

**F.No. FS-10/3/2020-FS
Government of India
Ministry of Communications
Department of Posts
(F.S.Division)**

Dak Bhawan, New Delhi-110001
Dated:29.08.2021.

ADDENDUM-II

To,
All Head of Circles/Regions,

Sub: - Regarding the implementation of the CBS-CTS Integration and Centralized Cheque clearing solution from 30.08.2021.

Sir/Madam,

Please refer to SB Order No. 24/2021 dated 18.08.2021 and Addendum to SB Order No. 24/2021 dated 21.08.2021 in which rollout of CBS-CTS Integration solution was scheduled on 23.08.2021 and the same was deferred due to connectivity issue.

2. The network connectivity issue between CBS and CTS application has been resolved. Accordingly, the competent authority has decided to deploy CBS-CTS Integration and Centralization of Cheque Clearing operations at Chennai GPO from 30/08/2021.

3. From 30.08.2021 all GPOs/HPOs shall scan cheques collected for POSB operations (outward cheques) of CBS post offices in the new CTS application only.

4. Inward clearing operations received on 30/08/2021 will be done in the old CTS application and Finacle by respective grids/HOs as per the existing procedure.

5. From 31/08/2021, Inward clearing will be handled centrally at Chennai GPO. CTS vendor will update the CTS application on 30.08.2021 for all GPOs/HOs.

6. Regarding the outward cheque lodged before 30.08.2021 in the CTS application, a report link will be made available in the new CTS application to download the report for previous days. The respective Grid/GPOs/HPOs shall follow the existing process for clearance of outward cheque lodged before 30.08.2021.


7. Approved Standard Account Procedure (SAP) for centralized grid clearance system is attached for information, guidance, and necessary action.

8. It is requested to circulate these amendments to all CBS Post Offices for information, guidance, and necessary action.

9. This issues with the approval of the DDG (FS).

Enclosed: - SAP for centralized grid clearance (CBS-CTS).

Yours Sincerely


23/08/2021.

(Devendra Sharma)
Assistant Director (SB-II)

Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/ Member (O)/ Member (P)/Member(Planning & HRD)/Member (PLI)/Member(Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vigilance) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website.
- 15.MOF (DEA), NS-II, North Block, New Delhi.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
17. Guard File

Accounting Procedure for Centralized Grid Clearance System

Introduction:-

Centralized Grid Clearance envisages centralized operation of Finacle Cheques in one PO (Chennai GPO as per SOP) which provides accounting solutions and provides prevent Cheque related fraudulent activities. According to the SOP Chennai GPO will process all Inward/Outward Finacle Cheques for PAN India. To implement the system, Cheque transactions of DoP may be separated as follows.

- Only CBS related Cheques (Inward/Outward) shall be sent to Grid for realization
- All other Cheques shall be realized and accounted through Local Accredited Banks.

Grid Settlement

Grid settlement with NPCI is happening at RBI, Current Account of the three Grid Pos as mentioned below.

1. RBI Current Account, New Delhi GPO
2. RBI Current Account, Mumbai GPO
3. RBI Current Account, Chennai GPO

Standard Accounting solution for Centralized Grid Clearance are furnished as follows.

A) Outward clearing

Stage 1 :

HPOs across the country will scan the CBS- Cheques received at their HPOs and the SOs/BOs come under the HPO in CTS application. Necessary checks shall be carried out by the units as mentioned in the SOP. Proper validations on the genuineness of account number are ensured by the CTS application. HPOs will not be allowed to open outward clearing zone in CBS application. No accounting entries shall be passed to F&A.

Stage 2.

Nodal PO-Chennai GPO will generate text files of Outward Cheques for PAN India, create three outward zones in CBS for the three grids and upload the data in CBS. The following accounting entries shall be passed for the amount received for realization at Grid PO Profit Center for the consolidated amount grid wise.

Debit	Credit	Profit Center	Remarks
4878200013 - Grid GL	8878200013 - Grid GL	Grid PO	Total Outward Amount

Stage 3.

The Cheques shall be submitted to the NPCI for realization through ORIGIN Application

Stage 4.

On receiving the realization particulars from the NPCI, Chennai GPO (Nodal Grid Office) shall post (Outward return file upload) the entries in CBS for all the three Grids. The other Grid POs and all HPOs across the country will not be allowed to post any document in CBS. The following accounting entries shall be passed.

