

SB Order No.15/2025

No. CBS-25/96/2021-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi – 110001

Dated: 20.11.2025

To

All Head of Circles / Regions

Subject: Standard Operating Procedure to update the balance in POSB accounts in which balance difference occurred due to non-migration of transactions pertaining to pre-CBS migration period– Reg.

Madam / Sir,

This is regarding the Standard Operating Procedure (SOP) for settling discrepancies in accounts and certificates that were not migrated or partially migrated to the Finacle CBS.

2. This Directorate has received numerous references from various Circles, and complaints from customers, regarding issues stemming from the non-migration of accounts/certificates or individual transactions.
3. To address these concerns, the following guidelines have been already issued:
 - I. SB Order No. 18/2023 dated 13.09.2023: addresses the handling and payment of accounts/certificates not migrated to Finacle CBS.
 - II. SB Order No. 18A/2023 dated 08.04.2024: addresses the handling and payment of accounts/certificates not migrated to Finacle CBS, specifically for discontinued schemes.
 - III. OM No. CBS-25/82/2022-FS-DOP dated 28.03.2024: outlines the revised procedure for submitting proposals for relaxation of the back value date parameter for post migration period transactions.
4. Despite the above, the Circles have reported instances where passbook balance does not reconcile with Finacle balance. This discrepancy is attributed to missing transaction entries in the legacy application (Sanchay Post) or the data entry tool at the time of migration, particularly affecting Post Office Savings Account (POSA), Public Provident Fund (PPF), and Sukanya Samridhi Account (SSA).

5. **While scheme-wise and account-wise balance agreements were intended prior to Finacle migration, differences often arose due to non-migration of one or more transactions.** Finacle does not permit posting transactions pertaining to the pre-migration period. Previously, such cases were resolved by updating the balance (Principal + Interest) in Finacle through the HIARM menu. However, this method was discontinued vide **SB Order No. 03/2024 dated 14.05.2024** due to identified accounting issues. This discontinuation led to further references from circles seeking alternative solutions.
6. After re-examination of the matter and taking into consideration the challenges faced by Circles as well as customers, **a Standard Operating Procedure (SOP) has been developed** to resolve account balance discrepancies resulting from non-migration of one or more transactions from legacy application (Sanchay Post) to Finacle CBS. The SOP is attached as **Annexure-I**.
7. It is specifically applicable only to **POSA, PPF, and SSA** accounts where the customer requests to continue the accounts. Discrepancies in other POSB scheme accounts as well as POSA, PPF and SSA, where customers want to close these accounts, are to be handled as per the procedures outlined in paragraph 3 above.
8. It is requested to circulate this to all concerned for information, guidance and necessary action.
9. This issues with the approval of the Competent Authority.

Yours faithfully,


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

Copy to: -

1. Sr. PPS to Secretary (Posts)
2. PS 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 General P & T (Audit), Civil Lines, New Delhi
10. Secretary, Postal Services Board / All Deputy Directors General
11. All General Managers (Finance) / Directors Postal Accounts / DDAP
12. The Joint Director & HOD, National Savings Institute, ICCW Building, 4
Deendayal Upadhyay Marg, New Delhi-110002
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. All recognized Federations / Unions / Associations
15. Guard File/e-File.


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

Annexure-I

STANDARD OPERATING PROCEDURE

(To rectify account balance discrepancies in Post Office Savings Bank (POSB) accounts (POSA/SSA/PPF) arising from non-migrated transactions pertaining to the pre-CBS migration period)

1. Procedure

1.1 Scope: This procedure outlines the steps to rectify account balance discrepancies in POSB accounts viz. Post-Office Savings Account (POSA), Sukanya Samriddhi Account (SSA) and Public Provident Fund (PPF) arising due to:

- a. non-migrated transactions from legacy application (Sanchay Post) to Finacle CBS; and
- b. the request received from the customer to continue to operate the account.

1.2. Handling of Account: Such cases shall be handled only at the post office where the account existed during the pre-migration period, as the records would be available at that Post Office only.

1.2.1. All such accounts, in which balances differ, shall be processed with the approval of Gazetted Postmaster viz., Chief Postmaster, Senior Postmaster, Deputy Chief Postmaster, Deputy Director / Assistant Director of GPO/HO concerned for the cases related to GPO/HO; and Divisional Head in case of Sub Offices and Non-Gazetted HO.

1.2.2. Procedure in Sub Post Offices: On receipt of such cases, the Sub Post Office shall forward the same to its Head Post Office concerned for necessary **verification and calculation** of amount of Principal and Interest, to be done through SBCO. The Head Postmaster shall subsequently submit such cases to the Divisional Head for necessary approval.

1.2.3. To ensure accurate account balance rectification, Divisional Head or Gazetted Postmaster, as the case may be, shall issue a precise order, specifying clearly the exact principal and interest amounts to be adjusted in the account, after due verification of the genuineness of the transactions.

