

A Compilation on Investigation & Vigilance



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Preface

Department of Posts has a large human resource and has the advantage of reaching the unreached in the Country. At the same time, due such large number of employees in the Department, a strong preventive vigilance and investigation mechanism is required to prevent or detect any wrong doings, breach of trust, misappropriation, public complaints etc., to safe the guard the interest of the Department as well as the customers who have faith on the Department.

Investigation is a vast subject and instructions relating to investigation/enquiry on general complaints, misappropriation, frauds are spread over several manuals and instructions. I have made an attempt in this to compile those instructions and practical ways to proceed it after implementation of CSI-SAP/CBS/CIS/Darpan.

I strongly believe this will be useful to the Investigating Officers and Disciplinary Authorities during their discharge of duties. Omissions and uncovered area, if any, may please be pointed out and suggestions to improve this compilation are welcome.

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2. Introduction of Standardised Proforma for furnishing Preliminary Report in all loss and fraud cases issued vide Dte Lr No. INV-21/1/2022-INV-DOP dated 16.02.2022

An investigation is a **thorough search for facts, especially those that are hidden or need to be sorted out in a complex situation.** The goal of an investigation is usually to determine how or why something happened. Investigations are usually formal and official.

- 2) **Preliminary Enquiry** is conducted for ascertaining and verifying the facts alleged in a complaint. It generally involves collection of documents and other evidence, obtaining statement of witnesses, their verification and scrutiny to bring out the truth. **In common parlance, it is also referred to as Vigilance Investigation.** Investigation into the criminal offence is conducted by CBI or a Police Officer under the *Code of Criminal Procedure, 1973 [now Bharatiya Nagarik Suraksha Sanhita, 2023]*. The Preliminary Enquiry is thus different from an investigation into criminal offence, as powers under the *Code of Criminal Procedure, 1973 [now Bharatiya Nagarik Suraksha Sanhita, 2023]* are not vested in the Enquiry Officer.

[Chapter V – Vigilance Manual 2021]

3) **Nature of Investigations:**

- a) Misappropriation of electronic/Value Payable Money Orders
- b) Misappropriation of Government Money
- c) Frauds in POSB Accounts/Certificates
- d) Theft, loss or tampering of accountable articles/bags
- e) Theft, loss or damage to Government Property
- f) Minor irregularities ex: mis-sending, mis-delivery and delay in transmission/delivery of articles.

[Rule 167 of Postal Manual Vol V]

- 4) Rules relating to investigation are suggestive in nature. Every investigating/enquiry officer should devise his own method to find out the frauds, modus operandi and persons involved. It is a skill to be developed. Investigating officers to modify the instructions provided in Postal Manual Vol V by using their prudence and ignore it where they are inapplicable and

supplement them where they are insufficient as mentioned in Rule 167(2) of Postal Manual Vol. V

- 5) Timely investigation is absolutely essential. Delay should be avoided on all accounts. Quick action will always help us to complete the investigations very fast and in a successful manner.

[Rule 167 of Postal Manual Vol V]

- 6) Every complaint which points to fraud must be enquired into without a moment's unnecessary delay. The enquiry should be made with the same promptitude as an enquiry by the Police into a complaint of a cognizable offence. A Superintendent or Inspector is expected to be able to move at a moment's notice towards any point in his jurisdiction; and if he delays to make an enquiry into a complaint which indicates fraud or a likelihood of fraud, he will be held responsible for all the consequences of the delay, whether the complaint was received direct or from a superior officer.

[Rule 218 of Postal Manual Vol. V]

7) **Investigation on Complaints:**

- a) A complaint is a piece of statement or information containing details about offences alleged to have been committed in violation of departmental rules or malpractice/misconducts under Conduct Rules governing specified categories of public servants.

b) **Source of complaints**

- (a) Complaints received from employees of the organisation or from the public
- (b) Departmental inspection reports/stock verification
- (c) Scrutiny of annual property statements
- (d) Scrutiny of transactions reported under the Conduct Rules
- (e) Reports of irregularities in accounts detected in the routine audit of

accounts e.g. tampering with records, over-payments, misappropriation of money or materials, etc.,

(i) Complaints and allegations appearing in the press etc.,

(j) Source information, if received verbally from an identifiable source, to be reduced in writing etc.,

c) Information about corruption and malpractices on the part of Public Servants may also be received from their subordinates or other Public Servants. While normally a Public Servant is required to address communications through the proper official channel, there is no objection to entertaining direct complaints or communications giving information about corruption or other kinds of malpractices. While genuine complainants should be afforded protection against harassment or victimisation, serious notice should be taken if a complaint is, after verification, found to be false and malicious. There should be no hesitation in taking severe Departmental action or launching criminal prosecution against such complainants.

d) Action for false complaints:

If a complaint against a public servant is found to be malicious, vexatious or unfounded, it should be considered seriously whether action should be taken against the complainant for making a false complaint.

If the person making a false complaint is a public servant, it may be considered whether Departmental action should be taken against him as an alternative to prosecution.

[Para 3.12.1 & 3.12.3 of Vigilance Manual 2021]

e) Action on anonymous / pseudonymous complaints

i) No action should be taken on anonymous and pseudonymous complaints and such complaints should be filed. [CVC Circular No.

03/03/16 dated 07.03.2016 communicated in Directorate Lr No. 36-1/2010-Vig dated 29.03.2016.]

- ii) CVC has observed instances wherein some Departments/Organizations are taking cognizance of anonymous complaints, despite strict guidelines issued by DoPT and CVC. Such non-compliance/violation of guidelines by the concerned authorities would be viewed seriously. [**CVC Circular No. 12/09/20 dated 24.09.2020**].

- iii) Whenever a complaint is received, the authority concerned should take action to verify the genuineness of the complaint by deputing an IP/ASP/PRI(P). If the complaint is anonymous (Any complaint that does not bear the name and address of the complainant is an anonymous complaint) or pseudonymous (A complaint that does not bear the full particulars of the complainant or is unsigned or is not subsequently acknowledged/admitted by a complainant as having been made is a pseudonymous complaint), after obtaining the report of the field officer, the complaint should be filed without taking any further action. Alternatively, a letter may be addressed to the name and address mentioned in the complaint through service registered post with acknowledgement due to find as to whether the complaint is anonymous/pseudonymous.

- iv) Pseudonymous complaints will be referred to the complainant for confirmation / genuineness verification and if no response is received from the complainant within 15 days of sending the complaint, a reminder will be sent. After waiting for 15 days of sending the reminder, if still no response is received, the said complaint may be filed as pseudonymous by the concerned Ministry / Department. The relevant Circulars on the subject are **CVC's Circular No. 07/11/2014 dated 25.11.2014, DoPT OM No.**

104/76/2011-AVD.I dated 18.10.2013 and Circular No.03/03/16 dated 07.03.2016.

f) Withdrawal of complaints

Some complainants, after confirming the complaint made by them, make a request for withdrawing the same or stopping the inquiry / investigation by the Commission / organisation. It is to be noted that once a complainant confirms the complaint and action has been initiated for inquiry/ investigation by the Commission / organisation, it is not permissible to withdraw / stop such enquiry / investigation even if the complainant withdraws his complaint. The allegations contained in the complaint have to be taken to its logical conclusion irrespective of complainant's request for withdrawal of the complaint.

[Para 3.13 of Vigilance Manual 2021]

8) Investigation on Shortage of Cash in Post Offices

- i) Whether it is visit or inspection, verification of cash and stamps should be taken at the first moment without allowing the official in charge to leave the premises.
- ii) In case, there is a shortage of cash, one inventory of cash and stamps as provided in **Rule 217 of Postal Manual Volume V** in a white paper should be taken in the handwriting of the concerned official. The PO date stamp should be impressed. Time should be noted. Two independent witnesses should sign apart from the official concerned. Abbreviations like CN [instead of Cash] or PS [instead of Postage Stamps] etc., should not be used. Moreover, English words should be avoided, as on a later date, the witnesses may deny the contents of the inventory.

- iii) It should be ensured that the official signs as usual i.e., like in other records, without changing the style of signing wilfully. An account showing the amount which ought to have been produced should also be figured in the inventory, in addition to the sum furnished in the statement of the official.
- iv) The investigating officer will write the following remarks in the BO/SO Account/DTR :
- “Verified cash & stamps and found Rs XXX against Rs YYY. Rs ZZZ was found short and the same was charged into **Unclassified Payments**” with full signature, date and designation.
- v) If the shortage of cash is made good by the official, the date and time should be indicated in the PO records viz., BO DTR/SO DTR/TCB etc., in addition to the statement of the official. It should also be indicated as to how and in what manner the amount was made good. If possible, the evidence for the same should be collected. Making good of the shortage of cash, can be done either in the same office [Bigger Office] or its AO (SO in the case of BO and HO in the case of SO managed single-handedly). The concerned official should give a letter to the Postmaster/SPM concerned that he is voluntarily crediting the amount. The PM/SPM should make endorsement in the letter about the credit of the amount. The letter and the UCR receipt (along with document number) issued should be quoted as documentary evidence and the PM/SPM who received the amount and accounted should be mentioned as the state witness during departmental inquiry.
- vi) In the case of BO, BPM will be asked to prepare BO daily account in his own handwriting. Amount of shortage will be shown as UCP in the payment side the BO daily account. (**vide Rule 122 of Postal FHB Volume I – 2022 Edition**) BPM will be asked to write in his own handwriting about the details for UCP as “UCP - shortage of cash and stamps held by BPM Shri XXX during the visit of the IP/ASP Shri YYY on (date)“.

- vii) In the Darpan Device [UDAA – Unified Darpan Android Application], it should be entered through **Utilities** → Data Entry → Others → Enter “UCP” against *Enter other details* → Enter “1” against *No. of Withdrawals* → Enter the amount against *Total Withdrawal Amount*. Take printout of the BO Daily Account for record through Utilities → BODA Reports → Select “Date” → Click “Printer” → Select USB Printer (a photocopy of the same should also be taken, signature of the BPM to be obtained and preserved which can be used for departmental inquiry as the thermal receipt generated in Darpan device will not last long). Similarly, Using Utilities → All Reports → Booking Reports → Cash Balance Reports → Select “Date” → Click “Print”, Cash Balance Report should also be taken and preserved as narrated above.
- viii) BPM will have to be asked to credit the amount of shortage at Account Office only. BPM will give a letter to the SPM asking permission to credit the amount of shortage at his office in the format “There was shortage of cash and stamps of Rs XXX in the BO (Name of the BO) during the visit of IP/ASP Shri YYY on (date). The amount of Rs XXX was charged into UCP on (date). To make good the shortage, I want to credit Rs XXX under **Unclassified Receipts**. I may kindly be permitted to credit Rs. XXX under UCR”
- ix) The SPM will issue the receipt generated in SAP to the BPM. The SPM may be asked to paste the receipt in a white paper, write his full name in capital letters below his signature in that for easy identification on a later date. After giving the receipt, the SPM will obtain the following below the receipt (ie., in the white paper affixed with the receipt) “Received the tenderer’s copy” with the signature of the BPM with date.
- x) The SPM will make endorsement in the letter received from the BPM as “Forwarded to the SPOs/SSPOs _____ Division for necessary action.” IP/ASP concerned will collect the above-mentioned letter from the SPM and submit along with the report to D.O.

xi) Accounting in CSI-SAP

Sl.	Details	GL Code
1	Booking of defrauded amount under UCP	4855300100 – Postal Advances RMS Other Accounts
2	Recoveries on account of defrauded amount	8855300100 – Postal Advances RMS Other Accounts

Using the T-Code FAGLL03 by entering the above GL code, profit centre id, fiscal year and date in SAP, you can get the details of the same.

xii) Documents to be submitted along with the investigation report

- i) BO Daily Accounts – previous and the day of shortage (Manual)
- ii) BO Slip
- iii) BODA Report (Darpan)
- iv) Cash Balance Report (Darpan)
- v) UCR Receipt (SAP) along with the endorsement of the SPM
- vi) Letter of the BPM addressed to the SPM seeking permission to credit the amount under UCR, if any
- vii) Statement of the BPM.

