SB Order No.09/2026

FS-16/2/2024-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi – 110001
Dated: 24.07.2026

To

All Head of Circles/Regions

Subject: Standard Operating Procedure (SOP) for Accounting & Verification of POSB Accounting at Post Offices after implementation of APT 2.0.

Sir/Madam,

Kindly refer **SB Order No.12/2025** dated 15.09.2025, and **SB Order No. 16/2025** dated 02.12.2025, regarding accounting of CBS transactions and verification daily at various levels.

2. A detailed Standing Operating Procedure (SOP) for verification of CBS data reflected in the Daily Cash Book at HO, by SBCO has been prepared in accordance with the Para 4(c) & 5 of SB Order No.12/2025 dated 15.09.2025, and is enclosed herewith as **Annexure-I**

3. This SOP shall be strictly adhered to by all concerned. All POSB transactions carried out before the issuance of this SOP, may also be immediately verified accordingly. A report in this regard, may be submitted to PAO for further necessary action.

4. It is requested to circulate this SOP to all concerned for information, guidance, and necessary action.

5. This issue with the approval of the competent authority

Yours faithfully,

24/07/2026
(Devender Kumar Sharma)
Assistant Director (SB-II)

(Comp. No. 3138361)

Copy to: -

1. Sr. PPS to Secretary (Posts)
2. Sr. PPS to Director General Postal Services
3. PPS/ PS to Member (Financial Services)/Member (O)/Member (P)/ Member (HRD)/ Member (Tech)/ Member (Service Quality and Marketing), Member (Infrastructure), AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate.
6. CGM, CEPT for kind information and necessary action.
7. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
8. Director, RAKNPA / Directors of all PTCs
9. Director, CPRC Chennai.
10. Director General P & T (Audit), Civil Lines, New Delhi
11. Secretary, Postal Services Board / All Deputy Directors General
12. All General Managers (Finance) / Directors Postal Accounts / DDAP
13. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
14. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
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16. Guard File/e-File.

24/07/2026

(Devender Kumar Sharma)
Assistant Director (SB-II)

STANDARD OPERATING PROCEDURE (SOP)

Reference: *SB Order No. 12/2025 dated 15.09.2025 | SB Order No. 16/2025 dated 02.12.2025*

The CBS transactions carried out in Finacle and DREAM App by the Post Offices are accounted through Application Programming Interface (API) integration, before performing Day End in APT Module, to ensure same day accounting in APT Application. The Day-End process followed in Finacle, before the data is fetched for accounting in APT, is briefly given below.

i. CBS Transactions are carried out in Finacle or through DREAM App in the post offices.

ii. CSMDAY menu is executed in Finacle, by the Head Post Office/Sub Post Offices to mark completion of transactions in Finacle, for the day.

iii. In DREAM App, Branch Post Offices (BOs) mark completion of Counter Transactions, for the day, through Counter Operations =>Close Account.

iv. Therefore, no further transactions should be carried out after successful completion of CSMDAY in HOs/SOs and Close Account in BOs

After CSMDAY in Finacle and Close Account in DREAM App, CBS accounting data is extracted from Finacle for accounting in APT.

Procedure for Accounting and Verification of accounted data in Finacle and APT 2.0 data

1. At Branch Post Offices

i. Start the day's operations by performing **Day Begin** in the **DREAM Application**.

ii. Perform all CBS transactions only through the **DREAM Application** between **Day Begin** and **Close Account/Day End**.

iii. Before performing **Close Account/Day End**, check for pending CBS transactions by opening **Core Banking Services → Pending Transaction Status**.

iv. If any transaction is displayed as **Pending/Not Posted to Finacle** due to network or technical issues, select **Update Pending Transactions** to synchronize it with Finacle. Repeat the process until no pending transaction remains.

v. Generate the **Core Banking Services → Daily Transaction Report**.

vi. Verify that all CBS transactions processed during the day are correctly reflected in the **Daily Transaction Report**.

vii. Ensure that all CBS transactions reflected in the **Daily Transaction Report** are also correctly reflected in the **BO Daily Account (BODA)**.

viii. If any CBS transaction is not reflected in the **BO Daily Account (BODA)** due to technical reasons, account the corresponding amount separately under:

a. **CBS Receipt Mismatch**, or

b. **CBS Payment Mismatch**, as applicable.

ix. **CBS Receipt Mismatch** and **CBS Payment Mismatch** shall be accounted for separately. Under no circumstances shall receipt and payment mismatches be netted off or accounted for, based on cash in hand. For example, if there is a **discrepancy of ₹ 5,000 in Receipt side** and a **discrepancy of ₹ 2,000 in Payment side**, the amounts shall be accounted for separately under the respective heads i.e., **CBS Receipt Mismatch** ₹ 5,000/- and **CBS Payment Mismatch - ₹ 2,000/- ,** as case may be**,** and **shall not be accounted as CBS Mismatch Receipt - ₹ 3,000/- by netting the discrepancy.**

x. Record the details of all **CBS Receipt Mismatch** and **CBS Payment Mismatch** entries in the **BO Daily Account (BODA)** manually and communicate the same to the Account Office for reconciliation and rectification during BODA verification in the **Sub Accounts Module of APT**.