For the realized Cheques

Case i) If the POSB Account stands at Grid PO

Debit	Credit	Profit Center	
4878200013 - Grid GL	8800100010 - POSB	Grid PO	(POSB Deposits)
4878200013 - Grid GL	8878200013 - Grid GL	Grid PO	(Subsequent deposits of PPF/SSA and New Account are involved)

Case i) If the POSB Account stands at other Post Office

Debit	Credit	Profit Center	
4878200013 - Grid GL	8878200012 - Intersol CBS	Grid PO	(POSB Deposits and Subsequent deposits of PPF/SSA and New Account pertained to other PO)
4878200012 - Intersol CBS	8800100010 - POSB	Concerned PO	(POSB Deposits)
4878200012 - Intersol CBS	8878200013 - Grid GL	Concerned PO	(Subsequent deposits of PPF/SSA and New Account are involved)

For the returned Cheques

If the POSB Account stands at Grid PO as well as other POs also

Debit	Credit	Profit Center	
4878200013 - Grid GL	8878200013 - Grid GL	Grid PO	For the value of returned Cheques (Grid PO as well as Other PO)
4800100010 - POSB	1800423506	Grid PO	Outward return charges – Wrt Grid PO POSA Accounts
4800100010 - POSB	1800423506	Other PO	Outward return charges – Wrt Other PO POSA Accounts

Stage 6: For opening of New Accounts and Subsequent deposits of PPF/SSA

Individual Post Offices including Grid PO shall check the balances under CBS Office Account SOL ID+0382 and clear the balances (New Account opening / subsequent deposit to SSA/PPF) accordingly. Proper EOD Checks shall be validated by FSI in this regard. Following Accounting entries shall be passed from CBS to F&A

Debit	Credit	Profit Center	
4878200013 - Grid GL	8800100020	Concerned PO	SSA Deposits
4878200013 - Grid GL	Concerned Products	Concerned PO	New Account opening

Consolidation of the above Accounting Entries for Outward Cheque posting in Finacle as follows.

Debit GL	Credit GL	Profit Center	Remarks
4878200013 - Grid GL	8878200013 - Grid GL	Grid PO	Outward file upload /Zone Creation
After realization			
4878200013 - Grid GL		Grid PO	Total Outward Amount
	8800100010 - POSB	Grid PO	Grid PO –POSA Realized Amount
	8878200013 - Grid GL	Grid PO	Grid PO – Other Product Realized (SOL+0382)
4878200013 - Grid GL	Concerned Product GLs	Grid PO	Grid PO -Other Product Clearance
	8878200013 - Grid GL	Grid PO	Grid PO and other PO –Return Cheques
	8878200012 - Intersol CBS	Grid PO	Other PO – Total Amount Realized
4878200012 - Intersol CBS	8800100010 - POSB	Other	Other PO- POSA Realized Amount
	8878200013 Grid GL	Other	Other PO - Other Product Realized (SOL+0382)
4878200013 - Grid GL	Concerned Product GLs	Other	Other-Other Product Clearance
4800100010 - POSB	1800423506	Grid PO	Grid PO-Outward Cheque return Charges
4800100010 - POSB	1800423506	Other	Other PO-Outward Cheque return Charges

B) Inward clearing**Stage 1 :**

On receiving inward Cheques through CTS application, Chennai GPO after taking technical validation in CBS as mentioned in the SOP shall create three inward zones for all the three Grids and upload the Cheques in CBS. The following accounting entries shall be passed for the total inward amount received for realization.

Debit	Credit	Profit Center	Remarks
4878200013 - Grid GL	8878200013 - Grid GL	Grid PO	Total Inward Amount

Stage2:

Post realization of Cheques, the following accounting entries shall be passed.

For the realized Cheques

Case i) If the POSB Account stands at Grid PO

Debit	Credit	Profit Center	Remarks
4800100010 - POSB	8878200013 - Grid GL	Grid PO	(POSB withdrawals)

Case ii) If the POSB Account stands at other Post Office

Debit	Credit	Profit Center	Remarks
4800100010 - POSB	8878200012 - Intersol CBS	Concerned PO	(POSB withdrawals)
4878200012 - Intersol CBS	8878200013 - Grid GL	Grid PO	

In case of bounced/returned Cheques due to insufficient fund or any other reason,

Debit	Credit	Profit Center	Remarks
4878200013 - Grid GL	8878200013 - Grid GL	Grid PO	For the value of returned Cheques of Grid PO and Other PO
4800100010 - POSB	1800423505	Grid PO	Cheque return charges of Grid PO
4800100010 - POSB	1800423505	Other PO	Cheque return charges of concerned PO

Cases referred to Branch

The SOP has clearly mentioned if the “refer to Branch cases” are not attended by the concerned unit within the stipulated time, the cheques shall be treated as rejected. Hence no separate accounting entries are required for the cases. However Accounting entries are required for the cases “ Referred to Branch-Non CBS Post Offices” which are as follows.

At Non CBS PO, Entries in SB Cash shall be

Payments /Debit	Receipts /Credit	Profit Center	Remarks
4800100010 - POSB	8878200012 - Intersol CBS	Other PO	(POSB withdrawals) of Non CBS PO
4800100010 - POSB Wdls	1800423505 - Cheque return Charges	Other PO	Cheque return charges of concerned PO

At Grid PO, the following entries shall be made for those cases by Chennai GPO against the Grid PO Profit Center.