1.2.4. Subsequently, the Divisional Head / Gazetted Postmaster, as applicable, shall process the case for approval for relaxing the parameter for posting the non-migrated transaction(s) for the concerned account and send it to the Circle Office. The Circle office shall forward it to the Central Processing and Reconciliation Centre (CPRC) Chennai, with specific recommendations of Head of the Circle as prescribed

in Directorate Lr. No. CBS-25/82/2022-FS-DOP dated 28.03.2024. (Copy attached for reference as **Annexure-II**).

1.2.5. On receipt of the proposal, Director CPRC Chennai, after examination, shall convey the approval for relaxing the parameter for posting the non-migrated transaction(s) to CEPT, with a copy to the Head of the Circle concerned.

1.2.6. After receipt of such approval in the concerned HO, **the account shall be transferred to the concerned HO, if the account stands in an office other than the HO**, and no transfer fees shall be collected as the transfer is on administrative ground.

1.2.7. The concerned HO shall subsequently intimate the user-IDs through which the transactions are proposed to be performed, to the CBS-EOD Team, through the Central Processing Centre (CPC) concerned. These identified user-IDs shall be provided with relevant Role-ID/ Work-Class, to create transaction using the office accounts by EOD Team.

1.2.8. On completion of above activity, the CEPT(CBS) team shall relax the parameter for posting of the non-migrated transaction(s) for the concerned account, on notified date with prior intimation to all concerned through office email.

1.3 Transaction Posting:

1.3.1 The designated PA and Supervisor of HO, who are authorized to perform such transaction(s), shall note down the **First Transaction Date [General Ledger Date]** of the account concerned in Finacle. *[First Transaction Date, which is the earliest value date allowed for an account **after migration of account in Finacle**, can be checked in HACLI menu].*

1.3.2 Thereafter, following action shall be taken by the HO for posting of the principal amount:

I. For PO Savings Accounts (POSA)

The designated PA shall post the transaction(s) in **POSA** using **CXFER** menu, for the difference in **Principal amount** with **value date as 01/04/YYYY, where YYYY is the financial year following the year of Migration of account in Finacle**. (For example, if an account is migrated on 10.05.2020, the transaction shall be posted with the value date 01.04.2021) The Office Account **SOLID+MXSBP** is to be used for Credit / Debit leg. The Supervisor, authorized for this activity, shall verify the transaction as per the extant procedure.

II. For PPF and SSA Accounts:

- a. The designated PA shall check whether the **PPF** or **SSA** account is active or a **discontinued** account. In case the account is found to be discontinued, the customer should be asked to make the account active by paying the subscription amount for current year as well as defaulted subscriptions along with default fee.
- b. The designated PA shall post the transaction(s) in the PPF or SSA account using **CPDTM** or **CPWTM (With report code REVRS (Reversal Transaction))** as the case may be, for the difference in **Principal** amount with **value date as 01/04/YYYY, where YYYY is the financial year following the year of Migration**. (For example, if an account is migrated on 20.12.2021, the transaction shall be posted with the value date 01.04.2022) The Office Account viz. **SOLID+MXPPP** for **PPF** account or **SOLID+MXSSP** for **SSA** account is to be used for Credit/Debit leg. The Supervisor, authorized for the activity, shall verify the transaction as per the extant procedure.

1.3.3. SBCO shall calculate and post the Interest difference through HIARM menu, for the period up to **31-03-YYYY, where YYYY is the financial year of migration**. SBCO shall update the said HIARM entries in Interest Adjustment Register maintained by it.

1.3.4. CBS-EOD Team shall monitor and co-ordinate with the CBS-CPC and HO concerned for successful completion of posting of the transactions. On completion of transaction, the parameter relaxation will be disabled by CEPT Team immediately.

1.4 Post-Transaction Activities:

1.4.1. Subsequently, CBS-CPC of the concerned Circle shall execute **HACINT** with end-date & value date as **31-03(31st March) of previous financial year**. For example, if the current financial year is 2024-25, then the end-date/value date should be 31-03-2024.

1.4.2. CBS-CPC of the concerned Circle shall share the report from HPR menu with SBCO as well as HO concerned. This report shows the interest calculation which happened prior to the balance restoration transaction and the recalculation entries.

1.4.3. The designated official in the SBCO, shall cross-check the calculation and amount of interest posted in the concerned account. the designated official in SBCO can also generate interest report for the account in **HAINTRPT** menu and use the detailed report for verifying the interest calculations. If any discrepancy is found (**excess or short interest**), a **HIARM** entry must be created accordingly for the difference in amount, with applicable date as 31-03 (31st March) of previous financial year.

1.4.4. While making any adjustment as explained in Point **1.4.3**, **HIARM** entry should be created only for adjusting the difference in interest amount payable. After adjustment of interest, the said **HIARM** entries shall be updated in the Interest Adjustment Register maintained by SBCO.

1.4.5. After completion of **HIARM** entry by HO, the CBS-CPC of the concerned Circle shall execute the **HACINT** with end-date & value date as 01-04(**1st April**) of current financial year

1.4.6. Timeline for Post-Transaction Activities: The post-transaction activities prescribed in the paragraphs above shall be completed on the day of posting or within the next two working days after the date of posting of such non-migrated transaction(s).