xiii) In the case of SO, UCP has to be charged/entered in SAP through F-02 voucher posting with details under the relevant GL Code as mentioned above and for UCR, receipt to be generated through POS. The documents mentioned in the pre-para in respect of SO to be collected except CBR (Darpan) instead we may take print out of TCB. Other procedures suggested above for the BPMs may also be followed here.

xiv) Documents to be submitted along with the investigation report

- i) SO DTR – previous and the day of shortage (taken in SAP through T-Code ZFR_DAY_NEW)
- ii) UCP Details with document number (Using the T-code FB03 in SAP by entering this document number, company code: DOPI and Fiscal year you can get the details and by clicking the ‘hat’ symbol)

- iii) UCR Details with document number
- iv) Daily cash ledger report (taken in SAP through T-Code ZFBL3N or ZRFBL3N)
- v) Letter of the official addressed to the Postmaster seeking permission to credit the amount under UCR, if any.
- vi) Statement of the official(s)

xv) Introduction of Standardised Proforma for furnishing Preliminary Report in all loss and fraud cases. [Complete instruction is provided at the end of this compilation]

[Dte Lr No. INV-21/1/2022-INV-DOP dated 16.02.2022]

xvi) The following T-Codes may be used to retrieve the required data from CSI-SAP:

- a) **ZFID** : To Search Facility ID/Profit Centre/Plant/Storage Location etc., of the Office. To get the details of all offices under a Head Post Office, use T-Code ZFID → Enter Facility Type(BO/PO)→Reporting HO (Enter HO Facility ID) → Click on Execute →All the details of PO/BO offices under reporting HO will be displayed → We can Export these detail in Excel → List→ Export→ Spreadsheet→ Continue→ Select Path & Enter File name → Save.
- b) **ZFBL3N** : To view DOP Cash Balance (Single date & Single Office) On entering GL Code 4867100010, 'Profit Centre' and 'Date', Pressing F8, report will be displayed. This closing balance should tally with DTR (Daily Transaction Report which is SO Daily Account). For checking POS Cash, the same procedure should be followed except that the GL Code is 4867100011. POS Cash should be zero at the end of the day.
- c) **ZFI_CASHBAL** : To view DOP Cash balance for a single date / complete month for single office / entire Division. Use ZFI_CASHBAL → GL Account :4867100010(DOP Cash) → Selection Type: Posting Date to view Single date or Select Posting Period for complete month → Select Criteria: Profit Center if to view single office or Division Office ID to view Complete Divison. → Enter Office ID→Click on Execute (F8). Report will be displayed and can be Sorted Date wise, Office wise etc.

d) **ZFI_POS_BAL** : POS Cash balance of various offices can be viewed at Sub Divisional/Divisional level. Use ZFI_POS_BAL → Change GL Account to 4867100011(POS Cash) → Selection Type: Posting Date to view Single date or Select Posting Period for complete month → Select Criteria: Profit Center if to view single office or Division Office ID to view Complete Divison. → Enter Office ID→ Click on Execute (F8). Report will be displayed and can be sorted Date wise, Office wise etc.

e) **FAGLL03** : To view POS Cash balance (Multiple dates – Single Office).
Enter T Code : FAGLL03→ GL Account: 4867100011(POS Cash) → Company Code : DOPI→ Line Item Posting Date: Select Start Date & End Date →Click on Custom Selection (Ctrl+F1) → Enter Fiscal Year → Profit Center → Save (Ctrl+S) → Click on Execute(F8) → Report will be displayed →Now to Add Posting Date Column →Change layout(Ctrl+F8) → Select Posting Date option from Hidden fields→ Click Left Arrow) → Press Enter→ Posting Date Column Added on right side→ Click on Posting Date Column header→ Click on Sort in Ascending order(Ctrl+Shift+F5) → Click on Posting Date column header →Click on Subtotal → Now click on collapse to see date wise POS Cash balances.

To view the Cash in Transit (unadjusted items) : Enter T Code: FAGLL03 → GL Account : 4867100000(Transit Account) → Company Code : DOPI→ Line Item Posting Date: Select Start Date & End Date → Click on Custom Selection (Ctrl+F1) → Enter Fiscal Year → Profit Center → Save (Ctrl+S) □ Click on Execute(F8) → Report will be displayed → Red entries will be un adjusted item.

xvii) From a sketchy reading of **Rule 217 of Postal Manual Vol. V** regarding deficiency of cash and stamp balances, one may interpret that the official's statement may be recorded after he makes good the shortage. This is not correct. As soon as the shortage is noticed, the statement of the official should be recorded with 2 independent witnesses. The official concerned should explain as to how the shortage occurred and from which date. If he is able to make good the shortage on the same day, his further statement may be continued in the same statement indicating the time. If the shortage is made good on the subsequent days, a fresh statement should be obtained from him.

xviii) In **Note 2 below Rule 217 of Postal Manual Vol V**, discretion provided to give time to the BPM to fetch the shortage amount from his residence should be exercised cautiously. If a BO is housed in the residence of the BPM himself/herself, there is no question of allowing time to fetch cash from elsewhere. If the BO functions away from the residence of the BPM also, the BPM is expected to bring the entire office cash and stamp balances to the BO presides at the opening hours. However, the inspecting authority can exercise his discretion to allow the BPM to his residence in certain circumstances ex: If the cash chest is embedded in the BPM's house (in the BO Village itself) and a heavy cash equal to one or more liabilities is kept in the cash chest to ensure security. In that case, prompt enquiries should be made as to why the depositors/payees could not receive the payment earlier and it should be checked whether BPM takes out the cash from the cash box kept in his residence only through mail overseer or personally.

9) Frauds committed in the Savings Bank Accounts/Certificates

- a) Generally, frauds committed in POSB Accounts/Certificates will be unearthed through a complaint from the depositor, discrepancies detected by SBCO/HO/SO or during field verification of pass books / high value withdrawals. Apart from these, every SDH should have an intelligence under his/her jurisdiction in such a way that the information on any adverse things should reach him/her whether it is petty or serious nature so that he/she can act in a swift manner to detect a fraud or misconduct. Timely investigation/enquiry not only leads to early detection of fraud but also save him/her from contributory negligence.
- b) Whenever a complaint is received/entrusted for enquiry or a discrepancy in certain accounts is reported/detected, concerned SDH/enquiry officer should collect all the relevant documents before going to enquire the concerned official or depositor or any other person.

- c) During investigation/enquiry, first the factual information such as account details, discrepancies between various documents/ledgers should be recorded by showing the documents/vouchers to the concerned official/person and got it admitted in the statement. Whenever, a document is shown, a photocopy of the same should be got attested by the official/person with the wordings “perused this document or perused the original of this document” with dated signature. So, for this purpose, if the same document is required for enquiry with a number of officials, such number of photocopies should be taken in advance. If this procedure is followed, the question of genuineness now being raised generally by the CGS during departmental inquiry [usually all Defence Assistants are raising this] can be tackled.
- d) Finally, specific questions pointing to the lapses/misconduct of the official to be asked and the reply to be recorded. Whenever, a question is asked, it should be written by the investigating officer and signed with date below that. Similarly, after writing the reply on his own handwriting, the official has to put his dated signature. This procedure needs to be followed for each and every question asked by the investigating officer and replied by the official/person.
- e) In major fraud cases, the statement from the accused should be obtained in a thick white paper (80 gsm) in one side only. Then only it will withstand the time. They may have to be reported to Police and it may take even more than a decade for finalising the judicial process. In such cases, the statement of the accused will be available in the Police file which is usually kept as folded length-wise. When the statement becomes very old, dog ears will be formed and it may even be in torn condition. Had the statement been obtained in one side only, it can be repaired by affixing bits of papers on the reverse side, which will be blank.

f) **Confronting Enquiry**: If an accused “A” denies certain irregularities reported against him by the witnesses or complainants “B”, “C” & “D”, then it is essential to conduct “confronting enquiry” i.e., in the presence of all concerned. Based on the statement of “B”, “C”, “D”, the accused “A” should give statement. In this statement, “B”, “C” and “D” may cross examine by putting questions in their handwriting and signature and “A” should reply. In between or finally, the investigating officer may put such questions as considered necessary to elucidate the points on which “A” should answer. Similarly, “A” should be given opportunity to cross examine the witnesses/complainants “B”, “C” and “D” in their statements by writing in his own handwriting and signature. The witnesses/complainants are bound to answer. The investigating officer can put such questions to the witnesses in their statements to elucidate the points on which reply is required. At the end, the investigating officer has to study and analyse the oral & documentary evidence and prepare his enquiry / investigation report. He may infer and come to a conclusion about the commission / non-commission of the irregularity by the official.

g) When an official is on duty, he cannot refuse to give statement or ask for time as the statement is a record of facts only based on the documents shown to him. If any official refuses to give statement when called for by the enquiry / investigating officer, it should be viewed very seriously. There should be something fishy behind his refusal. In order to take time, so that he can consult others as to how to give statement in the case, he may dodge to give statement. It should not be allowed. If he is still stubborn even after repeated persuasion by the enquiry officer, his refusal should be recorded by taking evidences from the nearby officials and the official should be suspended (for alleged frauds involving huge amounts) immediately so as to serve as deterrent to others. His reinstatement and finalisation of his disciplinary case are subject to his coming forward to submit his statement and his subsequent good conduct.

- h) Similarly, when an official deposed during preliminary investigation that he was not aware of a particular circular or instruction should not be accepted as **Dte Lr No. Z-92011/1/2018-Coord./O and M dated 12.12.2018** clearly depicted that circulars/orders uploaded in India Post website shall be deemed to have been seen by all concerned and the message be notified through CSI.
- i) When the documents/records are seized during investigation, after seizure, it should be checked as to whether they are intact and no page is found removed. Documents found in torn condition should be got repaired and bound in the presence of the enquiry officer. Name stamp should be got impressed on all the pages of the records (or the specific pages required like a part of attendance register etc.), so that when the pages required for further investigation / process are photocopied, it will indicate the office name to which it belongs and identity will be strengthened. The delinquent's signature with date should be obtained on the top of each record so that during further process of the case, he cannot argue about the genuineness of the record. At last, list of records seized indicating the name and period covered should be prepared in duplicate and one copy pasted in the order book of the PO for having received the list. This is very important. Only through experience, an enquiry officer will understand as to why a receipt for the list of records handed over to him is essential.
- j) When SB and other vouchers are seized during investigation, it must be borne in mind that they may have to be preserved for several years, till the finalization of the case. Therefore, all precautions must be taken for their safety. They should not be simply filed in the dealing file. When they are dealt with in the Divisional Office, a separate file for the documents alone should be maintained and directly submitted to the Divisional Head without routing through like other files. In the separate file for the documents also, they should not be straight away filed. They must be put inside transparent polythene covers and closed in the topside, leaving sufficient space and these

covers only should be filed so that there will be no damage to the vouchers till the end. If polythene covers are not readily available, thick paper covers may be used for the time being to put the vouchers in the file and later on they should be changed to transparent polythene covers. But the vouchers should not be laminated as such lamination is not accepted during the proceedings of the case. In the above said method, the vouchers can be taken out by opening the topside during the trial and proceedings. Further, the delinquent cannot attempt to destroy the records inside the polythene covers during the course of obtaining statement.

- k) After the investigation is completed, if the report together with the original documents have to be handed over to the Disciplinary Authority, the same should be done in person and a clear receipt should be obtained. Except for the big size records such as BO Account, SB, RD, SSA Journals etc., photocopies may be retained in the file of the investigating officer.
- l) When the original records are handed over to the Police, their clear receipt should be obtained and kept in our record. From the acknowledgement, one must be in a position to decipher the Name, Designation, Number of the Police Official and status. Therefore, it should be ensured that there is no such omission in the acknowledgement. One photocopy of the acknowledgement should be filed by the enquiry officer in his record before submitting to D.O.
- m) When the LTI or Signature of the delinquent needs to be sent for expert opinion, his specimen signature should be taken in bond or thick papers. In the top, proper heading should be written as “Specimen Signature / Fingerprint impression of Shri..... (Name).....(Designation). For Specimen Signature, the delinquent should sign 10 times and for fingerprint, all the left and right hand fingerprints should be taken in the papers, not by impressing the hand itself but by taking each finger impression separately. Thus 3 copies should be taken in each category (Signature / Finger print). At the bottom witnesses

should sign, apart from the enquiry officer. While forwarding it for expert opinion [Regional Forensic Science Laboratory], the signature of the official already available in PO records may also be sent and if they are important records, their photocopies may be sent. When forgery is suspected on eMO and SB Vouchers, the delinquent should be asked to write the name of the payee/depositor.