Note-1: BPM shall be responsible for ensuring daily incorporation & correctness of CBS Transaction data in the BO Daily Account (BODA) and furnishing information of mismatch details to Account Office, as mentioned above. **Note-2:** For process flow in Dream App please refer Annexure-II

2. At Head Post Office/Sub Post Office – Own Office Transactions

i. All Transactions shall strictly be carried out through FINACLE Application. Direct accounting of POSB – CBS transactions in APT shall be avoided.

ii. Transactions shall be carried out between the Day Begin and CSMDAY in Finacle.

iii. Payments through cheques should be processed with utmost care to avoid duplicate entries in APT.

iv. CBS Accounts Data should be fetched through API from Finacle, before the Day End process is done in APT.

v. All CBS Transactions data should be incorporated in the Daily Transaction Report (DTR) and all the CBS receipts and payments should be tallied before the Day End Process in APT.

vi. In case of any missing data arising due to technical issues, the corresponding receipt or payment shall be accounted under “CBS Receipt Mismatch” or “CBS Payment Mismatch” account codes to ensure that the total amount of receipts and payments are tallied separately, without netting. In no case, the net amount should be accounted under Mismatch Receipt or Mismatch Payment on the basis of cash in hand.

Note-1: Postmaster / SPM shall be responsible for ensuring daily incorporation & correctness of CBS Transaction data of its own office, furnishing information of mismatch details to its Account Office, as mentioned above **Note-2:** For generating various reports in Finacle and APT modules, please refer Annexure-III

3. At Head Post Office/Sub Post Office – Subordinate Office Transactions

i. CBS reports should be generated in Finacle for the previous dates of subordinate offices. (Refer to **Annexure-III** for the procedure).

ii. The correctness of accounted CBS data should be verified in BODA / SODA, as applicable, at SO or HO level.

iii. In case any discrepancy in accounting is found, the same may be reconciled in the Sub Accounts Module with reference to the Finacle reports.

iv. Subordinate Offices shall intimate their respective Account Office through a manual entry in the SO Daily Account (SODA), detailing all transactions accounted for under CBS Receipt Mismatch and CBS Payment Mismatch, for reconciliation and rectification during SODA verification by the Account Office in the Sub Accounts Module of APT.

v. The following action shall be taken by the Account Offices and Subordinate Offices.

Sl. No.	Description	Action by Account Office	Action by Subordinate Office	Remarks
1	CBS Receipt Mismatch / CBS Payment Mismatch observed in BODA or SODA	Reconcile to correct Account Code in Sub Accounts with reference to Finacle Reports and classify the mismatch receipt and payment under the correct account codes.	Details of transactions posted under CBS Mismatch Receipts and Payments shall be provided to Account Office.	--
2	CBS Receipts Mismatch / CBS Payments Mismatch is **NOT** observed in BODA or SODA, but Receipts / Payments are not tallied with Finacle Reports	1. Raise an error book entry and call for details/reasons from the SPM/ BPM. 2. No accounting correction is to be done for the day in APT. 3. If same error is repeated, by Post Offices, the matter is to be reported to Divisional Head for further investigation.	Check the Cash Balances and provide reasons for non-accounting. The unaccounted transaction shall be brought into account immediately to close the Error Book entry.	Closing Balance of each Office should be tallied on a daily basis. Hence, non-accounting results in suppressing correct Closing balance.

vi. Sub Account PA, while handing over the vouchers to SBCO, shall provide a copy of the error book entries made in connection with the discrepancies in CBS accounting.

Note: SPM/Postmaster shall be responsible to ensure daily incorporation & correctness of CBS Transaction data, furnishing information of mismatch transaction details to Account Office, as mentioned above.

(4) At Head Post Offices – Action by SBCO

i. Refer to **Annexure-III** for the procedure to generate the required CBS reports in Finacle for previous dates pertaining to the Head Office (HO) and all its subordinate offices.

ii. Generate the **GL IT 2.0 Report – GL Wise (Including HO, SO & BOs) (Previous Day)** in Finacle by entering the **HO SOL ID**. This report shall serve as the consolidated CBS record of all transactions accounted for under the Head Office and its subordinate offices.

iii. Generate or download the **HO Cash Book** for the corresponding date in PDF or Excel format.

iv. Verify the correctness of the CBS transactions accounted for in the HO Cash Book by comparing the Cash Book with the consolidated Finacle GL Wise Report, account code-wise, on a daily basis. The objective of this verification is to ensure that all CBS transactions have been correctly accounted for in the Daily Accounts.

v. If any discrepancy is noticed during the above verification, generate the **GL IT 2.0 – Transaction Report Consolidated (Previous Day)** by entering the **HO SET ID** and compare the report with the relevant SO Summaries and Daily Accounts to identify the exact source and nature of the discrepancy.

vi. Every discrepancy detected shall be immediately reported to the Postmaster for necessary rectification. SBCO shall maintain a **Discrepancy Register** in the format prescribed under **Table 3 of Annexure-IV**, recording the details of each discrepancy, the action taken, and the date of settlement. This register shall be preserved permanently.

vii. SBCO shall continuously monitor the settlement of the discrepancies by keeping watch over the error entries raised by the Sub Accounts PA and ensuring that the required corrective action is taken.

viii. SBCO shall also monitor the rectification of the accounts and obtain from the Postmaster the details of **Transfer Entries posted in APT** and **Mismatch Adjustment Entries** effected for settlement of the discrepancies recorded in the register. The discrepancy shall be treated as settled only after verification of the rectification.

ix. On or before the **4th day of the succeeding month**, SBCO shall submit a **Monthly Report** to the PAO in the format prescribed under **Annexure-IV (Table 1 and Table 2)**. The report shall be jointly signed by the **In-charge, SBCO** and the **Postmaster** of the Head Office, with a copy endorsed to the Divisional Office. The date of submission of the report shall also be reflected in the Monthly Progress Report of the SBCO Branch forwarded to the ICO (SB).

x. All the above activities shall be carried out under the supervision of the **Supervisor/In-charge, SBCO**, who shall be responsible for ensuring timely verification, reporting, monitoring, and submission of the prescribed reports.