1.4.7. On completion of all the above activities, HO shall transfer the account to its original office from where it was transferred (if applicable).

2. All such transactions which have been posted in connection with the updating of balance due to non-migration of transactions, shall be entered in a register in the following format by the HO

Register of BACK-VALUE DATED TRANSACTIONS

Initials of the In-Charge SBCO	Initials of the APM/DPM	Initials of the Designated PA	Date of posting the Transaction / Value Date of Transaction	Order detail - for posting Back Value dated Transactions(Including	Interest Amount Adjusted through HIARM in ₹	Amount of Withdrawal adjusted in ₹	Amount of Deposit adjusted in ₹	Name of the Depositor(s)	Account Number (New / Old)	Scheme	Name of the Post Office where account stands	Date of Receipt of the case	Sl. No.
(14)	(13)	(12)	(11)	(10)	(9)	(8)	(7)	(6)	(5)	(4)	(3)	(2)	(1)

3. The concerned Head Postmaster shall generate "**Back Value Dated Transactions Report**" available in Finacle MIS Server fortnightly and check the report to ensure that only the approved transactions are carried out.

4. Role of Inspecting / Visiting Officers

4.1 All the officers during visits should check the **Back Value Dated Transactions Report** available in HO and satisfy themselves that the Post Office has followed the above prescribed procedure for settling the balance difference cases if any, due to non-migration of transaction(s) to Finacle CBS. During visits / inspections, it should be also checked that the cases have been settled within stipulated time.

4.2 During the annual inspection, the Inspecting Officers should check at-least four cases, and report observations in the Inspection Report.

5. Timelines for completion of the activity:

Stages / Activities*	Activity to be completed Within
Forwarding by SO to HO from the date of receipt of case	3 Working Days
Activities by HO (Verification of Balance, Calculation of Difference of amount in Principal and Interest, Forwarding the proposal to Division Office)	5 Working Days
Division office to approve, issue order for balance rectification and forward the proposal to RO/CO	5 Working Days. If inquiry is required, then within 15 working days
Recommendation & forwarding by <ul style="list-style-type: none"> Regional Office Circle Office 	5 Working Days 5 Working Days
Approval for Parameter Relaxation by CPRC, Chennai	7 Working Days
Completion of activity jointly by CBS-CEPT/Circle CBS-CPC/HO	4 working days

** Such case shall be settled within 45 working days from the date of receipt of request/complaint.*

6. Illustrations for posting the non-migrated transaction**Illustration-1**

Assume that a **deposit** transaction dated 07.11.2015 amounting to ₹ 10,000/- in SSA account No. 1234567890 standing at Lal Bazar SO account with Srinagar GPO in Jammu & Kashmir Circle had not been migrated to Finacle. The parameter has been relaxed on 05.11.2024 for posting the non-migrated transaction.

Actions required:

- (i). Transfer the account No. 1234567890 to Srinagar GPO. **Authorized HO users shall note down the First Transaction Date (General Ledger Date) - 04.02.2016.**
- (ii). Post the transaction using the CPDTM Menu.

Transaction Date	Value Date	Amount	Debit	Credit
05.11.2024	01.04.2016	10,000/-	SOLID+MXSSP i.e. 19000100MXSSP	Depositor's SSA Account No. 1234567890

- (iii). An HIARM entry shall be made for the interest difference payable up to 31.03.2016.
- (iv). CPC shall execute the HACINT menu and share the report from HPR to HO/SBCO.
- (v). SBCO shall check the interest posted in the account and if there is any difference between the interest credited in the account and the due interest (which needs to be calculated manually based on the actual transactions in the account) to be credited in the account, SBCO shall adjust the same through HIARM.
- (vi). CPC shall execute the HACINT menu.
- (vii). Transfer the account back to Lal Bazar SO.

Illustration-2

Assume that a **withdrawal** transaction dated 07.11.2013 amounting to ₹ 5,000/- in PO Savings account No. 2345678901 standing at Magadh University SO account with Gaya HO in Bihar Circle had not been migrated to Finacle. The parameter has been relaxed on 05.11.2024 for posting the transaction.

Actions required:

- (i). Transfer the account No. 2345678901 to Gaya HO and authorized HO users to note down the **First Transaction Date** (General Ledger Date) – 23.11.2015
- (ii). Post the transaction using the CXFER Menu.

Transaction Date	Value Date	Amount	Debit	Credit
05.11.2024	01.04.2016	5,000/-	Depositor's Account 2345678901	POSASOLID+MXSBP i.e. No.82300100MXSBP

- (iii). An HIARM entry shall be made for the interest difference payable up to 31.03.2016.
- (iv). CPC shall execute the HACINT menu and share the report from HPR to HO/SBCO.
- (v). SBCO shall check the interest posted in the account and if there is any difference between the interest credited in the account and the due interest (which needs to be calculated manually based on the actual transactions in the account) to be credited in the account, SBCO shall adjust the same through HIARM.
- (vi). CPC shall execute the HACINT menu.
- (vii). Transfer the account back to Magadh University SO.