- n) If the minimum number of various types of pass books are not verified during the inspection of BO & SO, the inspecting officer is likely to be entangled in “contributory negligence” in case if any fraud is detected in the post office in the next three years. Nowadays the preparation of the list of SB/SSA PBs not received for interest posting is not done by most of the SOs with the result that the inspecting officers used to mention in the IR that the list was not supplied. Even if such a list is promptly prepared and sent in July every year as prescribed, one copy of the list would have been given to mail overseer for verification of such SB/SSA PBs during his visit and by the time, the SDH taken up the inspection of BO, most of the PBs in the list would have been got verified by the Mail Overseer. In fact, the SDH is expected to verify the PBs left out by the Mail Overseer. In order to cover such PBs, the SDH should take the copy of the list of the particular BO from the Mail Overseer just a few days before the inspection programme. If such a list is not available, the account numbers can be taken from the BO SB Journal, by referring prior to the last 31st March, in respect of which the columns for DNT is blank in the journal. As soon as verification of cash and stamps is over in the BO inspection, this list should be prepared and the SDH should ensure that those PBs are collected for verification.
- o) Postal Manual Vol V deals with ‘Investigation’. Although all the rules which are important, they are not exhaustive, for our day-to-day application. Most of the rules in the volume speak about investigation into loss, tampering of mails, registered and insured articles. Only one Rule 221 deals with SB frauds regarding requisition of vouchers required for the investigation.

During last few decades frauds in POSB have abnormally increased. Therefore, it is essential for the investigating officers to enrich their knowledge for investigating major fraud cases. Chapter 3 of Postal Manual Vol V gives broad outline and we cannot brush them aside as old or outmoded.

- p) If a large number of accounts are involved in a fraud case, in the investigation report, the nature of fraud in each account is generally narrated in a para. This is not sufficient because even after reading the para, one has to work out the amount of loss in the account. Therefore, in addition to the narrative, a **tabular statement in the following proforma** should be prepared for all the accounts one below one and appended with the report so as to know the calculation at a glance. It is not necessary to furnish the tabular statement immediately after the details of frauds in each account but at the end of the report, it should be appended for all the accounts.

Sl No	Account Number, Name of the Depositor, DLT, BAT	Suppressed				Bogus			
		Entries available in the passbook				Transactions accounted for without the knowledge of the depositor			
		Deposits		Withdrawals		Deposits		Withdrawals	
		Date	Amount	Date	Amount	Date	Amount	Date	Amount
	(a)		(b)		(c)		(d)		

- If the (a)+(d) is equal to (b)+(c) nothing is due to the depositor but there is a fraud in the account.
 - If the (a)+(d) is less than (b)+(c) the difference should be debited from the PO ledger (Finacle) and credited under UCR.
 - If the (a)+(d) exceeds (b)+(c) the difference is due to the depositor.
- q) In respect of an official who absconded after committing a fraud, all out efforts should be made, during the investigation itself to secure his recent photograph and the residential address of his close relatives with whom he is likely to stay. In order to face such contingencies in the cases in which a GDS is involved, one copy of the descriptive particulars, declaration, attestation

form and PVR obtained at the time of initial engagement should be taken from engagement file and put up in the case file.

- r) While segregating the records and account involved in a fraud case for criminal and departmental actions, care should be taken to ensure that there is no overlap. A particular record (say BO SB Journal) covering certain period should not be required for both the cases. In such a way the accounts should be segregated. If any particular record is unavoidably required for both the cases the concerned pages of the record for departmental action should be got photocopy and shown to the accused and his signature obtained with the remarks “compared with the original”. Thereafter, with the aid of the photocopied and attested records, departmental action can be initiated. Among the Defrauded persons who are required to be dragged as witnesses as far as possible, government servants and educated persons may be included in both police and departmental cases. If a government servant witness deposes during trials against his own original statement given at the time of preliminary investigation, a report against him can be sent to his higher authority for taking action against him. When investigating officer prepares an investigation report, all facts and figures should be given without the necessity to the reader to refer the concerned records ordinarily. Moreover, the report should be the basic record to prepare the memo of charges and instruction and hence the report should be exhaustive.
- s) As per ‘**Exception**’ below **Sub-Rule (9)(A)(4) of Rule 24 of POSB Manual (Corrected upto 31.12.2021)**, when a passbook is either seized by the police or is produced before a court of law or is retained for enquiry relating to savings bank frauds and is expected to be required for a long time for the purpose, a duplicate passbook may be issued under the orders of the Senior Superintendent/ Superintendent of Post offices or of 1st Class Postmaster, free of cost, if the depositor complains of hardship and the depositor himself is not involved in the fraud.

- t) As per 'Note' below Rule 166(15) of POSB Manual (Corrected upto 31.12.2021), in case involvement of any agent is established in any fraud case, the appointing authority should immediately be asked to cancel his/her agency and all post offices in the Division should be directed not to accept any further business from that agent, by the Divisional Head. In addition to this, his/her name should be displayed in the premises of all Post Offices in the Division clearly stating that Post Office has suspended business with concerned Agent without mentioning his/her involvement in fraud case as it may attract adverse legal action.
- u) After satisfying himself about the bonafide of the claim of the depositors in respect of defrauded amount, the competent authority should issue sanction for the restoration of the defrauded amount with interest thereon up to the end of the year preceding the year in which the amount is restored to the account. **The amount of interest to be restored to the account will be calculated by the Head Post Office and checked by the S.B. Control Organisation.** In cases where restoration is not admissible, sanction will be issued for directly paying the defrauded amount to the claimant by Cheque. Accounts standing in CBS application should be closed and, in such cases, closure proceed is paid to the depositors as per laid down rules.
- [Rule 41(1) of POSB Manual
(Corrected upto 31.12.2021)]
- v) The Head of the Division (irrespective of status of the division), Chief Postmaster, Dy. Chief Postmaster and Sr. Postmaster can sanction the claims up to Rs. 25,000/- in each case regardless of the aspect of recovery of the loss subject to the condition that sanctioning authority has to ensure that there has not been any negligence on the part of the defrauded person in contributing to the fraud and also that settlement of claim will not cause any hindrance in concluding the enquiry, fixing responsibility and taking appropriate action against the officials at fault. These powers will be exercised personally by the Divisional Heads/CPM/Dy CPM/Sr. PM. Regional Directors are vested with powers to sanction claims without any limit.

[‘Note’ below Rule 42(1) of POSB Manual
(Corrected upto 31.12.2021)]

[DG Posts Letter No.8-5/2003-Inv (Pt) dated
05.06.2003 amended vide Directorate Lr No.
17-07/2017-Inv dated 05.06.2023].

10) Frauds committed in eMO and other accountable articles

- i) Whenever a complaint on non-payment/delivery or delay in payment/delivery of eMOs and other accountable articles is received, the enquiry officer should first get the statement of the complainant/payee/addressee to have the first-hand information of the alleged fraud or misconduct.
- ii) Based on this statement, enquiry officer should make a visit to the BO/SO to check the relevant reports and documents to ascertain the veracity of the claim of the complainant. Then only, the delinquent should be taken into task for the enquiry.
- iii) All the relevant documents should be seized during the investigation itself, unmindful of the time involved, otherwise, even on the next day, the document may not be available or the accused might have manipulated with them. All the records which are coming in the flow/sequence of the maintenance of the normal course should be included. **For example**, in eMO fraud case by an ABPM in the BO, AO copy of BO Slip and BO copy of the BO Slip in which the eMO was sent to / received at the BO, the eMO Voucher, BO Journal and MS-27 Book in which the eMO was shown as received and disposed of should be seized besides the statement of the payee, witness to the eMO, if any and the delinquent.
- iv) The following T-Codes may be used to retrieve the required data from CSI-SAP:

- a) **FAGLL03 : To check Postman MO Issue liability** : Enter T Code: FAGLL03 → GL Account : 4200020009(MO Postman Issue) → Company Code : DOPI → Line Item Posting Date: Select Start Date & End Date → Click on Custom Selection (Ctrl+F1) → Enter Fiscal Year → Profit Center → Save (Ctrl+S) → Click on Execute(F8) → Report will be displayed → Red Entries will be unadjusted item showing Postman liability pending.

To check VPP Clearing Account : Enter T Code : FAGLL03 → GL Account : 4200030002(Value Payable Post clearing A/c) → Company Code : DOPI → Line Item Posting Date: Select Start Date & End Date → Click on Custom Selection (Ctrl+F1) → Enter Fiscal Year → Profit Center → Save (Ctrl+S) → Click on Execute(F8) → Report will be displayed → Click on Document Date Column header → Click on Sort in Ascending order(Ctrl+Shift+F5) → *[Entry with PstKy 50 with Doc. Type KZ is against Cash received against VPP Delivery & Entry with PstKy 40 with Doc Type DZ is eMO booked against VPP]* → Click on Document Date column header → Click on Subtotal → Now click on collapse to see date wise VPP Clearing A/c balances. Daily VPP Clearing account should be zero.

To check revenue credited for unpaid articles: Enter T Code : FAGLL03 → 1101010100(Postage Realized in cash) → Company Code : DOPI → Line Item Posting Date: Select Start Date & End Date → Click on Custom Selection (Ctrl+F1) → Enter Fiscal Year → Profit Center → Save (Ctrl+S) → Click on Execute(F8) → Report will be displayed → Click on Document type Column header → Click on Sort in Ascending order(Ctrl+Shift+F5) → Entry with Document type KZ will be amount collected against Unpaid article delivery. *[RV = Revenue from booking of registered articles by Cash & DZ = Prepaid FM/Service Stamps amount]*

To check the amount collected from the Postman for SPCOD Delivery: Enter T Code: FAGLL03 → GL Account : 8844601250(Gross Amount realized from SPCOD Service) → Company Code : DOPI → Line Item Posting Date: Select Start Date & End Date → Click on Custom Selection (Ctrl+F1) → Enter Fiscal Year → Profit Center → Save (Ctrl+S) → Click on Execute(F8) → Report will be displayed.

To check the amount collected from the Postman for EPCOD Delivery: The above procedure to be followed except that the GL Code is 8844601390 (Gross Amount realized from EPCOD Service)

To check the amount collected from the Postman for BPCOD Delivery:

The above procedure to be followed except that the GL Code is 8844601470 (Gross Amount realized from BPCOD Service)

- b) **FBL1N** – To check Postman liability by Postman Vendor ID : Enter T Code : FBL1N → Click on Search @Vendor ID → Enter Pincode → Enter Vendor Id as “6*” → Click on Continue → List of Postman Vendor ID displayed note down the Ids → Click on Right arrow for multiple selection of vendor Ids → Type/Paste vendor Ids and execute → Tick all the options under Type → Click on execute → Report will be displayed for unsettled items.
- c) **ZFI_CASHTRANSFER** : To check cash sent to other offices. Enter T Code : ZFI_CASHTRANSFER → Enter company code → Enter Profit Center → Select Circle from searcher → Select period → Click on execute
- d) **ZEMO_UNPAID** : Office-wise report to check unpaid eMOs. Enter T Code : ZEMO_UNPAID → Input the facility ID → Input the eMO receive period from date & to date (range should be 30 days) → Click on Execute Button or press F8.
- e) **ZMOFKG** : To view number of RMFM which are currently in use in the office and its credit particulars, usage, balance, licence expiry etc.,
- f) **ZMO_FKG_LICENSES** : To check franking machine licenses. Enter T Code : ZMO_FKG_LICENSES → Click on licensing authority (Number) → Search by your Division name → License Generation date (From—To) [From date should be prior to minimum 5 years] → Execute(F8) → List of franking licenses will be shown.
- g) **ZMO_FKG_USAGE** : To check the usage of franking machine. Enter T Code : ZMO_FKG_USAGE → Enter License Number : CR NO. → Division Code) [Can be searched on searcher @ Enter the Licensing Authority number (Dck box] → Connection Date (From -To) → Execute (F8).
- h) **ZFR_DAY_NEW** – To view SO/BO Daily Account. Enter T Code: ZFR_DAY_NEW → Profit Center → Date → Click on execute (F8). Daily Account Closing balance should be equal to DOP Cash Balance. POS Cash should be Zero on every day.
- v) SDH may call for PAID money orders or Indian Postal Orders from the Postal Accounts Offices directly for the purpose of enquiry or reference vide

Rule 220(3) of Postal Manual Vol V except Void MOs which are to be requested through the Divisional Head only vide **Rule 220(2) of Postal Manual Vol V**.

