

F. No. FS-13/7/2020-FS  
Govt. of India  
Ministry of Communications  
Department of Posts  
(FS Division)

Dak Bhawan, New Delhi-110001  
Dated: 23.02.2021

To,  
All Head of Circles/Regions

**Subject:-** Collection of various fee/charges prescribed in schedule II of 'Government Savings Promotion General Rules-2018' in Finacle.

Sir/Madam,

In continuation of SB Order No. 03/2020 dated 10.01.2020 on aforesaid subject, the undersigned is directed to inform that the necessary provision for collection of different types of fee/charges prescribed in schedule-II of GSPR-2018 has been implemented in Finacle. These fees are to be collected by all CBS Post Offices in Finacle with immediate effect.

2. The fee/charges collected on various types of services on National Savings Schemes will be accounted automatically through GL Integration in CSI and these transactions will be reflected in Long Book reports.

3. The non CBS Post Offices will continue to adopt procedure prescribed in SB Order 03/2020 dated 10.01.2020 till the office is migrated into CBS.

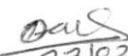
4. A detailed 'Standard Operating Procedure for handling of fee/charges collection in Finacle' has been prepared and enclosed herewith.

5. It is requested to circulate this amendment to all CBS Post Offices for information, guidance and necessary action. Same may also be placed on the notice board of all Post Offices in public area.

6. Hindi version will be issued in due course.

7. This issues with the approval of Competent Authority.

Your's faithfully,

  
23/02/2021  
(Devendra Sharma)  
Assistant Director (SB-II)

Copy to:-

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

## Standard Operating Procedure for handling of Fee/Charge collection in Finacle

### Introduction

At present various fees /charges which are collected for National Savings Schemes are collected under UCR either through POS module or manually. Provisions for collecting the fees/charges are now made available in Finacle.

The detailed process for collection of various fee/charges in Finacle as prescribed in Schedule-II of 'Government Savings Promotion General Rules' 2018 is as under: -

### (A) Details of Fee/Charges.

| Sl.No | Nature of Fee/Charge  | Amount (Rs.) | GST % | Manual/ Automated  |
|-------|---|--------------|-------|--|
| 1     | Issue of duplicate pass book.   | 50           | 18%   | Manual   |
| 2     | Issue of statement of account or deposit receipt (each case)  | 20           | 18%   | Manual   |
| 3     | Issue of pass book in lieu of lost or mutilated certificate (per registration)  | 10           | 18%   | Manual   |
| 4     | Cancellation or change of nomination  | 50           | 18%   | Manual   |
| 5     | Transfer of account   | 100          | 18%   | Manual   |
| 6     | Pledging of account   | 100          | 18%   | Manual   |
| 7     | Issue of cheque book in Savings Bank Account – No fee for upto 10 leaves in a calendar year and thereafter at Rs. 2 per cheque leaf | 2            | 18%   | Automated  |
| 8     | Charges for dishonour of cheque   | 100          | 18%   | Automated for Inward /Outward Reject and Manual for Outward Reject for cheques lodged in office account 0382 |

### (B) Automated Fee/Charge Collection

Cheque books Issuance and Cheque Dishonour fee are automated in Finacle.

#### 1) Issue of cheque book in Savings Bank Account

No fee upto 10 cheque leaves in a calendar year and thereafter Rs. 2 per cheque leaves. This charge will be collected during cheque book issuance verification (HICHB) from SB account, automatically.

## 2) Charges for dishonor of cheque for Inward as well as Outward clearing

This charge will be collected during Closure of Inward Zone & Outward Zone (Outward Reject) (HMICZ) automatically.

Cheque return charges for Cheques lodged in office account (0382) are to be collected through menu HGCHRG.

**Note:** - As these entries are system generated entries (i.e. tran ID start with S) there is no voucher is to be prepared for said transactions.