Note: For preparation of monthly report, Finacle receipts and payments SOL-wise, date-wise and account-code wise data shall be extracted by CBS Reports Team every month and will be kept in a SFTP folder. This data will be available for a period of maximum **three months**. The In-Charge SBCO shall download the data every month. The said data should ideally tally with the Monthly Cash Account data provided that the daily reconciliation is carried out properly.

(5) At HO – Action by Postmaster

It shall be the duty of the Postmaster to ensure that:

i. All POSB transactions are carried out in the HO before the CSMDAY is executed in Finacle
ii. CBS Mismatch entries are adjusted through Sub Account Module
iii. All Error entries related to un-accounted CBS transactions by subordinate offices are attended by the SPMs immediately on the subsequent working day
iv. Either softcopy of the HO cash book may be provided to SBCO or the In-charge SBCO may be authorized to download the cash book from APT.
v. HO Cash Book Data is compared with the Finacle Reports by SBCO
vi. All CBS transactions data are tallied account code wise, on daily basis
vii. Discrepancies raised by the SBCO are settled on the next day by rectifying the accounts through posting Misc. Transactions in Departmental Post Offices or Transfer Entries in the Head Post Offices.
viii. HO Summary (HO Daily Account), SO Summary, SODA and BODA are provided to SBCO if required.
ix. Monthly Report as per **Annexure-IV**, signed jointly by In-charge SBCO and Postmaster of the HO, with a copy to Divisional Office is to be submitted on due date.

(6) By Sub Divisional Office & Divisional Office

I. Sub Divisional Office shall monitor to ensure that the BOs/SOs are following the above said procedure.
II. Divisional Office shall monitor to ensure that the HOs & SBCOs are following the above said procedure.

(7) By Inspecting Authorities

During the Inspection of HO, all Inspecting Authorities shall verify the CBS Daily Discrepancy Reconciliation Register maintained by SBCO and suitable remarks shall be included in their Inspection Report.

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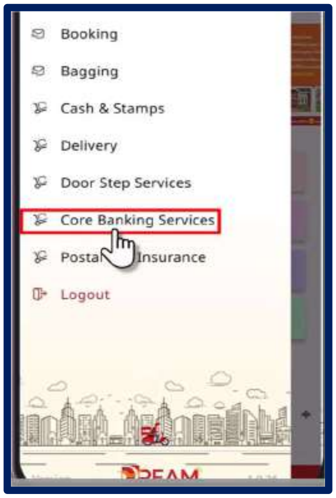
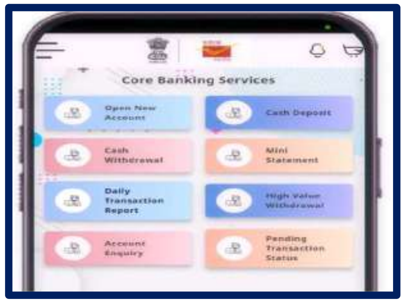
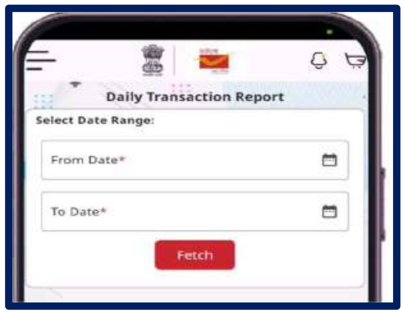
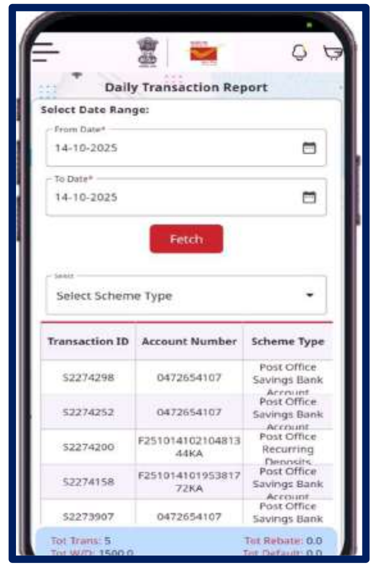
Annexure-II