11) Non-Credit of RPLI/PLI Premia

a) Whenever a complaint on non-credit or discrepancies in the Premium Receipt book is reported/entrusted for enquiry, first the credit should be checked with the McCamish. User Credentials are available to all IP/ASPs and those who do not have to get the same created through their Divisional Office/CPC.

b) Procedure to check the credits in McCamish:

i) To verify the credits in a PLI/RPLI Policy :

Home → Policy Search → Enter “Policy Number” → Search → Click on Policy Number → History → Collection

ii) To verify the day’s premia collections shown in the daily accounts of BO/SO/HO with McCamish:

Home → Reports → Select “Billing and Collections” under Process name → Enter From & To date → Select “CPC” → Select “Detailed” or “Consolidated” under Report Category → Select “PLI” or “RPLI” under Carrier type → Select “SO” under SO Office → Select “Premium Collection Report” under Report type → Select “BO” under BO Office → Click “Generate Report”

iii) To print complete list of PLI/RPLI Policies standing in BO/SO/HO for cent percent verification:

Reports Admin → View → Repository → ► Division Name → ► Organization → ► CPC Name → ► EXCELReports → ► BOSO Policy wise List Report.

Here, the report will not have the address of the policy holder and needs to taken from the CPC. Alternatively, a request may be made to

CEPT to pli-cept@indiapost.gov.in e-mail id to get such lists with address.

12) Frauds reported on IPPB Transactions

a) All transactions made in MATM (through BO/SO Delivery Staff) and IPPB Finacle (SO/HO) are all paperless, real time online and hence the investigating officer should know the process of the IPPB Transactions and related instructions on the subject in order to carry out the enquiry effectively.

b) The relevant provisions/instructions are reproduced below:

(1) Roles and responsibilities:

Role	Responsibility	Time	Application
Treasury Incharge / SPM / HPM	<ol style="list-style-type: none"> Issue cash to Counter PA/ Postmen/linked BOs Tally the physical cash in hand for Counter PA's with cash transactions in IPPB Finacle Tally the physical cash in hand of Postmen with cash transactions in IPPB Finacle and IPPB AMS Tally the previous day's figures in CSI daily accounts 	<ol style="list-style-type: none"> BoD EoD EoD Next day BoD 	<ol style="list-style-type: none"> CSI POS /Meghdoot Treasury IPPB Finacle (HFINRPT – Cash Management Report) Transaction History in IPPB AMS and IPPB Finacle (HFINRPT – Cash Management Report) CSI POS
Counter Postal Assistant	For CSI enabled Offices		
	<ol style="list-style-type: none"> Issue cash / Receive cash to the App users (Postmen) linked to the Post Office Perform Cash Transactions for the customers Tally the total cash transactions done in IPPB Finacle for the day with Cash in hand. 	<ol style="list-style-type: none"> BoD / EoD During the day EoD 	<ol style="list-style-type: none"> CSI POS IPPB Finacle (CTM Menu only) IPPB Finacle (HFTI / Daily Transaction Report (HFINRPT))
	For Non-CSI Offices		
	<ol style="list-style-type: none"> Collect cash from Treasury and enter 	<ol style="list-style-type: none"> BoD 	

	cash in IPPB Finacle Teller Account 2. Perform Cash Transactions for the Customers 3. Tally the total cash transactions done in IPPB Finacle for the day with Cash in hand.	2. During the day 3. EoD	1. IPPB Finacle (HTM Menu) 2. IPPB Finacle (CTM Menu only) 3. IPPB Finacle (HFTI / Daily Transaction Report (HFINRPT))
Postmen / GDS / GDS BPM	1. Perform cash transaction for IPPB Customer 2. Tally the total cash transactions done in IPPB Agent App for the day with cash in hand	1. During the date (till 1600 hrs) 2. EOD	1. Cash Transaction menu on IPPB Agent App 2. Transaction History in IPPB Agent App.

[Para 5 of Dte Lr No. 1-24/2016-PBI (Vol III) dated 10.10.2018 & D.O Lr No.1-24/2016-PBI (Vol III) Pt dated 13.05.2019]

- (2) Post Masters / Sub Post Masters are not tallying the physical cash received from the postmen and linked Branch Post Offices with the system report available to them. As a result of this it is possible that actual physical cash may fall short from system cash, due to which Department may suffer losses as cash settlement between DoP and IPPB is done centrally on the basis of system report.

[Dte Lr No.1-24/2016-PBI (Vol III) Pt dated 25.03.2019]

- (3) Official responsible [APM/Treasurer/SPM/BPM] for giving cash to delivery staff for IPPB Withdrawal in doorsteps will view the IPPB MIS/AMS at BOD (Beginning of the Day) and ensure that all cash transactions of IPPB carried out by Postman/GDS on Agent App for previous day have been accounted properly in DoP Accounts and cash have been duly entered in records/system. If any cash transaction remaining unaccounted then it must be accounted in the system/records.

[Para 7.3 of Dte Lr No. 1-24/2016-PBI (Vol III) dated 10.10.2018]

- (4) The Delivery Staff should check the system generated cash transaction report through Transaction History menu on the **Agent App** by selecting the Cash Deposit/ Cash Withdrawal and date of transactions and match the cash on hand. The cash on hand = cash taken in the morning – cash withdrawals by IPPB customers + cash deposits done by IPPB customers. He/She hands over the cash to the Concerned official [PA/Treasurer/APM/SPM/BPM].
- (5) Based on the information provided, the Concerned official (APM/SPM/PA) determines if the cash handed over = cash as per system logs generated through HFINRPT in IPPB Finacle and Transaction History in Agent Management System (AMS) for the same date. He/She reviews the system generated cash transaction report for transactions performed at the counter through HFINRPT menu on IPPB Finacle (or) through Transaction History menu on the Agent App by selecting the Cash Deposit/ Cash Withdrawal and date of transactions and matches the cash on hand. The cash on hand = cash taken in the morning – cash withdrawals by IPPB customers + cash deposits done by IPPB customers.
- (6) The SO/HO official concerned reviews the IPPB transactions performed by the BO through HFINRPT menu in IPPB Finacle and Cash Transaction Reports in AMS and matches the Total deposits and withdrawals of IPPB transactions for that BO and cash balance report of BO along with previous day DTR of that BO. Any suspicious/ outlier transactions (high value or volume) if noticed should be reported to Divisional Office to take up with IPPB on a daily basis.

[Para 7.4, 7.8, 7.9 of Dte Lr No. 1-24/2016-PBI (Vol III)
dated 10.10.2018]

c) Checking of IPPB Transactions done through IPPB Finacle:

Log on IPPB Finacle through the user id and password → Type 'HFINRPT' in the menu option → Click 'Cash Management Report' → Enter Facility ID [for all POs under the IPPB Branch, 'All' may entered instead of particular Facility ID] → Enter SOL ID [of IPPB not the PO] → Enter Agent ID [of the end user ie., Postman/Dak Sevak/ABPM etc.]. The again type 'HPR' in the menu option and Print the report.

d) Checking of IPPB Transactions done through Agent App of IPPB (MATM – Micro ATM):

Login the MATM through the user id and password → Click right side top menu → Click 'Transaction History' → Select 'Transaction type' [Cash Deposit/Cash Withdrawal] → Select 'From' and 'To' date range → Click 'View Statement'.

e) To Check IPPB Transactions in SAP

T-Code: FAGLL03 – GL Code 8845500020 for deposits & 8845500030 for withdrawals → Under Custom Selection enter the Fiscal year and Profit Centre → Input the date range under "All Items posting date" → Press of F8 or execute button.

f) IPPB Branch Managers should share all IPPB Access Points-wise cash transaction reports with the respective Postal Division on fortnightly basis without fail and to get the confirmation from the respective Division on reconciliation of the same for all access points within two weeks.

[DDG PBI D.O Lr No.1-24/2016-PBI (Vol III) Pt
dated 13.05.2019]

13. Calculation of Normal Interest/Penal Interest

- a) **In Savings Bank frauds:** The net loss sustained by the department in respect of principal amount (arrived at after taking into consideration the deposits and withdrawals not accounted for by the departmental official) and interest thereon should be calculated.

When the amounts defrauded are to be recovered from the officials at fault, penal interest should be calculated in the manner prescribed in **Rule 251(2) of the GFR 2017** on the amount outstanding from time to time for the actual number of days such amounts remain outside the custody of Government.

- b) The penal interest will be recovered at the rate of 2 ½ % per annum (compound) over and above the rate of interest applicable to the accounts / certificates in which the amount was defrauded. The amount of penal interest will be calculated by the Head Post Office and intimated to the punishing authority after check by the SBCO. Further, if the period of fraud is more than a year, the interest will be recovered at the compound rate of interest.

[Rule 42(2), (3), (4) & (7) of POSB Manual
(Corrected upto 31.12.2021)]

- c) **Penal Interest calculation for “x” BO A/C WITH “y” SO under “z” HO**

Normal Int rate = 4.00% Penal Int rate = 2.50% Total = 6.5 %

Sl. No	SB A/c No	Date of Suppression	Date of Credit	Amount in Rs.	No. of Days	Normal Interest	Penal Interest	Total 6.5% in Rs.
1	aaaaa	06-08-2015	13-01-2018	1000	892	97.75	61.10	158.85
2	bbbbb	12-04-2014	25-03-2015	2990	348	114.03	71.27	185.30
3	ccccc	19-04-2014	30-04-2015	3400	377	140.47	87.79	228.27
4	ddddd	25-04-2014	30-04-2015	2680	371	108.96	68.10	177.06
5	eeeee	02-05-2014	30-04-2015	3970	364	158.36	98.98	257.34
6	ffffff	06-05-2014	30-04-2015	9030	360	356.25	222.66	578.91
				.				
						975.83	609.90	1585.73

- d) **Calculation of Normal Interest/Penal Interest in other cases:** In the cases relating to shortage of cash, misappropriation of Govt. Money, normal interest will be calculated at 2% over the interest rate which is allowed by the Government on the Provident Fund balances of its employees [GID(2) below Rule 300 of FHB Vol. I – 2022]

Penal interest should not be less than 2.5% per annum above the rate mentioned above as per Note 1 below Sub Rule (iv) of Rule 314-D of FHB Vol. I – 2022].

This should be calculated by the Head Post Office (Accounts Branch) as per GID(2) below Rule 302 of FHB Vol. I – 2022]

- e) i) **In the case of RPLI/PLI frauds/non-credits**, CPC of the HO will calculate the penalty charges and it should be recovered from the officials at fault along with the premia not accounted in the books of the department, if the various efforts to recover the same from the official(s) defrauded the amount had failed.

ii) **Penalty charges** on recovery of defrauded RPLI/PLI premia shall be double of the prevailing bonus +2% at the time of misappropriation or double of the prevailing bonus +2% at the time of recovery whichever is higher. The same will be calculated from the date of misappropriation.

iii) **For example:** In a PLI Policy, some non-credit / misappropriation happened during the year 2015-2016 and recovered from the main offender / co-offender / officials at fault during the year 2021-2022, penalty charges to be calculated as follows:

PLI Bonus for the year 2015-2016 is Rs.58/- per Rs.1000/- of sum assured = 5.8%

PLI Bonus for the year 2021-2022 is Rs.52/- per Rs.1000/- of sum assured = 5.2%

Penalty Charges would be either $5.8\%+2\% = 7.8\%$ (or) $5.2\%+2\% = 7.2\%$. As 7.8% is higher, we have to calculate for 7.8% on the defrauded premia.

