

भारतीय डाक विभाग
DEPARTMENT OF POSTS, INDIA
मुख्य पोस्टमास्टर जनरल कार्यालय 033 695 – तिरुवनंतपुरम, परिमंडल केरल,
Office of the Chief Postmaster General, Kerala Circle, Thiruvananthapuram - 695 033

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NOTICE

No.Rectt/ 19-3/2023

dated at Thiruvananthapuram-33, the

12-12-2023


Sub: PO & RMS Accountant Exam scheduled to be held on 24th September 2023 – regarding

Provisional Answer Keys in respect of Paper I and Paper II of PO & RMS Accountant Examination held on 24.09.2023 have been uploaded on www.keralapost.gov.in for submission of comments/objections if any.

Candidates who appeared in the above exam may submit their Feedback/comments in the prescribed proforma (Annexure-I) on the Provisional Answer keys, if any, along with supporting documents/Rulings/calculations etc to the Recruitment Section of this office by email (email id - adestco.keralapost@gmail.com) latest by 17.30 hours on or before 21.12.2023.

The feedback/comments received after the due date and time will not be considered.

Encl: As above


B C Anilkumar
Asst. Director (Recruitment)

Annexure-I

**FORMAT FOR SUBMISSION OF FEEDBACK/COMMENTS ON PROVISIONAL ANSWER KEY FOR
PO & RMS ACCOUNTANT EXAMINATION HELD ON 24.09.2023**

PO & RMS Accountant Examination held on 24.09.2023					
Hall Permit No:					
Name of the candidate:					
Sl.No.	Paper (I/II)	Qn. No.	Question	Comments/Feedback	Details (scanned copy) of supporting documents substantiating the challenges should be attached along with feedback/comments

(Signature of the candidate)

Name of the candidate.....

Roll No.....

Place:

Date:

PAPER - I

1. From the following particulars given below:

- i. Date of Birth : 02/09/1958
- ii. Joined service in a Group 'C' Post on : 02/09/1976
- iii. He was officiating as Accounts Officer drawing the pay of Rs. 74,300 in Level 8 in the Pay Matrix on 01/01/2017 with Date of Next Increment (DNI) on 01/07/2017.
- iv. Availed the following spells of leave (other than Earned Leave and Half Pay Leave) during his service:
 Extraordinary Leave on Medical Certificate from 05/06/1997 to 12/07/1997 followed by overstayal of leave from 13/07/1997 to 26/07/1997. The overstayal was not regularised by the grant of leave.
 Extraordinary Leave on private affairs from 04/08/2012 to 10/09/2012.
- v. He took part in strike from 06/09/1994 to 15/09/1994 which amounted to interruption in service under the provision of FR 17-A and Rule 27 of CCS (Pension) Rules, 1972. The interruption was condoned by the competent authority.
- vi. The officer died on 05/12/2018 leaving behind his wife, a son and two daughters. The date of birth of the son was 14/11/2000 and of the daughters were 25/07/1996 and 08/12/1997. The younger daughter was married in January, 2017, while the elder one was unmarried. The widow too died on 23/05/2019.

- (a) Calculate the Pension and Retirement Gratuity admissible to the officer on his retirement on attaining the age of superannuation.
- (b) Calculate the amount of Family Pension and Residuary Gratuity admissible to successive surviving members of the family and the period upto which it is admissible to them.

Ans. (a) Date of Birth : 02/09/1958
 Joined service in a Group 'C' Post on : 02/09/1976
 Date of Retirement : 30/09/2018
 Date of Death : 05/12/2018

Length of Service :-

	YY	MM	DD
From 02/09/1976 to 30/09/2018--	42	00	29
(---)NQS		02	02
	41	10	27

NQS

Over stayal of leave from 13/07/1997 to 26/07/1997 — 14 days

EOL on private affairs from 04/08/2012 to 10/09/2012 --- 1 month 8 days

Strike period 06/09/1994 to 15/09/1994 — 10 days

Total ---- 2 months 2 days

Pay regulation: - Date

Basic Pay

01/01/2017 ----	Rs 74300/- (level 8)
01/07/2017 ----	Rs 76500/-
01/07/2018 ----	Rs 78800/-

$$\text{Average Emoluments} = \frac{76500/- \times 7 + 78800/- \times 3}{10} = \text{Rs } 77190/-$$

Last Pay ---- Rs 78800/- ; Pension --- Rs 39400/-(50% of last pay)

[Pension fixed in accordance with Rule 49 (2) of CCS (Pension) Rules , 1972]

$$\text{Retirement Gratuity} = (78800/- + 9\% \text{ DA}) \times \frac{66}{4} = 85892 \times \frac{66}{4} = 1417218/-$$

[Retirement Gratuity payable in accordance with Rule 51 (1) (a) or (b) of CCS (Pension) Rules , 1972]

$$\begin{aligned} \text{(b) Family Pension} &= \text{Normal rate @ 30\% of Last Pay} = 23640/- \\ &\quad \text{Enhanced rate @ 50\% of Last Pay} = 39400/- \end{aligned}$$

(i) Pension @Rs 39400/- + DR thereon payable to the retired Officer from 01/10/2018 to 05/12/2018.

(ii) Family Pension @Rs 39400/- + DR thereon payable to the widow from 06/12/2018 to 23/05/2019.