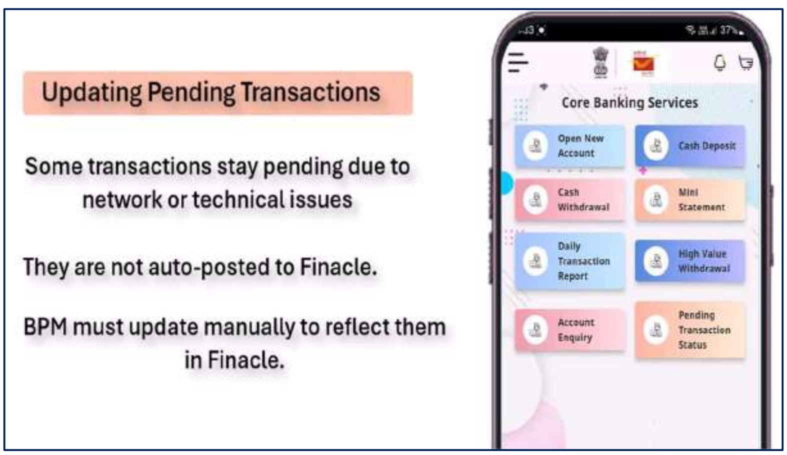
DREAM APP - AT BRANCH POST OFFICES

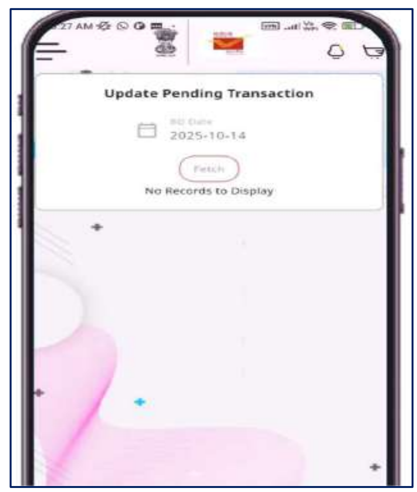


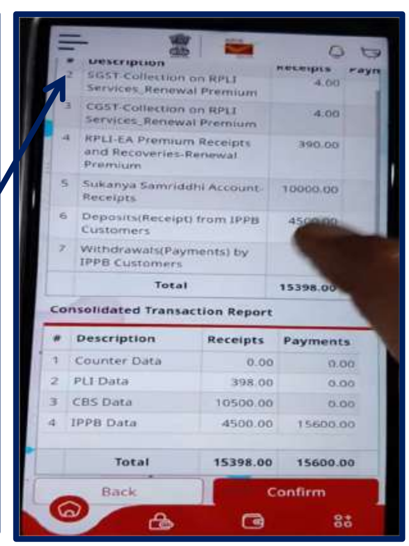












Annexure-III

FINCALE REPORTS FOR DAILY RECONCILIATION & RECTIFICATION OF ACCOUNTING ENTRIES AT SO/HO/GPO

Generation of CBS Reports from Finacle: For reconciliation purposes, the following CBS reports shall be generated from Finacle in PDF or Excel Format.

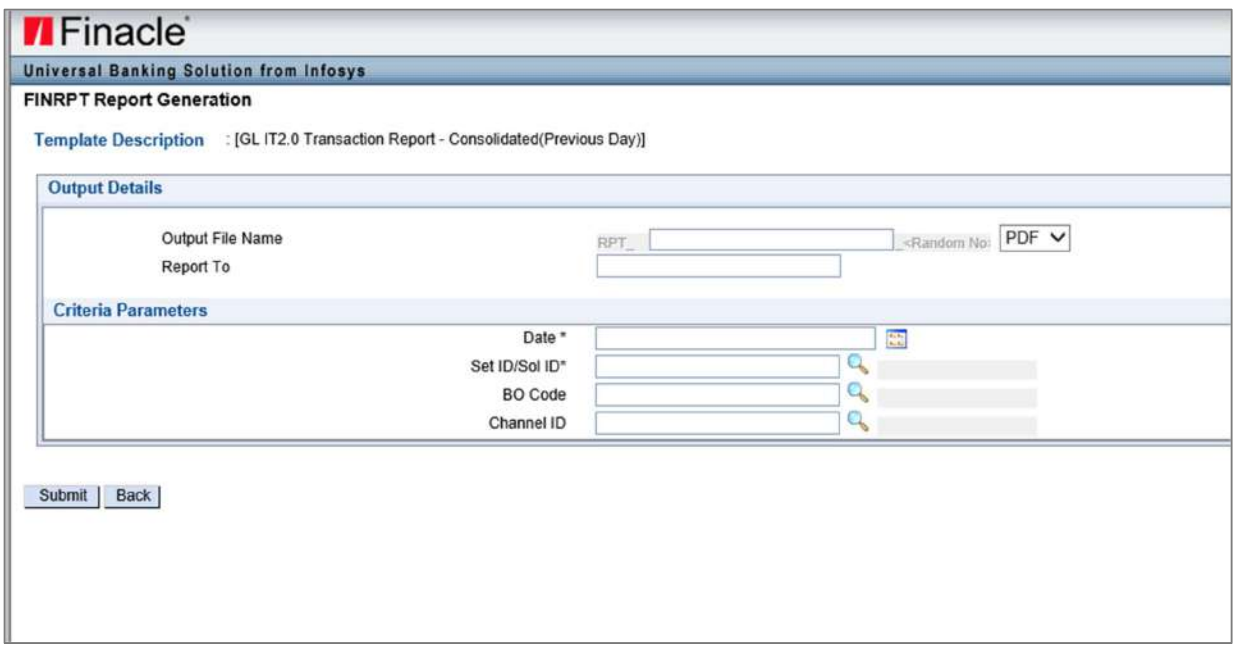
Production Server (Same Day)