[PLI Dte Lr No.25-6/2020-LI
dated 05.07.2024]

14. Requisitioning Vouchers/Documents/Data relating to fraud cases:

- a) SDH may call for PAID money orders or Indian Postal Orders from the Postal Accounts Offices direct for purposes of enquiry or reference vide **Rule 220(3) of Postal Manual Vol V** except Void MOs which are to be requested through the Divisional Head only vide **Rule 220(2) of Postal Manual Vol V**.
- b) Any POSB Vouchers which is under the custody of SBCO is required, it should be requested immediately through the Divisional Head only. The requisition sent to SBCO should be personally signed by the Divisional Head.
[Appendix XVI – Para 12 of POSB Manual
(Corrected upto 31.12.2021)]
- c) Inspectors and Postmasters who are subordinate to a Superintendent or first-class Postmaster **are not authorized** to call for discharged postal certificates from the Accounts Officer direct. When a discharged postal certificate is required by such an official for purposes of enquiry or reference, the Superintendent or the First-Class Postmaster should be addressed.
[Rule 221(a) of Postal Manual Vol.V]
- d) Instructions relating to request for data from FRMU (Fraud Risk Management Unit):

FIRST RESPONSE MECHANISM - Immediate steps after Fraud Detection

01. Identify the suspicious transaction(s)

If any Complaint / Grievance received from any source, check & confirm the transaction data with connected documents like LOT, Passbook View, HFINRPT etc.

02. Identify the Official

Based on suspicious transaction date(s), check up with connected documents like LOT, HFINRPT etc and identify Official name with User ID.

03. Collect the Personal information of the User ie) CBS / CIS / CSI Emp IDs

Compare the transaction details with connected records to identify the official(s) and obtain various User ID(s) of the official(s) as below:

CSI Employee ID - from DDO / DO
RICT ID - Divisional Mobile Device Manager
CBS - from LOT
CIS - from DAY END COLLECTION report, PLI RECEIPT / PAYMENT report (consolidated)

04. Collect the User Login details

In order to check & confirm the User Login details (timestamp), download Audit Report from SSO Admin - HFINRPT "Common User Profile & Login Access Report".

05. Divisional Head shall take a call to block the official in financial activities

If Divisional Head decides that the official is to be posted in non-financial activities, he shall raise a request with below stakeholders to block the CBS / CIS / CSI / RICT User IDs of the official.

CSI Employee ID - DO
RICT ID - Divisional Mobile Device Manager
CBS - CEPT FSI Team, Chennai
CIS - Concerned CPC/CEPT FSI Team, Chennai

06. Divisional Head shall decide to block the User ID in various Modules

If Divisional Head decides that the official ID needs to be blocked, he shall raise a request to block all User IDs including Employee ID in all modules with concerned stakeholder as mentioned at Sl. 05.

07. If any **additional data** is required for further investigation, raise a request to FRMU, Bengaluru.

08. **e-mail id** : datarequestfrmu.cept@indiapost.gov.in & frmu@indiapost.gov.in

Data Request Template

Division : Region :
 Name of the Office : Circle :
 Sol ID : Request Date :

India Post mail id (To which Confidential Data to be sent) :

Contact Person Name, Employee ID and Phone No :

Sl No	Requirement	Description	Details	Requested Action
I	Global Freezing of User(s) [Point No.5 & 6 of the letter]	User ID		
		Employee ID / ESS / MSS		
		Financial roles assigned		
II	Collection of Login Information [Point No. 3 & 4 of the letter]	User ID (from I)		
		Employee ID (from I)		
		Time Stamp in SOL(s) / Date Range		
		Event Logs of the User with SOL ID & Time Stamp		
		Requirement of IP / MAC Id		
III	User Vs SOL Mapping			

/ Signature of the Authorized Signatory /

15. **Standard Operating Procedure (SoP) for handling of 'Claim Cases' arising out of loss and fraud cases and introduction of 'Simplified Standardized Claim Form'. [Complete instructions are provided at the end of this compilation]**

[Dte Lr No. I-17/34/2020-INV dated 27.05.2021]

16. Rules relating to fixing responsibility for losses/negligence:

- a) **Responsibility of losses.** An officer shall be held personally responsible for any loss sustained by the Government through fraud or negligence on his part. He will also be held personally responsible for any loss arising from fraud or negligence of any other officer to the extent to which it may be shown that he contributed to the loss by his own action or negligence.

The departmental proceedings for assessment of responsibility for the loss shall be conducted according to the instructions contained in Appendix 1 and those issued by the Ministry of Personnel from time to time.

[Rule 37 & Appendix I of GFR 2017]

- b) Every Government Officer should realize fully and clearly that he will be held personally responsible for any loss sustained by Government through fraud or negligence on his part and that he will also be held personally responsible for any loss arising from fraud or negligence on the part of any other Government Officer to the extent to which it may be shown that he contributed to the loss by his own action or negligence. Detailed instructions for regulating the enforcement of such responsibility will be found in Appendix 2.

[Rule 58 & Appendix II of FHB Vol. I – 2022]

- c) In cases in which there has been loss of Government money due to fraud or misappropriation in connection with Savings Bank or Post Office Certificates transactions along with any kind of postal transaction and a partial recovery has been made from or on behalf of the offender or from any official involved in the case, the amount recovered should be distributed on a pro rata basis between the different kinds of transactions involved in the case and the resultant loss due to each transaction should then be adjusted.

[‘Note 2’ below Rule 52 of FHB Vol. I – 2022]

- d) In case an item becomes unserviceable due to negligence, fraud or mischief on the part of a Government servant, responsibility for the same should be fixed.

[Rule 217(iv) of GFR 2017]

- e) Any undue / unjustified delay in the disposal of a case, perceived after considering all relevant factors, would reinforce a conclusion as to the presence of vigilance angle in a case.

[CVC Office Order No. 74/12/05
dated 21.12.2005]

- f) All cases of fire, theft, fraud etc., causing loss of Government property where the amount involved exceeds Rs.50,000/- are to be reported to Police and FIRs lodged immediately by the Divisional Superintendents. This ceiling is applicable both to the departmental officials and GDS who committed fraud.

[Rule 176-A of Postal Manual Vol-V amended vide
Dte Lr No. 8-1/Ruling/2014-Inv (Part) dated 06.11.2017]

- g) In the case of proceedings relating to recovery of pecuniary losses caused to the Government by negligence or breach of orders by a Government servant, the penalty of recovery can be imposed only when it is established that the Government servant was responsible for a particular act or acts of negligence or breach of orders or rules and that such negligence or breach caused the loss.

[Rule 106 of Postal Manual Vol-III]

- h) In the case of loss caused to the Government, the competent disciplinary authority should correctly assess in a realistic manner the contributory negligence on the part of an officer, and while determining any omission or lapses on the part of an officer, the bearing of such lapses on the loss considered and the extenuating circumstances in which the duties were performed by the officer, shall be given due weight.

[Rule 107 of Postal Manual Vol-III]

i) **Recovery of Loss through PAD Act, 1850 and RR Act, 1890.**

Public Accountants' Default Act, 1850 has been repealed on 08.08.2019 and hence no recovery taking recourse of this act is not possible. However, action can be taken under Revenue Recovery Act, 1890 for recovering the loss sustained to the Department by addressing the District Magistrate/Collector.

17. **Revision of the monetary limits for investigation in loss/fraud cases by different authorities in the Department of Posts:**

Sl. No.	Level of Investigating Officer	Revised Monetary limit (in Rs)
i.	Inspector Posts/ASPOs	Upto Rs 2,00,000
ii.	Divisional Head/ Chief Postmaster/ Senior Postmaster/Deputy Director of Mumbai/ Kolkata GPO/Assistant Director or equivalent officer of HOs/GPOs in case of non availability of Chief Postmaster	> Rs 2,00,000 to Rs 5,00,000
iii.	Assistant Director/APMG of Circle and Regional Offices	> Rs 5,00,000 to Rs 10,00,000
iv.	Director Postal Services and above	> Rs 10,00,000

Asst. Director of HOs/GPOs may also conduct investigation, in case of non-availability of CPM/Dy. Director.

Note: These limits will be based on 'Principal Amount of Loss/ Fraud including Temporary Misappropriation'. Normal interest and Penal interest will not be part of amount involved for the purpose of deciding the investigating authority.

Further, it has now been decided that only those loss and fraud cases shall henceforth be reported by the Circle to the Directorate, in which the amount involved is more than Rs. 10 lakhs.

[Dte Lr No. 8-1/2019-Inv dated 23.09.2021]

18. a) The revised limit of Rs. 10 lakhs will also be applicable for the cases detected prior to 23.09.2021 and that all the loss and fraud cases involving amount upto Rs. 10 lakhs will be investigated and reviewed at the Circle/Regional level.
- b) Circle/Regional Heads would be competent to allow statistical closure in loss and fraud cases involving amount upto Rs. 10 Lakhs.

19. (i) Investigation Reports of IPs/ ASP will be reviewed by the Divisional Heads/Sr. PM/ Chief PM/Dy. Director of Mumbai/ Kolkata GPO as the case may be.
- (ii) Reports of investigations carried out by Divisional Heads/ Sr. PM/ Chief PM/ Dy. Director of Mumbai/ Kolkata GPO (including ADs of HOs/ GPOs) will be reviewed by Asst. Director/ APMG of Regional/ Circle Office and submitted to DPS for information and orders.
- (iii) Where circle level investigations are carried out by Asst. Director/ APMG of Regional/ Circle office, CLI reports will be reviewed by DPS and submitted to PMG/CPMG for information and orders.
- (iv) CLI reports where investigations have been conducted by DPS/ PMG/ CPMG will have to be submitted to Directorate. Review comments of PMG/ CPMG concerned should also be furnished along with the CLI report, in case the CLI is carried out by DPS.
- (v) Revised limits of investigations as mentioned above will be effective from the date of issue of this letter. All cases detected prior to it will be investigated by the authorities concerned as per the limits existing on the date of detection of the case.
- (vi) Wherever investigation into fraud case related to the work and the responsibilities of the office of Director of Accounts (Postal)/General Manager (Finance), the Chief PMG/Regional PMG should communicate various acts of omission and commission on the part of staff of Postal Accounts Office and call for the comments of the DAP/GM(F).

(vii) Wherever considered necessary, further investigations can be made either by deputing a senior officer from the Circle/Regional Office or by the Chief PMG/PMG themselves at their discretion.

[Dte Lr No.8-01/2019-Inv dated 24.10.2019]

20. Cent Percent Verification/Past work verification:

- a) If a fraud is detected, immediately cent percent verification should be commenced in respect of POSB/PLI/RPLI frauds. All accounts/policies stand opened at the BO/SO should be verified.
- b) List of POSB Accounts standing opened at a SO or BO can be taken from Finacle MIS. After logging in with the user id and password → Enter 'HFINRPT' in menu option → If list is required for a BO, click 'BO Details Report' → Enter SOL ID → Generated Report can be viewed by entering 'HPR' in the menu option (note down BO code) → Click "Last balance report including BO for Scheme type – SBA" or "Last balance report including BO for Scheme Type – TDA" → Generated Report can be viewed by entering 'HPR' in the menu option.
- c) List of PLI/RPLI policies of a SO or BO can be taken from McCamish Application. After logging in with user id and password, Click Reports Admin → View → Repository → ► Division Name → ► Organization → ► CPC Name → ► EXCELReports → ► BOSO Policy wise List Report.
- d) In the case of fraud in accountable articles/eMoney orders, past work verification for the last 6 months from the date of detection of frauds has to be carried out. List of such articles/eMOs can be taken in SAP as described in Para-10 above.