(iii) Family Pension @Rs 39400/- + DR thereon payable to the elder daughter from 24/05/2019 to 24/07/2019 provided her income from all sources during this period does not exceed Rs 9000/- + applicable DR thereon.

(iv) Family Pension @Rs 39400/- + DR thereon payable to the son from 25/07/2021 to 01/09/2025 and @ Rs 23640/- + DR from 02/09/2025 to 13/11/2025 provided he remain unmarried & his income from all sources during this period does not exceed Rs 9000/- + applicable DR thereon.

(v) Thereafter Family Pension @Rs 23640/- + DR thereon payable to the elder daughter from 14/11/2025 till she gets married & her income from all sources during this period does not exceed Rs 9000/- + applicable DR thereon provided there are no physically /mentally child in the family.

Pension for the period from Oct/2018 to Nov/2018 = 85892/-

Pension from 01/12/2018 to 05/12/2018 = 1385/-

87277/-

Retirement Gratuity=1417218/-

Total = 1504495/-

12 times of Emoluments @85892/- X 12 = 1030704/- which is less than the amount of Pension & Retirement Gratuity. Hence, no **Residuary Gratuity** is admissible in accordance with Rule 50 (2) of CCS (Pension) Rules, 1972.

2. A, B, C and D are Assistant Accounts Officers (AAO) in Postal Department drawing the pay of Rs. 64,100 in the Pay Level 8 with effect from 01/07/2017. A and B are the Seniormost and D is the Juniormost. A and B were promoted as Accounts Officer (AO) in the Pay Level 9 on 01/04/2018. On 01/05/2018, C was deputed to an Ex Cadre post in the Pay Level 9. On 01/12/2019, D was promoted as AO in the parent department. On 01/04/2020, C reverts to his parent department and joined as AO in the Pay Level 9. Fix the pay of C in the post of AO and indicate the Date of Next Increment.

Ans.

Regulation of pay of 'C' from time to time in the parent department had he not been appointed to the ex cadre post.

		Pay in parent department in pay level 8
1-7-2017		64,100
1-7-2018	increment	66,000
1-7-2019	increment	68,000
On 1-4-2020, the pay of 'c' will be fixed in the post of Accounts Officer at Rs. 71,300.		

Pay drawn in the parent Department on the date of promotion	Rs. 68,000
Add increment	Rs. 70,000
Pay in the promoted post at Level 9	Rs. 71,300

Even though 'C' held the ex cadre post on an identical Pay Level from 1-5-2018, that service will count for increment only from 1-12-2019 i.e. the date on which his junior was promoted in the parent department. As the period from 1-12-2019 to 30-6-2020 has exceeded minimum service of 6 months for drawl of an increment in the post, he will draw his next increment on 1-7-2020.

3. Prepare the leave accounts of a government servant showing the Earned Leave and Half Pay Leave at credit as on 30/06/2013 based on the following particulars:
- Leave at credit as on 01/08/2013
 - EL : 212 days
 - HPL : 310 days
 - Availed EL for 9 days from 20/08/2006.
 - Commutated leave on MC for 13 days from 01/10/2006.
 - EL for 51 days from 01/01/2007.
 - HPL for 20 days from 04/03/2007.
 - Commutated Leave on MC for 17 days from 13/05/2007.

Ans. Please find Excel sheet (Leave Account)

EL					
Period		Credit	Availed	Balance	Remarks
01.08.2006		212	0	212	EL for 9 days from 20.08.2006
20.08.2006	28.08.2006	0	9	203	
01.01.2007		15	51	167	
30.06.2007		0		167	

HPL					
Period		Credit	Availed	Balance	Remarks
01.08.2006		310		310	
01.10.2006					
	13.10.2006		26	284	CML FOR 13 DAYS FROM 01.10.2006
01.01.2007		10		294	
04.03.2007					
	23.03.2007	0	20	274	HPL FOR 20 DAYS FROM 14.03.2007
13.05.2007	29.05.2007		34	240	CML FOR 17 DAYS FROM 13.05.2007
30.06.2007		0		240	

4. Prepare the GPF ledger account, interest and closing balance for the year 2011-2012 with the following details:

Closing Balance as on 31/03/2011 : Rs. 80,100

Monthly Subscription : Rs. 5,000

Rate of Interest : 8%

Taken Withdrawal in June 2011 : Rs. 20,000

Taken an Advance during December, 2011 recoverable in 20 (twenty) equal monthly installments : Rs. 20,000

Ans.

Opening Balance : Rs 80,100/-

Month	Subscription	Refund	Advance	Balance
April 2011	Rs. 5,000/-			Rs. 85,100/-
May 2011	Rs. 5,000/-			Rs. 90,100/-
June 2011	Rs. 5,000/-		Rs. 20,000/-	Rs. 75,100/-
July 2011	Rs. 5,000/-			Rs. 80,100/-
August 2011	Rs. 5,000/-			Rs. 85,100/-
September 2011	Rs. 5,000/-			Rs. 90,100/-
October 2011	Rs. 5,000/-			Rs. 95,100/-
November 2011	Rs. 5,000/-			Rs. 1,00,100/-
December 2011	Rs. 5,000/-		Rs. 20,000/-	Rs. 85,100/-
January 2012	Rs. 5,000/-			Rs. 90,100/-
February 2012	Rs. 5,000/-	Rs. 1,000/-		Rs. 96,100/-
March 2012	Rs. 5,000/-	Rs. 1,000/-		Rs. 1,02,100/-
	Rs. 60,000/-	Rs. 2,000/-	Rs. 40,000/-	Rs. 10,74,200/-