(a) GL IT 2.0 Transaction Report – Consolidated (Today)
(b) GL IT 2.0 Transaction Report – Detailed (Today)
(c) GL IT 2.0 Report GL Wise – Consolidated (Today)

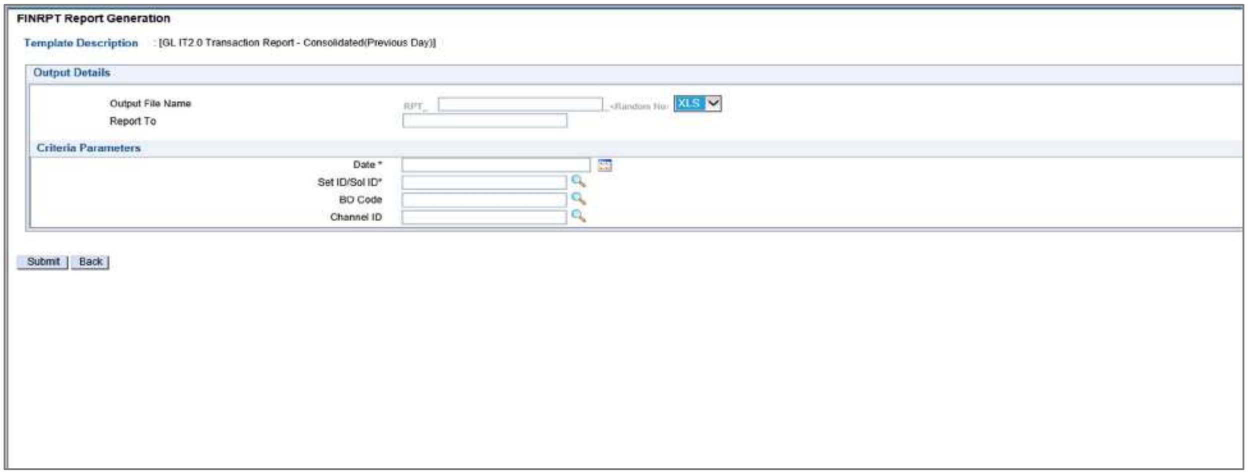
MIS Server (Previous Days)

(a) GL IT 2.0 Transaction Report – Consolidated (Previous Day)
(b) GL IT 2.0 Transaction Report – Detailed (Previous Day)
(c) GL IT 2.0 Report GL Wise – Consolidated (Previous Day)

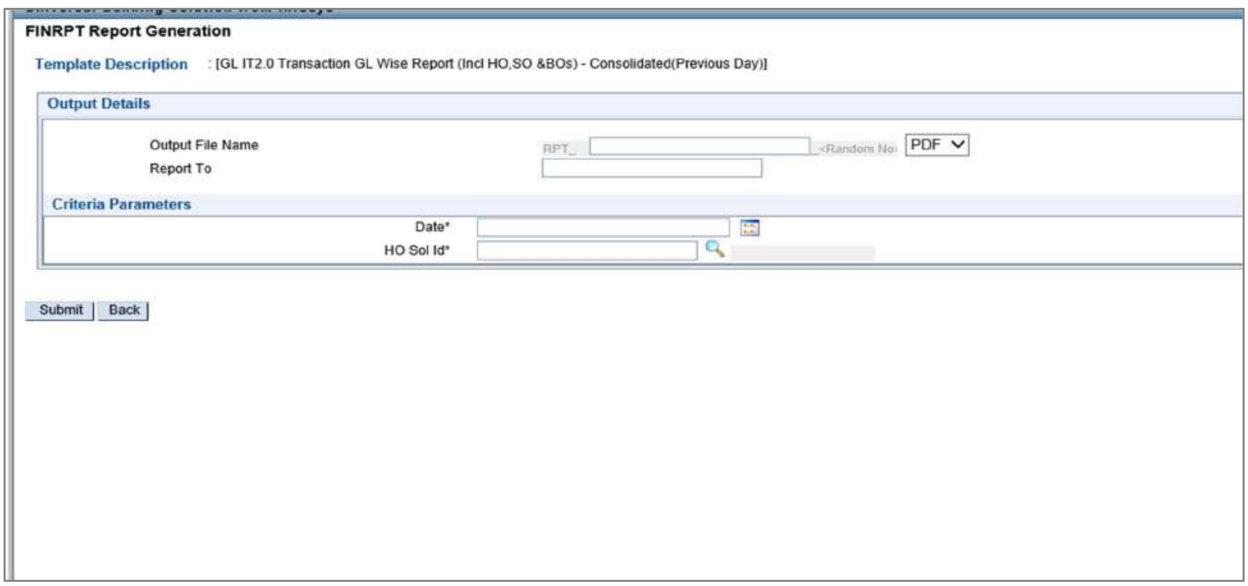
GL IT 2.0 Consolidated Report (Previous day)– in PDF Format



