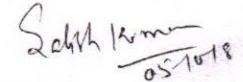
- i. The previous IR shall be reviewed at the time of annual inspection by the immediate Inspecting Authority.
- ii. The IRs of Heads of Circles need not be sent to Dtte. for review. Compliance on these IRs will however be personally monitored by the Head of the concerned Circle.
- iii. The cycle of inspection of an office should be complete with action taken for compliance latest, by 4 ½ months from the date of commencement of inspection of that office.

3. By 28th/29th of February of the year following the inspection calendar year, all Heads of Circles will furnish a certificate in the following format to Directorate:-

"This is to certify that all the inspections allotted for the year _____ have been completed by Inspecting Authorities of _____ Circle and Inspection Reports thereupon have also been issued by all Units in the Circle."

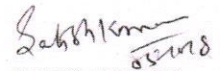
The above certificate will be taken as one of the targets for APAR writing.

4. Orders for submission of all other reports i.e. quarterly, half yearly, annually etc to the Directorate issued from time to time related to completion of inspections/IR issued is hereby discontinued. However, Circles may continue to monitor timely completion of inspections & issuance of IRs of all the offices under its jurisdiction.
5. This issues with the approval of competent authority.


(SATISH KUMAR)
ADG (PG)

Copy to:

1. CGM (PLI) Directorate/CGM Parcel Directorate/CGM (BD & Marketing) Directorate
2. Sr. DDG (Vigilance), Dak Bhawan, New Delhi
3. All DDsG
4. GM, CEPT Mysuru is requested to upload the information at India Post website.
5. Sr. PPS to Secretary (Posts) /DG
6. PS to all Members PSB and JS&FA


(SATISH KUMAR)
ADG (PG)

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Department of Posts, Dak Bhawan, Sansad Marg, New Delhi -110001

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