Closing balance Rs. 80,100/- + Rs. 60,000/- + Rs. 2,000/- --- Rs. 40,000/- = Rs. 1,02,100/-
interest for the year 2011-12 = Rs. 10,74,200/- x 8/1200 = Rs. 7,161.33 rounded off to Rs 7,161/- --

Note: For the advance of Rs 20,000/- paid during December 2011, recovery will be made for 20 months from February 2012 to September 2013 at the rate of Rs 1,000/-

5. Prepare Last Pay Certificate (LPC) of a Group 'C' officer named A in the Pay Level 8 proceeding on transfer from station X to Y with the following particulars:

vi. He handed over the charge at station X on 03/08/2021 A/N

vii. He was drawing the following pay & allowances:

Basic Pay : 78,800

DA : 28%

HRA : 18%

Transport Allowance : Rs. 1,800

viii. He was paid at station X upto 31/07/2021 and the following deductions made from his salary:

Income Tax : Rs. 20,000

GPF Subscription : Rs. 15,000

PLI : Rs. 2,085

CGEIGS : Rs. 50

CGHS : Rs. 650

Computer Advance : Rs. 430

- ix. He was paid transfer TA Advance of Rs. 50,000 in Bill No. 11 dated 02/08/2021.
- x. His GPF Account No. H-91570 is being maintained by PAO, Hyderabad.
- xi. His PLI Policy No. AP - 377039 - P has monthly contribution of Rs. 2,085 per month.
- xii. He is entitled to draw pay and allowances at the above rates for 3 days from 01/08/2021 to 03/08/2021.
- xiii. He is entitled for usual joining time.
- xiv. Computer Advance of Rs. 30,000 was paid to him on 01/01/2019. It is being recovered @ Rs. 430 as per the sanction. Calculate the outstanding amount and transfer the same in the LPC.

Ans.

G.A.R.2

LAST PAY CERTIFICATE

{See Rules 11(4) and 80 of Central Government Account (Receipts & Payments) Rules, 1983}

Last Pay Certificate of Shri/Shrimati A of the office of
.....X.....proceeding on
transfer.....toY.....

2. He/She has been paid upto31/07/2021at following rates:-

Particulars Substantive Pay78,800/-..... (Level 8)

Officiating PayNIL.....

Special PayNIL.....

Personal PayNIL.....

Leave SalaryNIL..... Dearness PayNIL.....

Allowances: (a) D.A/ A.D.A Rs 22064/-

(b) CCA NIL

(c) HRA Rs 14184/-

(d) Transport Allowance : Rs. 1,800/-

(e) DA on Transport Allowance : Rs 524/-

GPF...Rs 15000/-.....I.TAX.....Rs 20000/-.....CGEIS/CGEGIS.....Rs 50/-.....CGHS...Rs 650/-...

Computer Advance ... Rs430/-

(a) Composite rate or (b) Insurance rate only. Licence Fee for Government Accommodation
No.....@P.M

3. His/ her General Provident Fund Account No...H-91570..... is maintained by the
Pay and Accounts Office...Hyderabad.....

4.He/She made over charge of the office of Group 'C' officer on
theafternoon of03/08/2021.....

5. Recoveries are to be made from the emoluments etc. of the Government servant as detailed on
the reverse.

6. He/She is also entitled to draw the following:-

7. He/She has been sanctioned leave preceding joining time forNIL.....days

8. He/She finances the Insurance Policies detailed below from Provident Fund:-

Name of the Insurance company	No. of Policy	Amount of Premium	Due date for payment

9. Details of PLI recovery through pay bills :- PLI Policy No. AP-377039/P premium @ Rs 2085/-per month

10. The details of income tax recovered from his/her upto date from the beginning of the current financial year are noted on the reverse.

11. Service for the period from ----- to ----- (during his stay in this office) has been verified.

A copy of LPC has been given to the Government Servant.

Signature

Date:

Designation

(Reverse)

LAST PAY CERTIFICATE

Details of recoveries

Name of the advance involving recovery/adjustment	Total amount of advance sanctioned with month of drawal (Rs.)	Outstanding amount recoverable (Rs.)	Rate of Installments (Rs.)
Pay Advance			
TA Advance	Rs 50000/- (Drawn on August/21)		
HBA			
MCA/OMCA			
Festival			
Computer Advance	Rs 30000/- (Drawn on January 2019)	Rs 16670/-	@ Rs 430/-

Licence fee arrears Rs. for the period from to

Details of Income Tax etc.

Name of months	Pay/Leave Salary & allowances Rs.	Fee Honarium Rs.	Funds & other deductions Rs.	Amount of Income Tax recovered Rs.	Remarks
April 21	Rs. 117352/-		GPF Rs. 15000/- . PLI Rs. 2085/- CGEGIS Rs 60/- CGHS Rs 650/-		
May 21	Rs. 117352/-				
June 21	Rs. 117352/-				
July 21	Rs. 117352/-				

Signature
Designation

6. Calculate the TA admissible to a Central Government Officer Shri Y drawing pay of Rs. 49,000 in Pay Level 6, who on retirement on 30/09/2020 from station A proceeds to station B in Z Class Cities. His family consists of Wife, Son, aged 24 years, employed but staying with him and dependent Niece, aged 21 years. On 21/09/2020 he had sent part of his luggage to station B with his son who travelled by train AC-2 tier and paid Rs. 590 as excess luggage charges. Shri Y with rest of his family left station A by AC-2 tier on 10/10/2020 to station B. His personal effects weighing 45 quintals were transported by Railway Container Service at Railway risk from station A to station B for which he paid Rs. 21,840. Single fare from station A to station B is Rs. 1,810 for AC-2 tier. (Paper 1)

Ans.