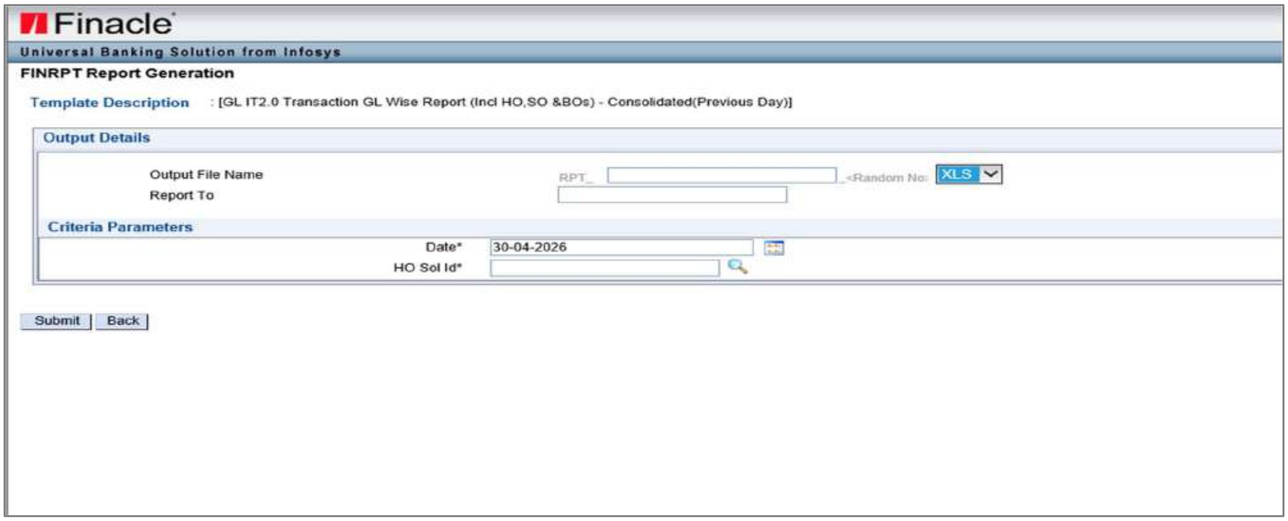
GL IT 2.0 Consolidated Report (Previous day)– in Excel Format



GL IT 2.0 Transaction GL wise Report (Incl HO, SO & Bos) -Consolidated (Previous Day) in PDF Format

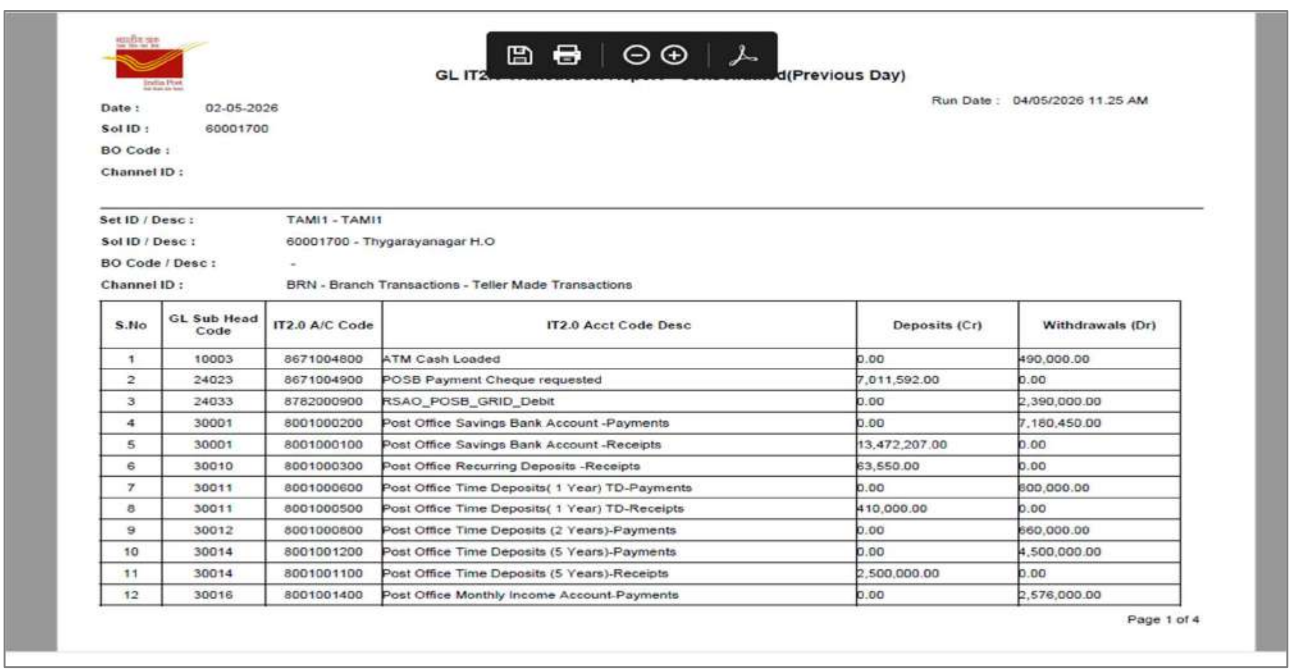


GL IT 2.0 Transaction GL wise Report (Incl HO, SO & Bos) -Consolidated (Previous Day) in Excel Format



Reports generated will be available under HPR menu

PDF report can be saved by clicking the Save icon.