21. Final Report of Cent Percent Verification:

Sub : Cent Percent verification of _____ BO a/w _____ SO

Cent percent verification of all SB/SSA/RD/TD accounts was conducted at the _____ BO during the period from MON-YEAR to MON-YEAR. The following are the details of the accounts verified: -

Sl	Details	SB	RD	TD	SSA	Total
1	No. of accounts Verified with satisfactory results					
2	No. of Accounts involved in frauds					
3	No. of SB-46 notice issued					
4	A/C not belongs to BO					
5	Account Closed					
6	Total					

Result of SB-46 notices issued: -

Sl	Details	SB	RD	TD	SSA	Total
1	No. of accounts in which balance acknowledged by depositors					
2	No. of Accounts in which discrepancies noticed					
3	No. of SB-46 for which no response from depositors					
4	No. of SB-46 returned undelivered					
5	Total					

Split of undelivered remarks: -

Sl	Details	SB	RD	TD	SSA	Total
1	Unclaimed					
2	Left					
3	Expired					
4	No such addressee					
5	Not Known					
6	Total					

Certified that the cent percent verification of SB/RD/TD/SSA Accounts was completed with satisfactory results except in the accounts noted above. Further efforts made to deliver the undelivered notices through mail overseers also found futile.

EndtNo...../CPV/2022 dated at the2022
Submitted to the SSPOs., Division,

Inspector Posts / Asst. Superintendent Posts
..... Sub Division
.....Division

22. An indicative list of preventive vigilance mechanism available in the Department.

Divisional Office level

1. ECB Memo [Now excess cash balance report is being auto-generated and sent to all Divisions in SAP from SAPFAOP@indiapost.gov.in for D-2]
2. SPM's monthly Report [SMR]
3. Daily Cash Transaction Report sent by IPPB Branch to D.O

Sub Divisional level

4. Verification of high value withdrawals
5. Verification of Maintenance of Special Error Book
6. Verification of PBs from the List of PBs not received for entry of interest
7. Verification of prescribed POSB Passbooks and PLI/RPLI PRBs
8. Periodical Cent Percent Verification

Sub Divisional & HO level

9. In SAP Reports
 - ZFBL3N – DOP/POS Cash Balance (Single Date – Single Office)
 - ZFI_CASHBAL – DOP Cash Balance (Single Date/Complete month for Single Office/Entire Division)
 - ZFI_POS_CASH – POS Cash Balance (Single Date/Complete month for Single Office/Entire Division)
 - ZFI_POS_BAL – POS Cash Balance (Single Date/Multiple Offices)
 - FAGLL03 – POS Cash Balance (Multiple dates/Single Office)
 - ZFI_RECON – Bank Reconciliation
 - SU01D – Identity and roles allocated to an user.
 - ZFI_REV – To view the reversal entries done.
 - ZFI_CASHTRANSFER – To Check the cash sent to other offices for a date or period.

SBCO level

10. General Check of all the Vouchers
11. Checking of 100% Vouchers with Common LOTs generated and viewed from Finacle MIS Server
12. Maintenance of Objection Register
13. If difference between transaction date and value date is more than 3 days (for other than clearing) and is more than 7 days (for clearing transaction), entire ledger of the account should be checked.

14. In respect of payments (except Savings Account) of Rs. 20,000/- and above, cash should not be paid.
15. SBCO Supervisor will check deposit vouchers amounting to Rs.1,00,000 or more and Withdrawal/loan/closure vouchers amounting to Rs.50,000 or more which are already checked by SBCO PAs.
16. Check the Manual corrections made for Finacle related figures in CSI Daily Account by Login in CSI-SAP and run the TCode **ZFSI_DOC_LOG** for generating report for all CSI Facility IDs under their jurisdiction (HO/SO/BO) for previous working day on daily basis.
17. PA or Supervisor SBCO will check the following Finacle Office Accounts by viewing the ledgers of the Office Accounts of the offices (SOLs under their jurisdiction) in Finacle using the HACLINQ or HACLPQA or by generating the Office Accounts Transactions report using HFINRPT.
18. To check the balance in Office Account No. SOLID+0322 is zero.
19. The transactions in Office Accounts No. SOLID+0408, SOLID+0409 & SOLID+0410 are genuine and amounts are tallied with the supporting vouchers.
20. SBCO should also see that the same type of irregularities is not repeated by the sub and branch offices and if any office continues the same mistake the facts should be reported to the Divisional Head.
21. For objections where inquiry required, Supervisor SBCO will write to Divisional Head concerned. He will also send a report of those objections which are not settled within 30 days.

23. Suspension / Put off Duty

During Preliminary Investigation, there may be a need to suspend the Departmental Official or keep the GDS under off duty. The following provisions available in manuals/instructions will be the guiding principles while suspending or putting off the official/GDS.

I. Put-off Duty

- a) Rule 12 of GDS (Conduct & Engagement) Rules 2020 dealt with keeping the GDS under off duty.
- b) BPMs/ABPMs/Dak Sevaks can be put under off duty by the Sub Divisional Heads except the condition that the put off duty imposed on BPMs should be ratified [either confirm or rescind] by the Divisional Heads within 15 days from the date of put off duty done by the Sub Divisional Head failing which it will become inoperative [null and void]. [*Author's note: This provision needs to be re-examined as now the Sub Divisional Heads are competent to impose minor*

penalty to the BPMs vide Revised Rule 31 as per Directorate Lr No. 17-31/2016-GDS dated 28.07.2020 and as per the settled law, any authority competent to impose any statutory penalty can suspend an official and hence the question of ratification does not arise and it is only review by the next authority.]

- c) Generally, put-off duty cases fall under two broad categories:
- Cases relating to frauds and
 - Cases relating to unauthorised absence, leave without sanction and complaints from public.

While the inquiry into the first type of cases may take some time, cases in the second category involving administrative lapses should not remain pending for long. Hence, the following guidelines have been issued:

- (i) Enquires made into a complaint or the inspection of an office should have revealed a prima facie case against the delinquent.
 - (ii) The offence should be of such a serious nature that removal or dismissal from engagement would be probable ultimate punishment and it would therefore be inadvisable that the offender should be allowed to continue to perform his duties pending finalisation of the disciplinary case against him.
 - (iii) Petty breaches of discipline and minor departmental offences like unauthorised absence, leave without sanction and irregularities of minor nature should not normally justify putting a GDS off duty.
 - (iv) Wilful, obstinate or repetitive refusal to carry out an order rendering his retention on duty a hurdle to proper conduct of enquiry would also justify a GDS being put-off duty.
 - (v) a GDS against whom a criminal charge involving moral turpitude is pending, may be put-off duty during the period when he is actually detained in custody or imprisoned or enlarged on bail.
- d) Disciplinary Authority should make every effort to finalise the disciplinary proceeding and pass final orders so that the GDS does not remain on put-off duty for a period exceeding 45 days.
- e) If due to reasons, it is not possible to finalise a case within this period, the matter should be reported immediately to the next higher authority giving full justification why the GDS cannot be taken back to duty pending finalization of the case.

[DG Posts Lr No. 294/90-(E) 1 Trg
dated 26.07.1990]

II. Suspension

- a) Rule 10 of CCS(CCA) Rules 1965 and Fundamental Rule 53 are dealing with Suspension of an official and its conditions.

- b) Suspension, though not a penalty, is to be resorted to sparingly.
- c) An official can be suspended under the following circumstances
 - (i) Where a disciplinary proceeding against him is contemplated or is pending
 - (ii) Where in the opinion of the competent authority, he has engaged himself in activities prejudicial to the interest of the security of the state
 - (iii) Where a case against him in respect of any criminal offence is under investigation, inquiry or trial.
- d) An official can be deemed to have been placed under suspension during the following circumstances
 - (i) If the official is detained in custody, whether on a criminal charge or otherwise, for a period exceeding 48 hours
 - (ii) If, in the event of a conviction for an offence, official is sentenced to a term of imprisonment exceeding 48 hours and is not forthwith dismissed or removed or compulsorily retired consequent to such conviction.

The period of 48 hours referred above shall be computed from the commencement of the imprisonment after the conviction and for this purpose, intermittent periods of imprisonment, if any, shall be taken into account.

- e) Broad reasons to keep an official under suspension
 - (i) Cases where continuance in office of the official will prejudice the investigation or enquiry [Example: apprehended tampering with witnesses or documents]
 - (ii) Where the continuance in office of the official is likely to seriously subvert discipline in the office in which he is working
 - (iii) Where the continuance in office of the official will be against the wider public interest [other than those covered above such as there is public scandal, corruption etc.,]
 - (iv) Where allegations have been made against the official and preliminary enquiry has revealed that a prima facie case is made out which would justify his prosecution or is being proceeded against in departmental proceedings and likely to end in his conviction or dismissal or removal or compulsory retirement from service.
 - (v) Any offence or conduct involving moral turpitude..
 - (vi) Corruption, embezzlement or misappropriation of Govt. money, possession of disproportionate assets, misuse of official powers for personal gain

- (vii) Serious negligence and dereliction of duty resulting in considerable loss to Government.
 - (viii) Desertion of duty
 - (ix) Refusal or deliberate failure to carry out written orders of superior officers
- f) While suspension can be ordered by the Appointing Authority as well as Disciplinary Authority, deemed suspension should be ordered only by the Appointing Authority.
 - g) Reasons for suspension, if not indicated in the suspension order itself, [indicating the reason in the suspension order is not mandatory] should be communicated to the official within three months.
 - h) An order of suspension can be revoked at any time by the authority which made or is deemed to have made the order or by any authority to which that authority is subordinate.
 - i) Order of suspension shall be reviewed by the authority competent before expiry of 90 days from the effective date of suspension, on the recommendation of the Review Committee constituted for the purpose and pass orders either extending or revoking the suspension. Subsequent reviews shall be made before expiry of the extended period of suspension. Extension of suspension shall not be for a period of exceeding 180 days at a time.
 - j) **Composition of Review Committee:** Disciplinary Authority, Appellate Authority and another officer of the level of Disciplinary Authority / Appellate Authority from the same office or from another office, in cases where the President is not the Disciplinary Authority.
 - k) **If no charge sheet is issued,** the total period under suspension or deemed suspension shall not exceed
 - (i) 270 days from the date of order of suspension if the official is placed under suspension in terms of (c)(i) above.
 - (ii) 2 years from the date of order of suspension if the official is placed under suspension in terms of (c)(ii) & (iii) above.
 - (iii) 2 years from the date the official detained in custody is released or the date on which the fact of his release from detention is intimated to the appointing authority whichever is later, if the official is placed under suspension in terms of (d) above.

[Rule 10 of CCS(CCA) Rules 1965 and
DoPT OM No. 11012/17/2013-Estt.(A) dated 02.01.2014
Notification No. GSR 156 dated 19.10.2022]

Annexure

1. Standard Operating Procedure (SoP) for handling of 'Claim Cases' arising out of loss and fraud cases and introduction of 'Simplified Standardized Claim Form' issued vide Dte Lr No. I-17/34/2020-INV dated 27.05.2021
2. Introduction of Standardised Proforma for furnishing Preliminary Report in all loss and fraud cases issued vide Dte Lr No. INV-21/1/2022-INV-DOP dated 16.02.2022

**Government of India
Ministry of Communications
Department of Posts**

**Dak Bhawan, Sansad Marg
New Delhi – 110001
Dated: 27th May, 2021**

To

All Heads of Circles

Subject: Standard Operating Procedure (SoP) for handling of ‘Claim Cases’ arising out of loss and fraud cases and introduction of ‘Simplified Standardized Claim Form’.