Payments /Debit	Receipts /Credit	Profit Center	
4878200012 - Intersol CBS	8878200013 - Grid GL	Grid PO	(POSB withdrawals) of Non CBS PO
4878200013 - Grid GL	8878200013 - Grid GL	Grid PO	Value of the returned Cheque pertained to Non CBS PO

Consolidation of the above Accounting Entries for Inward Cheque posting in Finacle as follows.

Debit GL	Credit GL	Profit Center	Remarks
	8878200013 - Grid GL	Grid PO	Total Inward Amount
4800100010 - POSB		Grid PO	Grid PO- POSA Realized
4878200013 - Grid GL		Grid PO	Grid PO and other- Return Cheques
4878200012 - Intersol CBS		Grid PO	Other PO-Inward Amount
	8878200012 - Intersol CBS	Other	Other PO-Inward Amount
4800100010 - POSB		Other	Other PO- POSA realized
4800100010 -	1800423505	Grid PO	Grid PO-Inward Cheque return Charges

POSB			
4800100010 - POSB	1800423505	Other	Other PO-Intward Cheque return Charges
4800100010 - POSB	8878200012 - Intersol CBS	Other PO	(POSB withdrawals) of Non CBS PO
4800100010 - POSB Wdls	1800423505 - Cheque return Charges	Other PO	Cheque return charges of concerned PO
4878200012 - Intersol CBS	8878200013 - Grid GL	Grid PO	(POSB withdrawals) of Non CBS PO
4878200013 - Grid GL	8878200013 - Grid GL	Grid PO	Value of the returned Cheque pertained to Non CBS PO

C) Settlement with NPCI in RBI Current account of the Grid PO

Aspects to be taken into account

- Since the settlement is directly happened in RBI Current Accounts, the mandated process transactions with Public Sector Banks, DMS from FPB, involvement of PSB suspense are not applicable here.
- However the amount received/paid in RBI Current Account shall be accounted by the respective three Grid Units in Remittance to bank/Drawing from Bank Cleared GLs against the Grid unit Profit Center
- Final adjustments with the RBI statement received from CAS, Nagpur shall be carried out by the PAOs by direct transfer from Remittance to Bank and Drawing from Bank to RBI Deposits. There is no need to transfer the amount to PSB Suspense

Accordingly accounting solution for Grid PO (New Delhi, Mumbai, Chennai) is prepared and submitted below.

Stage 1 :

Fresh Cheque submission/exchanging with NPCI for realization.

Case i) If amount is credited (receipt) at RBI Current Account of the Grid PO, on seeing the statement, the Grid PO (All the three Grid Pos on seeing the Bank Statement) shall make the following accounting entries in F&A

Debit	Credit	Profit Center	Remarks
4867700131 – Mumbai 4867700191- Chennai 4867700241- Delhi (Remittance to Bank Clearing GL)	8878200013 - Grid GL	Grid PO	For the amount received in current account. Manual Posting linking to the amount verified in the Scrolls

Case ii) If amount is debited (payment) from RBI Current Account of the Grid PO, on seeing the statement, the Grid PO (All the three Grid Pos on seeing the Bank Statement) shall make the following accounting entries in F&A

Debit	Credit	Profit Center	Remarks
4878200013 - Grid GL	4867000132 – Mumbai 4867000192 – Chennai 4867000242 – Delhi (Drawing From Bank Clearing GL)	Grid PO	For the amount paid from current account. Manual Posting linking to the amount verified in the Scrolls

Stage 2:

At the time of return file submission/exchanging

Case i) If amount is credited (receipts) at RBI Current Account of the Grid PO, on seeing the statement, the Grid PO (All the three Grid Pos on seeing the Bank Statement) shall make the following accounting entries in F&A.

Debit	Credit	Profit Center	Remarks
4867700131 – Mumbai 4867700191- Chennai 4867700241- Delhi (Remittance to Bank Clearing GL)	8878200013 - Grid GL	Grid PO	For the amount received in current account. Manual Posting linking to the amount verified in the Scrolls

Case ii) If amount is debited (payments) at RBI Current Account of the Grid PO, on seeing the statement, the Grid PO (All the three Grid Pos on seeing the Bank Statement) shall make the following accounting entries in F&A.