### (C) Manual Fee/Charge collection

**HGCHRG** menu is to be used for collecting fee/charges which are to be collected manually by Counter PA and Supervisor. Fee/Charges can be collected either by Cash or by transfer from Savings Account.

- i) Counter PA will initiate menu **HGCHRG** in Finacle.
- ii) The following functions are available for CPA User in HGCHRG menu  
A – Add, M-Modify, I –Inquire, D – Delete, V-Verify, and R – Reverse.

The following fields are to be entered in Add Function

- a) For Cash- Event ID, Tran. Type and CIF No is mandatory.
- b) By transfer from SB Account - Event ID, Tran. Type, SB Account No is mandatory.
- c) The following Event IDs are created in Finacle. They can be entered manually or selected from searcher.

| Sl. No. | Charges  | Event ID to be selected / entered |
|---------|--|-----------------------------------|
| 1       | Statement Generation Fee   | STATEMENT                         |
| 2       | Duplicate Passbook Charges   | DUPPB                             |
| 3       | Transfer of Account Charges  | TRFAC                             |
| 4       | Issue of pass book in lieu of lost or mutilated certificate                                  | CERTIFICATE                       |
| 5       | Cancellation or change of Nomination   | NOMINEE                           |
| 6       | Pledging of account  | PLEDGING                          |
| 7       | Outward rejection charges (Cheque Dishonor Fee) for cheques lodged in office account (0382). | OWREJECT                          |

|   |          |                                  |
|---|----------|----------------------------------|
| 1 | Cash     | C/CR- Cash /Cross CCY<br>Receipt |
| 2 | Transfer | T/BI – Transfer Bank induced     |

**(D) Step by Step Process for fee collection**

**(i) CASH**

**Counter PA**

Invoke menu **HGCHRG** → Go

- Function → Add
- Event ID → Type or select from searcher
- Transaction Type → C/CR
- GO
- CIF ID → Enter CIF ID of the customer.
- Submit

**Supervisor**

Invoke menu **HGCHRG** → Go

- Function → V – Verify
- Event ID → Type or select from searcher
- Transaction Type → C/CR receipt
- User ID → Enter User ID who created the transaction.
- Go
- Select from the list
- Submit

Note down the Transaction Id on the voucher.

**(ii) Transfer from PO Savings Account**

For transfer from PO Savings Account supporting voucher is required i.e. withdrawal form or POSB cheque.

**Counter PA**

Invoke menu **HGCHRG** → Go

- Function → Add
- Event ID → Type or select from searcher
- Transaction Type → T/BI
- Debit Account ID → Enter PO Savings Account No.
- GO
- Submit



## Supervisor

Invoke menu **HGCHRG** → Go

- Function → V – Verify
- Event ID → Type or select from searcher
- Transaction Type → T/BI
- Debit Account ID → Enter PO Savings Account No
- Go
- Select from the list
- Submit

Note down the Transaction Id.

### **(iii) Reversal of Transaction**

Transaction can be reversed if required, in case if any fee collected is not in order i.e. selection of different event ID or incorrect CIF No.

## Counter PA

Invoke menu **HGCHRG** → Go

- Function → R - Reversal
- Transaction ID → To be entered
- Transaction Date → To be entered
- GO
- Submit

**(Only Tran ID and Date to be entered)**

## Supervisor

Invoke menu **HGCHRG** → Go

- Function → V – Verify
- Transaction Type → C/ CP ( in case of Cash)
- Transaction Type → T/BI ( in case of Transfer )
- Account ID → For transfer transaction.
- User ID → Enter User ID who created the transaction.
- Go
- Check the value
- Submit

Note down the Reversal Transaction Id on the voucher.

**Note: - In case of cash transaction reversal, Teller ID account of User who performed the initial transaction, should have sufficient balance**

### **(iv) Receipt Printing**

**HADVC** menu is to be used for printing of receipt for the charges. This menu is accessible for CPA and Supervisor role users.