Madam/Sir,

While monitoring the ‘claim cases’ arising out of loss and fraud cases, it was noticed that at present there is no standard form for obtaining and processing such claims and the Circles are using forms devised by them for processing such claims. Therefore, a common standardized form has been devised and enclosed herewith for obtaining and processing of such claims in future. Further, a SoP has also been devised for obtaining and processing of claims, as under:

- i) A Standardized Claim Form (as per annexure) will be used for submitting claims by the members of public in case of Loss caused to them due to fraud/misappropriation by the employees of DoP.
- ii) Form can be used for claims pertaining to cases of fraud/misappropriation of money in PoSB Accounts, Cash Certificates, Money Orders/EMOs, PLI/RPLI.
- iii) While submitting the claim form, the claimant will be required to submit self-attested photocopies of his Photo ID and Address proof. In support of his claim, he would require to submit self-attested copy of the Pass Book/Certificate/ Deposit Receipt etc. The original will be required to be shown to the officer/official accepting the claim, who will also sign the photocopy in token of having seen the original. At the time of final settlement or for investigation, the claimant may be asked to submit original pass book/receipt etc, if absolutely necessary. In such case, proper receipt thereof will be issued or duplicate passbook will be issued, free of cost.
- iv) Provision has been kept in the form itself, where the claimant can submit justification of claim in his favour, for which additional sheet of paper can also be used by the claimant and attached with the form. The officer/official accepting the claim can also seek further clarification/version/statement of the claimant, as part of investigation, to examine the justification of the claim. In case it is felt that handwriting/specimen signatures are also required for forensic examination, the same will also be obtained at the time of accepting the forms.
- v) In order that claimant is not put to any hardship, the claim can be obtained through e-mail/by Registered/Speed Post and clarifications, if any, thereon may also be obtained through e-mail in case the claimant provides any valid email address.

vi) Claim Form will be required to be submitted in duplicate. The officer/official accepting the claim form will accept the form under dated receipt with rubber stamp of the officer/office. In case claim is submitted through email, the email will be acknowledged by the official/officer authorized for the purpose. The claimant, in such cases, may be asked to produce the original receipt/passbooks etc., if required.

vii) It is expected that the claim case would be accepted and processed on the day of receipt itself. Official/officer receiving and processing the claims can be one and the same person. However, in the cases, where large number of cases are involved and processing same day is not feasible, the same should be processed within seven working days of acceptance of the form. If any further version of the claimant is required, that should also be obtained during the said period of seven days.

vii) After processing of the claims, the claim will either be submitted by the 10th day of acceptance of form to the Divisional Office for Indexing and further action with the recommendations of the officer or will be returned to the claimant (physically) or through email, for submitting further clarification/documents, if any. All the cases pertaining to a fraud case, will be indexed separately and a unique Registration No. will be allotted to the claim case for monitoring purpose by the Divisional Office/independent GPO. The Registration Number with date of registration will be intimated to the claimant as well, which will be treated as the date of deposit of claim. The date of registration of claim will be 10th day from the date of first acceptance of the claim form, unless the claimant has been informed of the shortcomings therein or the claimant does not turn up /provide requisite clarification.

viii) The Claim will be sanctioned by the competent authority within their financial powers within a period of 25 days from the Registration of the claim and the amount of claim so sanctioned will be restored in the account within 30 days of the date of registration. In cases, where restoration is not possible due to technical reasons or not desired/applicable, provision is kept in the form itself to specify the mode of payment. The claimant will be informed to submit the requisite original passbook/certificate to make payment. Physical attendance of the claimant at Post office may not be enforced for submission of documents/original pass books etc and seamless payment to the claimant will be the duty of the concerned Post Office.

ix) The cases, in which forensic examination is required, the above process should be completed within a period of 90 days from the date of registration of the claim. If it is likely to take more than 90 days, the case will be submitted to next higher office, i.e., in case of Division/GPO to Regional Office and in case of Regional Office, the case will be submitted to Circle Office and a considered view will be taken by the PMG/Chief PMG about the settlement of claim.

x) The above timelines are mandatory to be followed and the concerned Division of the Directorate has been asked to include the same in the Citizens' Charter also, for which separate instructions will be issued by the concerned Division.

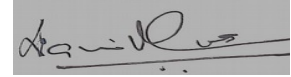
xi) It may be ensured that no claimant is put to any kind of inconvenience and all possible help should be rendered at every stage, including filling up the claim form, obtaining statement and payment.

2. The competent authorities for sanctioning of the claim cases would, however, remain the same. The above time limits would also be applicable to all the claims pending as on date. The cases, which are pending due to non-receipt of FSL report and period of more than 90 days have been passed, would be reviewed by the next higher office (i.e, in case of DO/GPO, by RO and in case of pendency at RO, the same would be reviewed by CO) and a considered view will be taken by the PMG/CPMG about the settlement of claim. The cases which are pending due to court orders, will however be settled in accordance with the orders of the competent courts. The concerned staff be apprised of the above changes and their training be ensured. A copy of the above instructions is also being placed on indiapost.gov.in.

3. The compliance of the above instructions may be ensured at all levels. The instructions issued vide this office DO letter No. 17-7/2017-Inv dated 10.03.2021 are also reiterated. A spread sheet devised for monitoring of claim cases may continue to be updated by the Circles. It is also reiterated that this aspect of 'loss and fraud cases' be accorded due priority and a mechanism should also be developed in each Circle for monitoring of pendency on this account, in addition to the other aspects.

This issues with the approval of Secretary (Posts). Hindi version of the instructions will follow.

Yours faithfully,



(Ravi Pahwa)
Assistant Director General (Inv-I)

Copy to:

Deputy Director, CEPT, Mysuru – for uploading a copy of the instructions with claim form on the website.

Part A

CLAIM APPLICATION FORM
[APPLICABLE FOR POSB, CASH CERTIFICATES PLI/RPLI AND MONEY
ORDERS/EMO CLAIMS ARISING OUT OF FRAUDS]
 [To be filled by the claimant]

SN	Description	Details
1	Name of the Claimant [Self attested ID Proof attached]	
2	Address [Self attested copy of Address proof attached] Telephone/Mobile Nos. Email Address:	
3.	Details of Post office, Accounts/schemes in which fraud occurred Name of Post office PoSB Account No. and Scheme name (RD, MIS, SSA etc.) Cash Certificate Scheme and No. (NSC/KVP etc.) PLI /RPLI No. and Type of Scheme Money Order/EMO No. Any other:	
4.	Nature of fraud [Tick appropriate box (es)] i) Amount not credited in my account () ii) Amount less credited in my account () iii) Account not opened () iv) Fake pass book issued () v) Fake receipt issued () vi) Certificate not issued ()	Amount Claimed

	<p>vii)Fraudulent withdrawal/ closure/ premature Closure without knowledge ()</p> <p>viii)PLI/RPLI Premium not deposited ()</p> <p>ix) Money order/EMO not paid ()</p> <p>x) Any other (Please specify)</p> <p>(Self-attested copy of deposit slips, receipt, pass book etc to be deposited) (Original to be seen by officer accepting the claim form and copies obtained to be signed)</p>	
5.	<p>Complete detail of fraudulent transaction with ground of claim</p> <p>[Separate sheet can be used]</p>	
6.	<p>Manner in which the amount of claim is sought to be settled</p> <p>i) Restoration in respective account ii) Adjustment of Premium against Policy ii) Refund in PoSB Account No iii) Credit in Bank A/C No.* IFSC Code MICR Code</p> <p>[Copy of cancelled cheque or First Page of the Pass book to be attached]</p> <p>iv) Through Account Payee Cheque</p>	

* [Transfer to Saving Bank A/c other than PoSB A/c will be applicable only on introduction of such facilities by the DoP]

Signature/Thumb Impression of the Claimant

Declaration

1. I hereby declare that the above particulars are correct to the best of my knowledge and beliefs and in case it is found that claim has been wrongly sanctioned to me due to any misrepresentation on my part, I shall refund the amount with Penal Interest to the Department and liable for any other legal action.
2. I declare and assure that I will participate in departmental enquiry or criminal proceedings held before any criminal agency/ Court, if called at any point of time.

Signature/Thumb Impression of the Claimant

Dated:

Place:

Instructions for the claimant

1. Please see that all the details in the claim form are filled in correctly.
2. Attach legible self-attested copies of the following documents with claim form

Address Proof

ID Proof

Pass Book/Cash Certificate/Receipt

3. Attach a separate sheet mentioning the basis of claim
4. Your telephone no./mobile no. More Email Address
5. The claim will be settled by restoration of account (in case of POSB accounts/cash certificates). However, if restoration is not possible/ applicable, payment will be made in a specified manner of payment.
6. It can be clearly understood that accepting the claim form does not guarantee the claim's approval in favour of the claimant. As per the rules, it will be examined and disposed of accordingly.
7. The claimant may be asked to submit further clarifications/statements within seven days. If the claimant fails to provide the required explanation, the claim will not be considered until clarification is provided.
8. A unique registration number will be issued to the claimant. With the date of the claim case within 10 days of submission of claim for the purpose of monitoring.
9. The claim will be settled within 30 days in the general course and within 90 days in case of need of any forensic examination.
10. If the claim is not settled within the above period, the claimant can lodge a complaint with the CPGRAM portal.
11. It is acceptable to submit claims/documents by email or post.
12. If the email address is provided by the claimant, further communication will be made through email.

Part B

For office Use

(To be filled by the official/officer accepting the claim form)

- i. Name & Designation of officer/official accepting Claim form:
- ii. Whether all necessary documents attached:
- iii. Whether original documents seen by the official/officer and photocopies signed: (in case claim is submitted through email, original documents may be called, if not satisfied)

Signature

of the official/officer accepting Form

For office Use

(To be filled by the officer processing the Claim Form)

- iv. Whether satisfied with Grounds mentioned in column No.5 of the claim form:
- v. Whether further statement required (if so, please record and attach):
- vi. Copy of relevant ledger of the Accounts involved to be taken from Post office/application (Finacle/McCamish/SAP etc.)
- vii. Whether Claim requires any forensic examination:
- viii. Whether claim is established:
- ix. Reasons for (viii) above.

Recommendation

**Signature and Rubber Stamp
of the officer processing the form**

Forwarded to:

भाग 'क'

दावा आवेदन पत्र

[POSB,PLI/RPLI और मनी ऑर्डर/ईएमओ धोखाधड़ी से उत्पन्न होने वाले दावों के लिए]

(दावेदार द्वारा भरने के लिए)

क्रम स.	विवरण	
1	दावेदार का नाम [स्वप्रमाणित आईडी प्रूफ संलग्न]	
2	पता [संलग्न एड्रेस प्रूफ की स्वप्रमाणित प्रति]	
3.	<p>डाकघर, खातों/योजनाओं का विवरण जिसमें धोखाधड़ी हुई</p> <p>डाकघर का नाम</p> <p>पीओएसबी खाता नं. और योजना का नाम (आरडी, एमआईएस, एसएसए आदि)</p> <p>बचत प्रमाण पत्र संख्या (एनएससी/केवीपी आदि)</p> <p>पीएलआई/आरपीएलआई नं. और योजना का प्रकार</p> <p>मनी ऑर्डर /ईएमओ नं.</p> <p>कोई अन्य:</p>	
4.	<p>धोखाधड़ी की प्रकृति [उपयुक्त बॉक्स में (सही का निशान) लगाएँ]</p> <p>i) मेरे खाते में जमा नहीं की गई राशि ()</p> <p>ii) खाता नहीं खोला गया ()</p> <p>iii) फर्जी पास बुक जारी ()</p> <p>iv) फर्जी रसीद जारी करी गयी ()</p> <p>v) certificate जारी नहीं किया गया ()</p> <p>vi) धोखाधड़ी से बिना जानकारी के पैसे की निकासी/खाते को बंद किया गया/ समय से पूर्व बंद किया गया ()</p> <p>vii) प्रीमियम जमा नहीं किया गया ()</p> <p>viii) मनी ऑर्डर/ईएमओ का भुगतान नहीं किया गया</p>	कुल धनराशि