Pay in Level 6

Rs. 49,000

Rail Class

AC 2-tier

Composite Transfer Grant 80% of Rs. 49,000

Rs. 39,200

Rail fare from 'A' to 'B' - 2 fares at Rs. 1,810

Rs. 3,620

Personal effects:-

Actual expenditure:

Container service from 'A' to 'B'

Rs. 21,840

Total

Rs. 64,660

Note 1. - The monthly income of the employed son is not given. It is presumed that he is not 'wholly dependent' on the Government servant and no T.A. is allowed.

Note 2. - Dependent niece is not included in the definition of 'family' and hence not entitle to T.A.

Note 3. - Charges of Rs. 590/- incurred for transport of personal effects are not reimbursable since vailed single container facility.

PART - II

7. What are the salient features of Service Discharge Benefit Scheme (SDBS) introduced for Gramin Dak Sevak (GDS) in the Department of Posts?

Ans:- The salient features of the proposed Service Discharge Benefit Scheme (SDBS) in pursuance of Dte's No.6-11/2009-PE-II dtd 1st September 2010 are as under:

1. **ELIGIBILITY TO JOIN THE SDB SCHEME :-** All regularly appointed Gramin Dak Sevaks, who have been selected after due process in accordance with the Service & Employment Rules and after rendering one year's satisfactory service, are eligible to join the scheme. The existing Gramin Dak Sevaks who are left with three years or less service as on 01-01-2011, shall not be eligible to join the Service Discharge Benefit Scheme (SDBS).
2. **OPTION FOR THE EXISTING INCUMBENTS:-** The existing regularly appointed Gramin Dak Sevaks on the date of notification of the Service Discharge

- Benefit Scheme (SDBS), shall have option either to switch over to the new Service Discharge Benefit Scheme (SDBS) or to continue in the existing Severance Amount Scheme. In case they opt to join the Service Discharge Benefit Scheme (SDBS), the Severance amount accrued till the date of their joining, @ Rs.1500 for every completed year of service till their enrolment will be added to the accumulated contributions at the time of discharge for annuitization.
3. **NEW ENTRANTS :-** The New Gramin Dak Sevaks, appointed on or after the date of introduction of the Service Discharge Benefit Scheme (SDBS), shall mandatorily have to get themselves enrolled under the new Scheme (SDBS). They will not be entitled to receive the benefit of severance amount.
 4. **CONTRIBUTION :-** Only the Government shall contribute @ Rs.200 per month for each enrolled Gramin Dak Sevak. The Gramin Dak Sevaks shall not be required to make any contribution from their side under the scheme. The contributions made by the Department shall be credited to the Trustee Bank designated by the Pension Fund Regulatory & Development Authority (PFRDA) and invested through Pension Fund Managers (PFMs) designated by the PFRDA. However, no such contribution/subscription shall be made by the Department in respect of the Gramin Dak Sevaks, who are placed 'Put off' duty or unauthorizedly absent. Similarly, the provisionally appointed Gramin Dak Sevaks or substitutes engaged for leave periods of the regular GDS, etc., are also not eligible for joining the Service Discharge Benefit Scheme (SDBS). However presently Monthly contribution shall be Rs.300/- from Department and GDS as well.
 5. **ON APPOINTMENT/ABSORPTION OF A GRAMIN DAK IN A REGULAR DEPARTMENTAL POST :-** The Gramin Dak Sevaks, who are enrolled under this Service Discharge Benefit Scheme (SDBS), on their absorption/appointment in the Department against any regular Departmental posts, shall have to quit the Service Discharge Benefit Scheme (SDBS) and to seek transfer of the accrued accumulations under the SDBS till their date of absorption/regular appointment to a Departmental posts, to their new account under the New Pension Scheme for Departmental employees, already in existence, for which he/she shall become eligible on such regular appointment to a Departmental post. Such transferred funds/accumulations shall then be regulated / invested under the New Pension Scheme.
 6. **NODAL AGENCY :-** The Pension Fund Regulatory Development Authority (PFRDA) is the Nodal Agency and Central Record Keeping Agency (CRA) appointed by the PFRDA will maintain the data/records as well as upload/transmit the data to the Trustee Bank and also advise the Trustee Bank to transfer the funds to the relevant Pension Fund Manager (PFM) for investment purposes.
 7. **ENROLMENT AND ASSIGNING PERMANENT RETIREMENT ACCOUNT NUMBER (PRAN) :-** The Gramin Dak Sevaks opting to come under the new Service Discharge Benefit Scheme (SDBS), shall have to submit an application in the prescribed proforma for their enrolment in the Service Discharge Benefit Scheme (SDBS). Such applications for enrolment will be sent to the Postal Divisional Office concerned by the Sub Divisional Inspector/ASPOs., duly attested and verified as required. The Divisional Heads (Director / Sr./Supdt. of Post offices) will collect all such applications and ensure that the applications are complete in all respects and forward them to the Central Record Keeping Agency's (CRA) Facilitation Centers for enrollment and issue of digitized card containing inter alia Permanent Retirement Account (PRAN) for Gramin Dak Sevak concerned. The list of Facilitation Centres of Central Record Keeping Agency (CRA) is attached, to which the Applications of Gramin Dak Sevaks who opt to join the Service Discharge Benefit Scheme (SDBS),

are to be sent, The Gramin Dak Sevak opting for enrollment under the new SDBS, shall also be required to open a Savings Bank Account in the concerned Post Office and the particulars of such SB Account shall be furnished in the relevant columns of the application form by the GDS.