GL IT2... d(Previous Day)

Run Date : 04/05/2026 11.25 AM

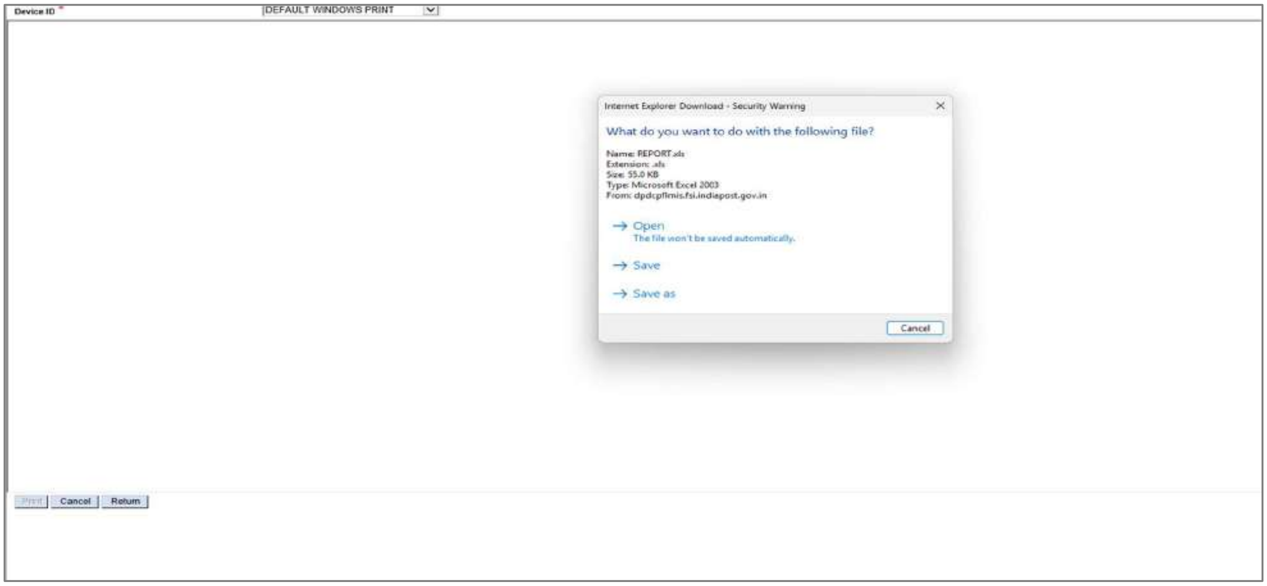
Date : 02-05-2026
Sol ID : 60001700
BO Code :
Channel ID :

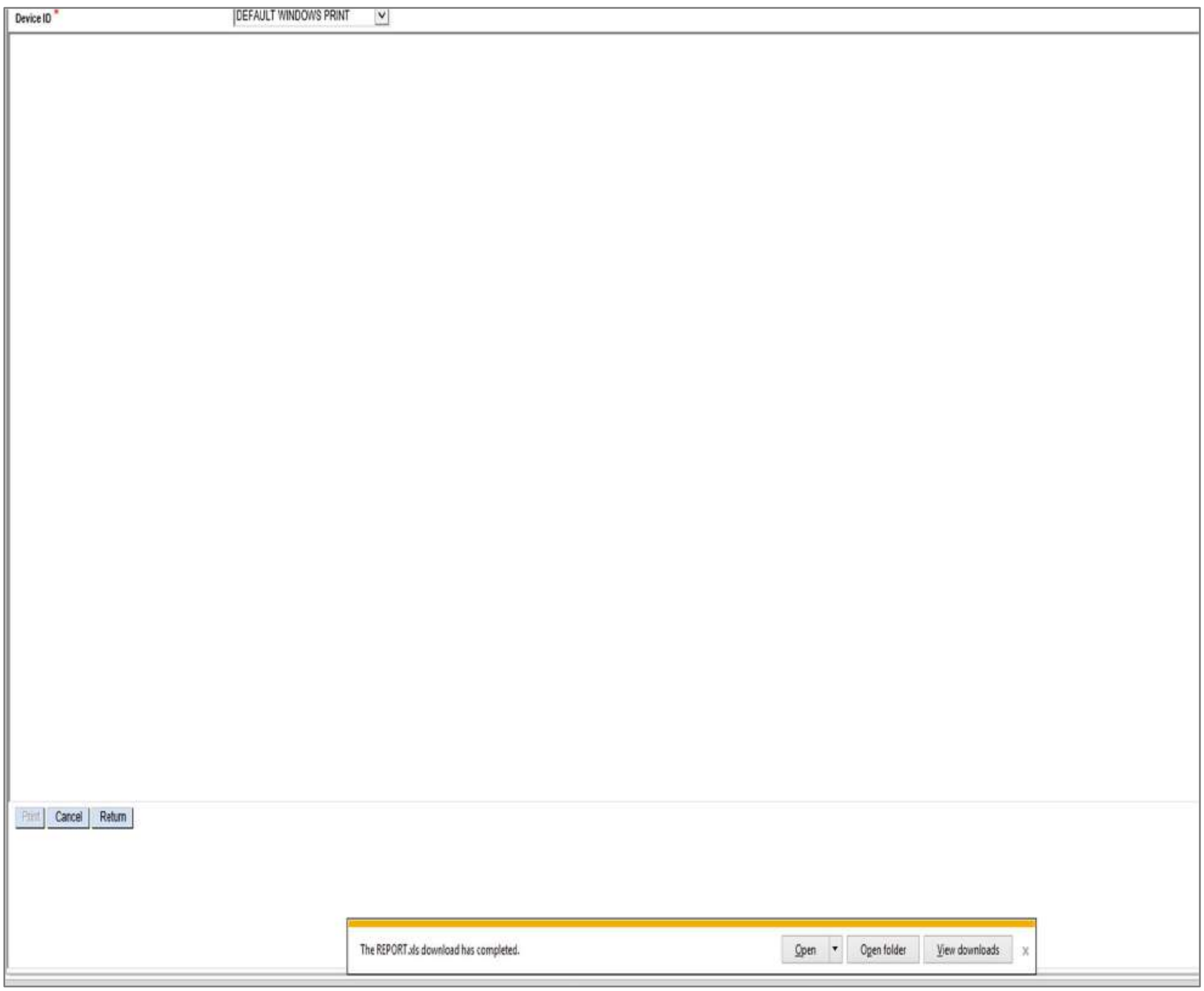
Set ID / Desc : TAMI1 - TAMI1
Sol ID / Desc : 60001700 - Thygarayanagar H.O
BO Code / Desc : -
Channel ID : BRN - Branch Transactions - Teller Made Transactions