	() ix) किसी भी अन्य (कृपया निर्दिष्ट करें) (जमा पर्ची, रसीद, पास बुक आदि की स्व-सत्यापित प्रति जमा की जानी है) (मूल प्रतियाँ अधिकारी द्वारा देखी जाएंगी और कॉपी पर हस्ताक्षर किए जायेंगे)	
5.	दावे के आधारों के साथ धोखाधड़ी लेनदेन का पूरा विवरण [अलग शीट का इस्तेमाल किया जा सकता है]	
6.	जिस तरीके से दावे की राशि का निपटारा करने की मांग की जाती है i) संबंधित खाते में बहाली ii) पॉलिसी के खिलाफ प्रीमियम का समायोजन ii) पीओएसबी खाता संख्या में रिफंड iii) बैंक ए/सी में ऋण नहीं । आईएफएससी कोड एमआईसीआर कोड (रद्द चेक या पास बुक के पहले पेज की प्रतिलिपि संलग्न की जानी है) iv) खाता पेयी चेक के माध्यम से	

*[पीओएसबी A/C के अलावा किसी और बैंक के सेविंग बैंक A/c में ट्रांसफर करना, विभाग द्वारा ऐसी सुविधाएं शुरू करने पर ही लागू होगा]

दावेदार के हस्ताक्षर अथवा अंगूठे का निशान

घोषणा

मैं इसके द्वारा घोषणा करता हूँ कि उपरोक्त विवरण मेरी जानकारी के अनुसार सही हैं और यदि यह पाया जाता है कि मेरी ओर से किसी गलत बयानी के कारण मुझे गलत तरीके से मंजूरी दी गई है, तो मैं विभाग को दंडात्मक ब्याज के साथ राशि वापस करूंगा और किसी अन्य कानूनी कार्रवाई के लिए उत्तरदायी हूँ ।

मैं घोषणा करता हूँ और आश्वस्त करता हूँ कि, उपरोक्त संबंध में मुझे विभाग द्वारा किए जा रही जांच अथवा किसी क्रिमिनल एजेंसी या न्यायालय के समक्ष बुलाया जाता है, तो मैं उसमें भाग लूँगा।

दावेदार के हस्ताक्षर अथवा अंगूठे का निशान

दिनांक:

स्थान:

दावेदार के लिए निर्देश

1. कृपया देखें कि क्लेम फॉर्म में सभी विवरण सही ढंग से भरे गए हैं।
2. क्लेम फॉर्म के साथ निम्नलिखित दस्तावेजों की सुपाठ्य स्व सत्यापित प्रतियां संलग्न करें
 - एट्रेस प्रूफ
 - आईडी प्रूफ
 - पास बुक/कैश सर्टिफिकेट/रसीद
3. दावे के आधार का उल्लेख करते हुए एक अलग शीट संलग्न करें
4. अपना टेलीफोन नं./मोबाइल नं. और ईमेल पता
5. दावे का निपटारा खाते की बहाली (पीओएसबी खातों/नकद प्रमाण पत्र के मामले में) द्वारा किया जाएगा। हालांकि, यदि बहाली संभव/लागू नहीं है, तो वह भुगतान के निर्देशित माध्यम से किया जाएगा।
6. क्लेम फॉर्म स्वीकार करने से दावेदार के पक्ष में क्लेम की मंजूरी की गारंटी नहीं होती। नियमों के अनुसार इसकी जांच कर उसी के अनुसार निपटारा किया जाएगा।
7. दावेदार को सात दिन के भीतर और स्पष्टीकरण/बयान प्रस्तुत करने के लिए कहा जा सकता है। यदि दावेदार अपेक्षित स्पष्टीकरण प्रदान करने में विफल रहता है, तो स्पष्टीकरण प्रदान किए जाने तक दावे पर विचार नहीं किया जाएगा।
8. निगरानी के उद्देश्य के लिए दावा प्रस्तुत करने के 10 दिनों के भीतर दावे के मामले की तारीख के साथ दावेदार को एक अद्वितीय पंजीकरण संख्या जारी की जाएगी।
9. इस दावे का निपटारा सामान्य स्थितियों में 30 दिनों के भीतर और किसी फॉरेंसिक जांच की आवश्यकता होने की स्थिति में ९० दिन के भीतर किया जाएगा।

10. यदि उपरोक्त अवधि के भीतर दावे का निपटारा नहीं होता है, तो दावेदार सीपीग्राम पोर्टल में शिकायत दर्ज करा सकता है।
11. ईमेल या डाक द्वारा दावों/दस्तावेजों को जमा करना स्वीकार्य है।
12. यदि दावेदार द्वारा ईमेल पता प्रदान किया गया है, तो ईमेल के माध्यम से आगे संचार किया जाएगा।

भाग 'ख'

कार्यालय उपयोग के लिए

(दावा पत्र स्वीकार करने वाले कर्मचारी/अधिकारी द्वारा भरा जाना)

1. दावा प्रपत्र स्वीकार करने वाले कर्मचारी/अधिकारी का नाम और पदनाम:
2. क्या सभी आवश्यक दस्तावेज संलग्न हैं:
3. क्या कर्मचारी /अधिकारी द्वारा देखे गए मूल दस्तावेजों और फोटोकॉपी पर हस्ताक्षर किए गए:

हस्ताक्षर

(प्रपत्र स्वीकार करने वाले कर्मचारी/अधिकारी)

कार्यालय उपयोग के लिए

(दावा फॉर्म प्रोसेस करने वाले अधिकारी द्वारा भरा जाना)

4. क्लेम फॉर्म के कॉलम नंबर 5 में उल्लिखित आधारों से संतुष्ट हैं या नहीं:
5. क्या आगे बयान की आवश्यकता है (यदि हां, तो कृपया बयान लें और संलग्न करें):
6. इसमें शामिल खातों के संबंधित बही-खाते की प्रति डाकघर/आवेदन (फिनाकल/मैककैमिश/SAP आदि) से ली जाएगी ।
7. क्या दावा किसी भी फॉरेंसिक परीक्षा की आवश्यकता है:
8. क्या दावेदार का क्लेम establish होता है:
9. ऊपर (8) के लिए कारण:

10. सिफारिश:

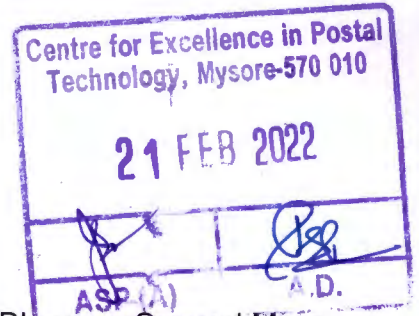
हस्ताक्षर और रबर स्टॉप
(फार्म प्रसंस्करण अधिकारी)

प्रेषित:

1747196/2022

Postal

Inv-21/1/2022-Inv
Government of India
Ministry of Communications
Department of Posts



Dak Bhawan, Sansad Marg
New Delhi-110001
Dated: 16.02.2022

To

All Chief Postmasters General
All Postmasters General

Subject: Loss and Fraud Cases -introduction of Standardized Proforma for furnishing Preliminary Report (all loss and fraud cases) and Quarterly Review Report (in the cases involving more than Rs 50 lakhs)

Sir/Madam,

During review of the loss and fraud cases, it is noticed that very often preliminary reports in such cases are not submitted in time by the Circles/Regions/Divisions. Further, it is also noticed that there is no time limit prescribed under the rules for submission of such preliminary reports as well as there is no standard proforma for the same. Delay in submission of preliminary reports in loss and fraud cases by the Circles/Regions/Divisions or lack of complete information therein, i.e., clear modus operandi, systemic issues involved, lodging of FIR etc., results in non-examination of the systemic issues and delays in corrective actions to be taken on the same by the Directorate, if any. Therefore, a need was being felt to standardize the format for furnishing Preliminary Report in respect of the loss and fraud cases. Accordingly, a Standardized Format for furnishing Preliminary Report has been devised. The standardized format, inter alia, contains the following provisions:

- i) Preliminary Report is to be submitted within 30 days of detection of misappropriation when it crosses the threshold limit of reporting to the appropriate authority.
- ii) In case of Report to the RO/CO, the preliminary report should be sent with the approval of Divisional Head.
- iii) In case of Report to the CO, the report should be sent with the approval of Regional Head, if the Division/Unit is not directly reporting to the CO. While in case of report to Directorate, the same should have the approval of Regional/Circle Head.
- iv) It is essential that in all the cases, specific mention of the systemic issues involved, need to be made and suggestions thereon should be included in the Preliminary Report, if immediate corrective action is to be

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taken by the Directorate.

2. In addition to the above, at present the instructions provides for Half Yearly Review of each loss and fraud case. However, as the high value cases (involving more than Rs. 50 lakhs) need more focused attention, it was felt that review of such cases should be carried out on a quarterly basis by Circles. Although for quite some time the Directorate is seeking quarterly review of such cases, yet in absence of any standardize format for review, difficulty is faced in effective review of such cases. Therefore, it has been decided that henceforth, in all the cases involving more than Rs. 50 lakhs, a '**Quarterly Review Report**' of review done by HOC should be furnished to Directorate in the Standardized Format enclosed herewith. All such cases are to be reviewed quarterly at the HoC level and a review report thereon is to be submitted by 15th of January/April/July/October in respect of the preceding Quarters. This will be in addition to the 'Half Yearly Review Report' which will continued to be furnished to Directorate by respective Regions/Circles in all the cases involving more than Rs. 10 lakhs. The cases involving below Rs. 10 lakhs would continue to be reviewed as per existing instructions.

3. All Circles/Regions are requested to bring the above to the notice of all concerned for strict compliance.

This issues with the approval of the DGPS.

Yours faithfully,



(Ravi Pahwa)
Assistant Director General (Inv-I)

Copy to:

GM CEPT, Mysore - for uploading on the website.

PRELIMINARY REPORT
(For All Loss and Fraud Cases)

TO BE SUBMITTED:

- i) Within 30 days of detection of misappropriation when it crosses the threshold limit of reporting to the appropriate authority.
- ii) In case of Report to RO/CO, it should be sent with the approval of Divisional Head.
- ii) In case of report to the CO/Directorate, the report should be sent with the approval of Regional Head/Circle Head

DIVISIONAL OFFICE CASE MARK:

REGIONAL OFFICE CASE MARK:

CIRCLE OFFICE CASE MARK:

1. Nature of fraud/loss : (Tick appropriate option)
- a) Temporary misappropriation
 b) Permanent misappropriation
 c) Leakage of Revenue
 d) Theft/Robbery
 e) Loss or damage to Public Property by fire, natural calamities etc.
 f) Any other (Please specify)

2. Amount involved :-

Permanent	
Temporary	
Total amount	

3. Place of loss/fraud

[Specify name of office with its Account's Office/Cash Office/HO/Division, where applicable or N.A]

EDBO :

EDSO :

SO :

Accounts Office :

Cash Office :

H.O. :

Mail office/BPC/BNPL :

Division :

4. Detection of fraud :

- i. **Date of actual occurrence or commencement:**
- ii. **Date on which it came to light:**
- iii. **Date of reporting to R.O(if applicable):**
- iv. **Date of reporting to C.O(if applicable):**
- v. **Source: -**

(Attach Supporting Document in each case)

i) Complaint
ii) Surprise Visit
iii) Inspection
iv) Checking Squad
v) FRMU alert
vi) SBCO Objection
vii) Any other (specify)
Gist of the Information in the source:

5. Modus Operandi:- (may attach separate sheet)

6 . Names of main/Co/Subsidiary offenders: (Attach separate list mentioning their roles/lapses in brief with violation of Rules)

7. a) Whether case reported to Police/CBI/ED (Specify the FIR/RC No if registered):

[Reporting of case to CBI/ED should be with approval of RO/CO]

b) In case not reported, the reasons therefor

8. Recoveries (in Rupees)

Main Offender (s):

Other Sources:

Freezing of Accounts of the main offender(s)/other related accounts:

(specify the no. of accounts frozen and cumulative balance)

9. Whether revenue authorities addressed for acting under Revenue Recovery Act:

10. Systemic issue, if any (be furnished in below table):

Observations of Division	
Observations of R.O (if applicable)	
Observations of C.O (if applicable)	

11. Remedial action taken (Specify the details):

(Signatures)

1/47199/2022

Date:

Name and Designation