Invoke menu **HADVC** → Go

Enter → Account SOLID

→ From Account Number & To Account Number

→ Part Transaction Type (Both)

→ From Date To date – Current date

→ Transaction Id

→ Transaction Date

→ Advice Printing

→ Submit

Invoke **HPR** menu for printing the receipt for the customer and handover to customer.

**(v) Reflection in GL**

Automated/Manual collection transactions will be reflected under given 15 Digit GL in Daily account automatically. Charges/Fee need not be collected in UCR/POS separately in CBS offices.

| Sl. No. | FSI GL sub Head Code | FSI GL Sub Head Description          | CSI-10/15 digit GL code | CSI-10 digit GL Credit | CSI 10-digit GL description                       |
|---------|----------------------|--------------------------------------|-------------------------|------------------------|---|
| 1       | 54009                | ACCOUNT MAINTENANCE FEES             | 120100200030000         | 1200030000             | MTCE, Revival and Service Charges for Silent A/cs |
| 2       | 54010                | Cheque Book Issuance Fee             | 120100800423500         | 1800423500             | Other Items Misc head                             |
| 3       | 54012                | Statement Generation Fee             | 120100800423500         | 1800423500             | Other Items Misc head                             |
| 4       | 54015                | Cheque Return Charges Inward         | 120100800423500         | 1800423505             | Other Items Misc head                             |
| 5       | 54016                | Cheque Return Charges outward        | 120100800423500         | 1800423506             | Other Items Misc head                             |
| 6       | 54017                | Duplicate Passbook Chrgs             | 800804800010000         | 8800800010             | Fee for Issue of Duplicate Pass Book              |
| 7       | 54021                | Transfer of Account Charges          | 800804800040000         | 8800800040             | Account Transfer fee                              |
| 8       | 54022                | Certificate Charges                  | 800804800010000         | 8800800010             | Fee for Issue of Duplicate Pass Book              |
| 9       | 54045                | Cancellation or change of Nomination | 120100800423200         | 1800423200             | Other Items Misc head                             |
| 10      | 54046                | Pledging of account                  | 120100800423500         | 1800423500             | Other Items Misc head                             |
| 11      | 45153                | UTGST                                |                         | 8866102630             | GST-Coll on Banking and Fin Services              |
| 12      | 45147                | CGST-COLL ON BANKING & FIN SER       | 866100101610100         | 8866102590             | CGST-Coll on Banking and Fin Services             |
| 13      | 45148                | SGST-COLL ON BANKING & FINSER        | 866100101610300         | 8866102610             | SGST-Coll on Banking and Fin Services             |

**(vi) Vouchers for Cash/Transfer**

1. Teller cash (POS Cash) will get affected for Cash transactions . SB Deposit form(Pay-in-slip)- SB 103 to be filled for each Cash transactions and details of account no., Tran ID and charges/fee to be mentioned.
2. SB Withdrawal form (SB-7)/POSB Cheque to be obtained for debit from POSB account and details of account no., Tran ID and charges/fee to be mentioned.
3. CIF or Account Number to be written in Deposit/Withdrawal form.
4. Type of charge to be written on top the deposit/withdrawal form

**(vii) Report**

Invoke menu **HCHGIR**

- Invoke Menu – **HCHGIR**
  - Report To \* : Enter any value like PM or PA or User
  - Set ID \* : Enter Sol ID
  - From date : Enter from date
  - To Date : Same as from date
  - Event type : GCHRG
  - Event ID : Enter or Select relevant Event ID ( STATEMENT/ DUPPB
  - Only Overridden Charges \*: Select No
  - MRT File Name \* : Select MRT File Name as CHGIR.mrt
  - Submit
- 
- For Cheque book issue charges select Event ID as MICR and Event type as CHQCHQ
  - For Inward reject Charges select Event ID as IWREJ and Event type as IWREJ
  - For Outward reject Charges select Event ID as OWREJ and Event type as OWREJ

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