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Exam Notes-Money Order

Electronic Money order

eMO is a web based **rapid money transfer service**, an order issued by the post office for the payment of a sum of money to the person in whose name the money order is sent electronically through the Post Office. The amount for which a single money order is issued **shall not exceed Rs.5000** and shall not include a fraction of rupee. The maximum limit is not applicable to Postal service Money orders

Money order transactions are permitted at all Head and Sub Post Offices and Branch Post Offices subordinate to them.

Foreign Money Order

Foreign Money orders are called paper-based money orders whereas **IFS-eIMO** is **electronically International Money orders** which are **handled through IPS Software**.

Foreign Money orders as well as IFS-EIMO are handled, booked /delivered as per all terms and conditions, framed for this purpose in the Bilateral Agreements between **India Post** and concerned **Foreign Postal Administrations**.

Foreign money orders Inbound and outbound service is, at present, with Foreign Postal Administration of Nepal and Bhutan only.

Value Payable Money Order

The value payable system is designed to meet the requirements of traders and others who wish to recover, through the agency of the Post Office the value of article supplied by them

eMOs lost after Payment

If an eMO is lost after payment, the office of payment prepares a memo of admission of payment duly signed by the payee and available as voucher in support of the

Exam notes- Post Office Cash Certificate

Introduction

1. To facilitate the investment of small amounts, the Government of India have instituted a series of National Savings Certificates of different denominations, which can be purchased at all post office
2. The **sales of pre-printed Cash Certificates were stopped from 01.07.2016 in all CBS and non CBS post offices** and pass books are issued on opening of NSC/KVP account. There will be no denomination of NSC/KVP. NSC VIII issue can be opened for minimum of Rs.1000 and in multiples of Rs.100. Similarly KVPs can be opened for minimum of Rs.1000 and in multiples of Rs.1000.

The pre-check of returns or the certificates issued prior to 1-7-2016

- a. For every entry of payments (line item wise), there is a corresponding voucher.
- b. The total of discharge value as shown in the discharge journal is correct and tallies with the amount shown in CGA report for the day/month.
- c. That the amount as in CGA/monthly total tallies with that of e-lekha figures
- d. Any discrepancy is taken with head post master through objection statement.
- e. If the certificates is discharged is different from that of office of issue, corresponding letter of sanction is received.
- f. That the amount of interest paid is correct
- g. That the amount of post maturity interest if any paid is correct and classification is correct.
- h. The paid vouchers are segregated according to circle and other circles & it is correct.
- i. If no vouchers received, check it is written that voucher will follow, and such cases be brought to objection statement for prompt watch of paid vouchers.
- j. Any misclassification is corrected by way of transfer entry in the DOP application.
- k. After pre-check, detailed check to ensure whether corresponding issue

Exam Notes- POSTAL ORDER

Indian Postal Order

Indian Postal Order (IPO) is a **useful way of sending and receiving small amounts** of money from / to any corner of India. All Head and sub Post offices including General Post Offices in India are authorised to hold a stock of IPOs for sale to the public and also to pay IPOs.

Electronic Indian Postal Order (e-IPO)

Department of Posts, has launched a service e-IPO (Electronic Postal Order) to enable Indian Citizens to purchase an Indian Postal Order electronically by paying fee on-line through e-Post Office Portal/website. This facility is provided for Indian Citizens abroad and also Indians living in India to enable them to purchase a Postal Order electronically **to seek information under the RTI Act 2005.**

Indian Postal Orders lost or stolen from the stock of a Post Office

1. On receipt of reports of loss or theft of Indian Postal Orders at Post Offices, the Postal accounts Offices shall keep such reports along with serial numbers and apply such checks with reference to the overall monthly paid data in order to enable the detection of the fraudulent payment of the lost or stolen IPOs, if subsequently made. This check can be done in case of marking month for which audit is marked.
2. If payment of any such missing order is traced, the order or orders should be examined and forwarded to the Head of the Circle, for investigation of the fraudulent payment, placing the amount under objection debit to 8553 postal advances
3. Sums recovered from the postal officials responsible for the loss of the missing orders is credited under 1201-postal receipt other items. Missing IPOs should continue to be shown in the stock until the Head of the Circle concerned after making such enquiry and being satisfied about the loss of orders , forwards the decision to the concerned Circle postal accounts

Exam Notes- Saving Bank

Introduction.

The management of the Post Office Savings Accounts is entrusted to the Department of Posts which acts as an agent of the Government of India receiving deposits and paying withdrawals etc. on its behalf.

Role of Sub Postmaster in Sub Post Offices & MDGs

1. Cross verify the accounting figures of all schemes as in Finacle of respective BO & SO, with reference to F&A figures as in Daily Transaction Report.
2. Cross verify that all the accounting entries of all schemes relating to CBS as in Finacle application are available in CSI F&A application and is correct – SOLID wise.
3. Ensure that there are no direct posting (Voucher Posting) in PB segment.
4. In case of any variations. Divisional IT Monitoring team be consulted and rectification done for the current date.
5. Perform such Accounting checks and balances as in POSB Manual /SB orders published by Postal Directorate and any subsidiary orders issued by Postal Directorate from time.
6. Perform any subsidiary accounting checks mechanism issued by Head of circle.
7. Non-CBS Locations to ensure submission of data of all schemes to HO through email each day for compilation and onward submission to PAO as a daily exercise.

Role of Head Postmaster in Head Post Offices.

1. Cross verify the accounting figures of all schemes as in Finacle of respective SO including HO with reference to F&A figures as in Daily Transaction Report.
2. Cross verify the accounting figures as in CSI F&A tallies with CBS Finacle application figures for the day.
3. Ensure that vouchers (HO+SO+BO) exists for all cash /cheque outflow transactions as codified in SOP issued by FS division of Postal Directorate.