S.No	GL Sub Head Code	IT2.0 A/C Code	IT2.0 Acct Code Desc	Deposits (Cr)	Withdrawals (Dr)
1	10003	8671004800	ATM Cash Loaded	0.00	490,000.00
2	24023	8671004900	POSB Payment Cheque requested	7,011,592.00	0.00
3	24033	8782000900	RSAO_POSB_GRID_Debit	0.00	2,390,000.00
4	30001	8001000200	Post Office Savings Bank Account -Payments	0.00	7,180,450.00
5	30001	8001000100	Post Office Savings Bank Account -Receipts	13,472,207.00	0.00
6	30010	8001000300	Post Office Recurring Deposits -Receipts	63,550.00	0.00
7	30011	8001000600	Post Office Time Deposits(1 Year) TD-Payments	0.00	800,000.00
8	30011	8001000500	Post Office Time Deposits(1 Year) TD-Receipts	410,000.00	0.00
9	30012	8001000800	Post Office Time Deposits (2 Years)-Payments	0.00	660,000.00
10	30014	8001001200	Post Office Time Deposits (5 Years)-Payments	0.00	4,500,000.00
11	30014	8001001100	Post Office Time Deposits (5 Years)-Receipts	2,500,000.00	0.00
12	30016	8001001400	Post Office Monthly Income Account-Payments	0.00	2,576,000.00

Page 1 of 4

Excel reports can be saved using the " Save As " option in the prescribed location





Annexure-IV

CBS Monthly Reconciliation Report to PAO by the HO
(Due Date: 4th of every month)

Table-1

DDO Code: **Month:**

Sl	Account Code	Account Code Description	Finacle		Monthly Cash Account*		Difference (Finacle – Cash Account)	
			Receipts (In Rs.)	Payments (In Rs.)	Receipts (In Rs.)	Payments (In Rs.)	Receipts (In Rs.)	Payments (In Rs.)
TOTAL								

*** Monthly Cash Account = Sum of Daily Cash Books + Approved Transfer Entries of DDO**

SBCO In-charge
____________HO

Postmaster
____________HO

Forwarded to the General Manager(F) / DA(P)
Copy to: The S/SPOs, ________________ Division for information.

Detailed CBS Monthly Reconciliation Report to PAO by the HO
(Due Date: 4th of every month)

Table-2

DDO Code: **Month:**

SI	Account Code	Account Code Description	Opening Balance in the Difference Finacle – Cash Account		Current Month Difference (Finacle – Cash Account)		Rectified During the Current Month (Finacle – Cash Account)		Pending for Rectification	
			Receipts (In Rs.)	Payments (In Rs.)	Receipts (In Rs.)	Payments (In Rs.)	Receipts (In Rs.)	Payments (In Rs.)	Receipts (In Rs.)	Payments (In Rs.)
TOTAL										

(a) Reasons for pending for rectification :
(b) Date by which the pendency is cleared :

SBCO In-charge **Postmaster**

____________HO **____________HO**

Forwarded to the General Manager(F) / DA(P)

Copy to: The S/SPOs, ________________ Division for information.

Table – 3

CBS Daily Discrepancy Reconciliation Register

Sl. No.	Date	Account Code	Description of Account Code	Name of the Post office in which the discrepancy is found	Receipt as per CBS (in Rs.)	Payment as per CBS (in Rs.)	Receipt as per Cash Book (in Rs.)	Payment as per Cash Book (in Rs.)	Difference (CBS-Cashbook) in Receipt (in Rs.)	Difference (CBS-Cashbook) in Payment (in Rs.)	Initials of In-Charge SBCO	Date of Rectification	Particulars of Misc. Transaction Posted	Particulars of Transfer Entries Posted	Initials of PA / APM	Initials of Postmaster
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(f) - (h)	(g) - (i)	(j)	(k)	(l)	(m)	(n)	(o)

* The Register shall be closed at the end of each financial year, and the serial numbering shall reset from S No.1 at the beginning of the next financial year.

SBCO In-charge

____________HO