8. **EXIT FROM THE SERVICE DISCHARGE BENEFIT SCHEME(SDBS) :-** (i) A Gramin Dak Sevak, if he so wishes to exit at any point of time after attaining the age of 58 years, he can withdraw 20% of the accumulations and has to invest the 80% of accumulations for purchase of Life Annuity from any of the Life Insurance Company authorised by Insurance Regulatory & Development Authority (IRDA). The Department shall not make further contributions once he exits from Service Discharge Benefit Scheme (SDBS) (ii) At the time of discharge from service also, the Gramin Dak Sevak would be required to invest a minimum of 40% of accumulations to purchase a Life Annuity from any of the authorised Life Insurance Company duly approved by the Insurance Regulatory & Development Authority (IRDA). The remaining amount i.e. 60% of the accumulations can be withdrawn. (iii) However there shall be no restriction on purchase of life annuity exceeding 40% of their accumulations in the fund. In other words, the Gramin Dak Sevak, discharged on completion of his services may invest in the Life Annuity even more than the minimum required 40% if he/she so desires.
9. **DISMISSAL/FEMOVAL FROM SERVICE :-** If a Gramin Dak Sevak enrolled as a member of Service Discharge Benefit Scheme (SDBS) is removed/ dismissed from service in consequence of a disciplinary proceeding, he forfeits his past service and benefits of the Service Discharge Benefit Scheme (SDBS). On the other hand, the Department reserves the right to claim refund of the contributions made in respect of such Gramin Dak Sevak till his date of dismissal/ removal and to credit it to the Government accounts. He will also be not entitled to receive the Severance Amount and Ex-Gratia Gratuity if otherwise

8. State the guidelines on the maintenance of Service Book.

Ans:- Maintenance of Service Book :- 1. In accordance with SRs 196 & 197 of the FRSR (Part I) Service Book will be opened from the date of first appointment in the prescribed form.

2. In accordance with Rule 288 (1) to 288(5) of the GFR 2017 , it should be maintained in duplicate . First copy should be retained and maintained by the Head of the office and the second copy given to the Govt. Servant for safe custody. In January every year , the Govt. Servant shall hand over his copy to his office for updation, which should be returned within thirty days of its receipt. Fee for replacement of a lost copy to the Govt. Servant is Rs 500/-
3. Creation and maintainence of service records in e-format available in e-office under e-governance may also be considered vide OM dtd 23/10/2013.
4. In accordance with GID (2) ,Rule SR-198 , maintainence of service book in electronic format in e-service book module available under the e- office mission mode project has been implemented.
5. In accordance with GID (3) ,Rule SR-198 , the service book of a Govt. Servant is to be transferred from parent department to present department on technical resignation.

9. What are the conditions under which joining time is allowed?

Ans:- Conditions under which joining time is allowed :- 1. In accordance with Rule 4(1) of CCS(Joining Time) Rules, FR & SR Part I , Appendix 10 joining time is admissible to join on transfer in public interest , a new post either at same or a new station.

2. In case of permanent/temporary employees and permanent/provisionally permanent state govt. employees on appointment on the result of a competitive examination/interview open to the govt, servants and others, if such govt. servants opt for having their past service in the central govt. or state govt. counted for all purposes in the central govt. [Rule 4(4)]

3. Joining time is admissible to surplus staff transferred from one post to another under the scheme regulating redeployment of surplus staff . [Rule 4(2)]

4. Joining time is admissible to officials discharged due to reduction of establishment in one office and appointed in another office , if the orders are received while working in the old post. If they are appointed to the new post (s) after discharge, the period of break may be treated as joining time without pay, if it does not exceed thirty days, and the official concerned have rendered not less than three years continuous service. [Rule 4(3)]

5. Joining time is admissible once in a calendar year , while proceeding on leave from a place in a remote locality or to a place in a remote locality.

6. Joining time is admissible once in a calendar year , while returning from leave from a place in a remote locality or to a place in a remote locality.

7. Joining time is admissible once in a calendar year , to officials domicile in the union territories of Andaman & Nicobar Islands, Lakshadweep , while proceeding on leave to their home town in another island on the Union Territory and returning from Home Town.