Debit	Credit	Profit Center	Remarks
4878200013 - Grid GL	4867000132 – Mumbai 4867000192 – Chennai 4867000242 – Delhi (Drawing From Bank Clearing GL)	Grid PO	For the amount paid from current account. Manual Posting linking to the amount verified in the Scrolls

Accounting of NPCI Charges

Debit	Credit	Profit Center	Remarks
3030622800 (Prof Serv chgs for SB work	4867000132 – Mumbai 4867000192 – Chennai 4867000242 – Delhi (Drawing From Bank Clearing GL)	Grid PO	For the amount paid from current account. Manual Posting linking to the amount verified in the Scrolls

Stage 3 :

1st level pairing work are carried out the three Grid Post Offices and transactions shall be moved into cleared GLs of Remittance to Bank and Drawing From Bank

D) Wrt TNF Locations

FS Division may issue clear instructions in connection with TNF Location transactions. Finacle Office Accounts mapped with Intersol CBS and Grid Clearance GL shall be accounted properly. The following descriptions may be created in SB Cash Module. FS Division may clearly circulate the Finacle Office accounts mapped with Intersol CBS GL and Grid Clearance GLs.

- Intersol CBS receipts
- Intersol CBS Payments
- Grid Clearance receipts
- Grid Clearance Payments

TNF locations shall be classified as follows.

1. Under CSI enabled DDOs

Case i) CBS enabled Offices but no CSI

Based on the Finacle Office Accounts (Which are mapped Grid Clearance GL), the unit has to account the transactions in SB Cash Module. Wrt Intersol CBS GL transactions SB Order No 09/2019 may be followed.

Case ii) Non CBS and Non CSI Offices

Inward Clearing (Sanchay Post) only may come to the picture. The withdrawals shall be accounted as per SAP (Receipt side- Intersol CBS and Payment side –POSB Withdrawal).

Responsibility of the DDO

DDOs has to ensure on receiving the daily account that the Intersol CBS and Grid Clearance transactions are accounted under correct GLs against the Profit Center. And its HPOs responsibility

PAOs role:

PAOs have to maintain the list of such TNF Offices under each DDOs and ensure the accounts are properly reflected in the GLs.

2. Non CSI DDOs

Case i) CBS enabled Offices

Based on the Finacle Office Accounts (Which are mapped Grid Clearance GL), the unit has to account the transactions in SB Cash Module. WrtIntersol CBS GL transactions SB Order No 09/2019 may be followed.

Case ii) Non CBS

Inward Clearing (Sanchay Post) only may come to the picture. The withdrawals shall be accounted as per SAP (Receipt side- Intersol CBS and Payment side –POSB Withdrawal).

Responsibility of the DDO

DDOs while preparing monthly cash account shall account the Intersol and Grid Transactions correctly

PAOs role:

PAOs while classifying the cash account, shall take the Intersol and Grid Transactions under HOA 878200121010000.

E) Settlement Accounting at PAOs

On receiving the RBI Statement, the following accounting entries shall be passed by the PAOs (Chennai, New Delhi and Mumbai) against the Grid PO Profit Center for the amount accounted in RBI Current Account

Debit	Credit	Profit Center	Remarks
4867000130 – Mumbai 4867000190 – Chennai 4867000240 – Delhi (Drawing From Bank Cleared GL)	8867500010 –Deposit with RBI	At PAOs	For the amount paid from current account
4867500010 –Deposit with RBI)	4867700130 – Mumbai 4867700190- Chennai 4867700240- Delhi (Remittance to Bank Cleared GL)	At PAOs	For the amount received to the current account

F) Duties and responsibilities in the revised operational procedure and accounting procedure

Post Offices

- **Outward-** Scanning the Cheques in CTS Application
- **Inward** – Timely response whenever “referred to Branch cases” are received
- Non-CSI Offices to ensure proper accounting as per CBS reports against Grid GLs and Intersol CBS GLs
- CSI Offices – no need to make any accounting

Grid PO- Chennai

- Creating Outward and Inward zones for all the three Grids and uploading in Finalce
- Posting the Cheques after realization
- Accounting of “Cases referred to Non-CBS Offices”

All Grid Pos- including Chennai


- On seeing the receipt/payment scroll (e-Ledger) of the RBI Account, Grid PO shall tally the amount with the Grid GL reports and account the transactions as per SAP
- Accumulated balances under the Grid GLs (4878200013 and 8878200013) should be zero at the close each and every particular day.

All PAOs

- Ensure no manual posting in the Grid GLs and Intersol CBS GLs- Exceptional Non CSI units
- Ensure non-CSI units Grid / Intersol transactions are accounted as per CBS reports
- Ensure that all related accounts codes of CBS and Grid Accounts are zero at the end of the day.
- Ensure non-CSI unit Grid/intersol transactions are booked under HOA878200121010000
- The Identified PAO shall ensure that CBS intersol and Grid GL are zero at the end of the day

PAOs where Grid is situated (New Delhi, Mumbai, Chennai)

- Ensure RBI-Current Account transactions are accounted properly in Grid PO Profit Centers
- On Receiving RBI statement, PAOs to ensure the RBI Adjustments are made properly.


G. K. PADHY,
Sr. DDG (PAF)