10. Comment on timely submission of TA claims.

i. In pursuance of Dte. letter No.19030/1/2017-E IV dtd. 15.06.2021 the time limit of submission of claims for TA has been changed from 1 year to 60 days succeeding the date of completion of journey. The claim of a Govt. servant deemed to have been relinquished if the claim for it is not preferred within sixty days succeeding the date of completion of the journey and the time limit for submission of claims for TA on Retirement is 180 days succeeding date of completion of journey.

ii. In respect of claim for Travelling Allowance for journey performed separately by the officer and members of his family, the dates should be reckoned separately for each journey and the claim shall be submitted within sixty days succeeding the date of completion of each individual journey. Similarly, TA claims in respect of transportation of personal effects and conveyance shall be submitted within sixty days succeeding the date on which these are actually delivered to the Government servant at the new station.\

iii. The date of submission of the claims shall be determined as indicated below:

a)	In the case of Officers who are their own controlling officer	The date of presentation of the claim at the Treasury/Cash Section.
b)	In the case of Officers who are not their	The date of submission of the claim to

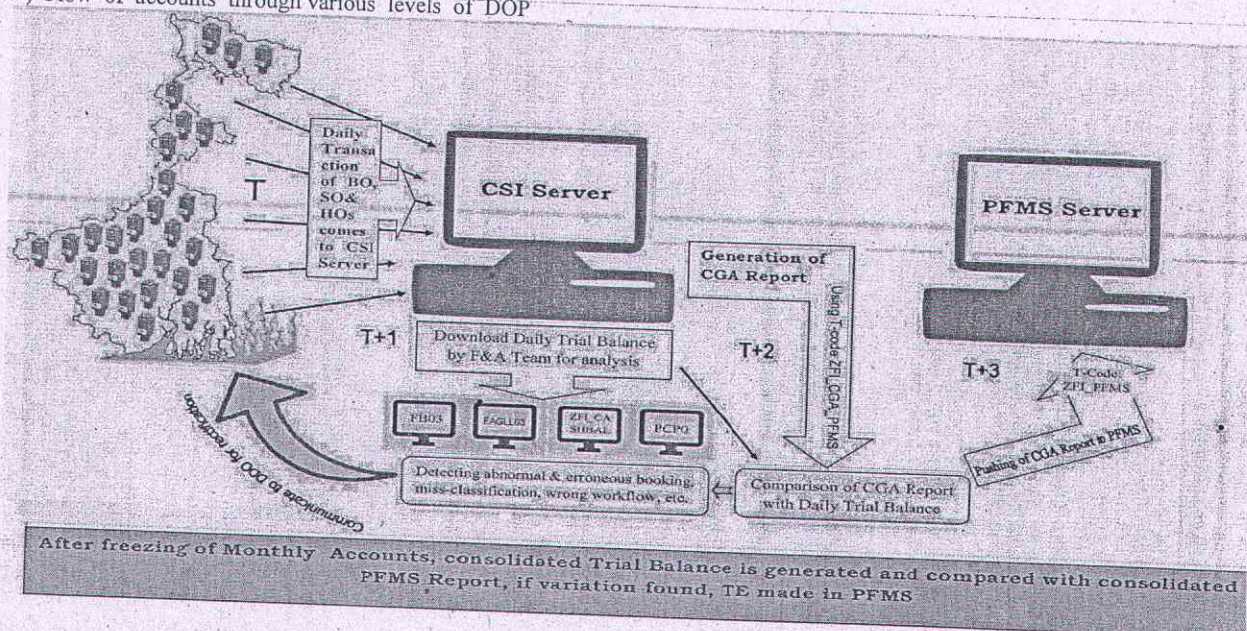
own Controlling Officer.

the Head of Office/Controlling Officer.

iv. In the case of claims falling under category 3(ii), which are presented to the Treasury after a period of sixty days succeeding the date of completion of journey, the date of submission of the claim will be counted from the date when it was submitted by the Government servant to the Head of Office/Controlling Officer within prescribed time-limit of sixty days.

v. A claim for Travelling Allowance of a Government servant which has been allowed to remain in abeyance for a period exceeding one year should be investigated by the Head of Department concerned. If the Head of Department is satisfied about the genuineness of the claim on the basis of the supportive documents and there are valid reasons for the delay in preferring the claims, the claims should be paid by the Drawing and Disbursing Officer or Accounts Officer, as the case may be, after usual checks [GIO (7), SR 194-A of FRSR Part II].

Q.11) Flow of accounts through various levels of DOP



Monthly consolidation is pushed to e-Lekha by PAO.

* Also explain the differences between TB and DB figure with the potential reasons for mismatch between the two.

Figures reflecting in the Trailbalance in respect of the units under a DDO should be reflected properly in the detailed book. There are lot discrepancies in the figures reflected in the TB and DB of an office. The various reasons for difference in the figures reflected in the Trial balance and detailed Book (DB) in respect of a DDO are

1. Back dated voucher postings

2. Wrong document type
3. Non performance of required settlement process(f-32&f-28)
4. Non acknowledging of amount under Cash in transit/Cheque in transit GLs
5. Reversals in back date

PAPER - II

1. Prepare the Postmaster Balance Sheet of Head Post Office "P" for 15/12/2020 from the following particulars given in the table:

Sl. No.	Item	Date	Amount in Rupees
i	Closing Balance	30/11/2020	1,50,56,675
ii	HO receipts upto	14/12/2020	1,50,56,675
iii	HO payments upto	14/12/2020	12,09,20,125
iv	HO receipts on	14/12/2020	1,10,10,000
v	HO payments on	14/12/2020	85,00,420
vi	HO receipts on	15/12/2020	1,20,30,275
vii	HO payments on	15/12/2020	1,15,75,315
viii	SO receipts upto	14/12/2020	10,45,89,890
ix	SO payments upto	14/12/2020	9,39,45,145
x	SO receipts on	15/12/2020	65,35,490
xi	SO payments on	15/12/2020	50,95,790
xii	Cash and Stamps in transit from HO to SO	15/12/2020	18,40,790
xiii	SO Summary Balance on	15/12/2020	1,58,38,335

Calculation sheet is attached

2. Comment critically on:

i. Mr. X holding the post of Inspector of Posts (IP) substantively was promoted to Assistant Superintendent Post Office (ASPO) on regular basis w.e.f. 01/06/2014. The Drawing and Disbursing Officer (DDO) has recovered the subscription towards Central Government Employees Group Insurance Scheme (CGEGIS) at Rs. 60 per month from the pay of June, 2014.

Ans. In the event of regular promotion of an employee from one group to another, the subscription shall be raised from the next anniversary of the scheme to the level appropriate to the group to which he is promoted vide Rule NO. 5.3 of CGEGIS 1980. As such the recovery of subscription towards CGEGIS at Rs. 60/- from June 2014 is not in order. He should have made recovery at the rate of Rs. 60/- from the month of January 2015.

ii. A Group "C" employee joined service on 03/04/2012 and unfortunately died on 17/04/2020, even before the first recovery of subscription could be made. He had however given his nomination in favour of his wife along with the Charge Report.

Ans. First subscription will be recovered from pay and allowance of the employee for the period from 03.04.2012 to 17.04.2014. He is entitled for appropriate insurance coverage of the scheme. (Please refer Paras 6 and 9.2 of CGEGIS, 1980).

3. A Government Servant drawing basic pay of Rs. 20,500 was sanctioned House Building Advance of Rs. 6,00,000 which was paid in two installments in March 2019 and August 2019. The advance to be repaid in 100 installments of Rs. 6,000 each. Rate of interest is 8.5% per annum. Recovery of the advance commenced from the pay of January 2020. Calculate the amount payable by the official, if the official wants to repay the advance with interest on 25/04/2021.

Ans.

Month	Year	Amount Paid	Amount Recovered	IBB
March	2019	300000		300000
April	2019			300000
May	2019			300000
June	2019			300000
July	2019			300000
August	2019	300000		300000
September	2019			600000
October	2019			600000
November	2019			600000
December	2019			600000
January	2020			600000
February	2020			600000
March	2020		6000	594000
April	2020		6000	588000
May	2020		6000	582000
June	2020		6000	576000
July	2020		6000	570000
August	2020		6000	564000
September	2020		6000	558000
October	2020		6000	552000
November	2020		6000	546000
December	2020		6000	540000
January	2021		6000	534000
February	2021		6000	528000
March	2021		6000	522000
April	2021		6000	516000
			6000	0
			90000	12870000

Interest =
Principal outstanding
Total

Rs.

91162.5
510000
601162.5
601163

4. Calculate the maximum amount recoverable on 30/09/2020 from the salary of a Government Servant against whom a court attachment order for Rs. 56,000 was received on 15/09/2020. Particulars of his pay and allowances are as follows:

Pay	: Rs. 39,000 per month in Level 6
DA	: 17%
HRA	: Rs. 6,384
Transport Allowance	: Rs. 3,600

A sum of Rs. 2,500 per month was being attached from his salary for a period of 24 months till December 2020 in satisfaction of a decree in another case.

Ans.

Emoluments for September payable on 30/09/2020-

Pay	...	Rs.
DA 17%	...	39,900
HRA 16%	...	6,783
Transport Allowance	...	6,384
	...	3,600
	Total	56,667/-

Less: Amount exempt from attachment -

DA	...	6,783
HRA	...	6,384
Transport Allowance	...	3,600
Net emoluments	...	16,767/-

Amount attachable = $(39,900 - 1,000)/3$ = 12,967

Less: Portion of salary under attachment continuously for 24 months = 2,500

Balance attachable 10,467

Recovery:

10,467 x 4 (Sep. to Dec. 2020)	...	41,868
12,967 x 1 (Jan. 2021)	...	12,967
Balance (Feb. 2021)	...	1,165
	Total	56,000

Note 1.- The amount of Rs. 2500 which was under attachment for a period of twenty-four months continuously shall be exempt from attachment until the expiry of a further period of twelve months reckoned from January, 2021 to December, 2021 - Vide Section 60 (1) of the code of civil procedure, 1908

5. Mr. X an officer has submitted his LTC claim for self and family members as per details given below:

- Details of Family: Self, Wife (employed in Public Sector Banks), Son, aged 20 years and drawing stipend of Rs. 5,600 per month, Daughter, aged 13 years, Father (having a basic pension of Rs. 4,000 per month). All the members are living with the officer.
- Place Visited : Chennai
- Home Town : Chandigarh
- Place of duty : New Delhi

v. Pay Level : Level 8

vi. LTC Travel Details of Family

Date of outward journey	Date of return journey	Place visited	Details of members
15/06/2020	28/06/2020	Chennai	Self, Wife and Both Children
20/06/2020	28/06/2020	Chennai	Father

vii. The LTC claim is for the Block 2020-21.

viii. The wife has claimed LTC for the Block 2020-21 for Home Town for herself from the bank.

ix. The distance by road from airport to residence/place of stay are as under:-

Delhi residence to Delhi airport : 20 kms
Chennai airport to Chennai hotel : 25 kms

x. The air fares and train fare are as under:

Delhi to Chennai air fare : Rs. 9,100
AC-2 Tier by Rajdhani Express : Rs. 2,625
AC-3 Tier by Rajdhani Express : Rs. 1,600

xi. The officer used hired taxi for road journey at all places and claimed the same.

xii. Availed EL from 15/06/2020 to 28/06/2020.

Prepare LTC claim of the officer for the admissible amount. Give reasons for inadmissible amounts, if any by quoting the rules.

Ans.

The Officer is eligible to claim LTC in favour of himself, both children and his father.

The amount admissible for AC-2 Tier by Rajdhani Express (from Delhi to Chennai) for his himself, both children and his father =
2625/- X 4 = 10500/-

The amount admissible for AC-2 Tier by Rajdhani Express (from Chennai to Delhi) for his himself, both children and his father =
2625/- X 4 = 10500/-

21000/-

Note 1.- The official is eligible for AC-2 tier by Rajdhani Express in accordance with GID (1) below Rule 12 of CCS (LTC) Rules 1988.

2. The wife has claimed LTC for the Block 2020-21 for Home Town for herself from the bank. In accordance with Rule 6 of Chapter IV of CCS (LTC) Rules 1988.

3. No claim for journey from Delhi residence to Delhi airport & Chennai airport to Chennai hotel is admissible in accordance with GID (10) below Rule 12 of CCS (LTC) Rules 1988.

4. No claim for hired taxi for road journey at all places is admissible in accordance with GID (10) below Rule 12 of CCS (LTC) Rules 1988.

6. Comment on Financial Power:

- i. Powers of Head of Circle (HoC) for non-recurring contingent expenditure in respect of advertisement charges.

Head of Circle (HoC) may incur expenditure upto Rs 150000/- for non-recurring contingent expenditure in respect of advertisement charges in accordance with SI No. 8 (b) of Schedule II(A) of Schedule of Financial Powers delegated to Head of the Circle.

- ii. Recurring office expenses by PMG.

PMG may incur expenditure upto Rs 30000/- for recurring contingent expenditure in respect of any item for which no scale or limit to the power of sanction is prescribed elsewhere in accordance with SI No. 7 (a) of Schedule II(A) of Schedule of Financial Powers delegated to Head of the Circle.

- iii. Non-recurring office expenses by PMG.

PMG may incur expenditure upto Rs 100000/- for non-recurring contingent expenditure unless another limit is specified for any particular item in the schedule provided there is nothing novel, doubtful or irregular in the character of expenditure and subject to the provisions of Rule-10 of the delegation of Financial Powers Rules 1978 and subject to the availability of Funds in accordance with SI No. 8 (a) of Schedule II(A) of Schedule of Financial Powers delegated to Head of the Circle.

- iv. Expenditure of Rs. 5,000 towards renting a hall for conducting of departmental examination by SSPOs.

SSPOs may incur Expenditure up to Rs.5,000/- in accordance with SI No. 3 (j) of Schedule III of Financial Powers of Head of Postal Division.

- v. Expenditure of Rs. 2,000 for maintenance of gardens by SPOs.

SPOs may incur Expenditure up to Rs.1,000/- per month in accordance with SI No. 3 (g) of Schedule III of Financial Powers of Head of Postal Division.

Part II

7. Write Your Comments on checks to be applied by the Disbursing Officer at that time of payment of pension.

Ans: In accordance with Rule 114 of FHB Vol II, the following checks to be applied by the Disbursing office at the time of payment of pension:

- i. On appearance of a pensioner claiming payment of pension, his personal marks shall be checked by the disbursing officer and the signature to the receipt shall be compared with the facsimile of the signature taken on the Disburser's portion of the pension payment order. If the pensioner can not sign his name, his thumb/great toe impressions of the receipt shall be compared with the original impression taken on the order. In cases of doubt, payment may be made on the strength of the resemblance between the pensioner and his photograph, where one is pasted on the Disburser's portion of the Pension payment Order, pending final settlement of any question which may arise out about identification marks, signature or finger impressions.
- ii. A pensioner drawing pension for the first shall be required to produce his personal copy of the letter of GM/Director of Accounts (Postal) or CCA/Joint CCA concerned forwarding his pension payment order to the Head Postmaster and his signature or thumb/great toe impression on the bill shall be compared with the specimen signature or thumb/great toe impression received with the pension payment order and a note to this effect shall be recorded on the disburser's half of the order.

8 (i) What are the permitted circumstances for procurement of goods through Single Tender Enquiry? In that context explain PAC.

Single Tender Enquiry. Procurement from a single source may be resorted to in the following circumstances :

- (i) It is in the knowledge of the user department that only a particular firm is the manufacturer of the required goods
- (ii) In a case of emergency, the required goods are necessarily to be purchased from a particular source and the reason for such decision is to be recorded and approval of competent authority obtained.
- (iii) For standardisation of machinery or spare parts to be compatible to the existing sets of equipment (on the advice of a competent technical expert and approved by the competent authority), the required item is to be purchased only from a selected firm.

Proprietary Article Certificate in the following form is to be provided by the Ministry/Department before procuring the goods from a single source under the provision of sub Rule 166 (i) and 166 (iii) as applicable.

- i) The intended goods are manufactured by M/s.....
 - (ii) No other make or model is acceptable for the following reasons
.....
 - (iii) Concurrence of finance wing to the proposal vide:
 - (iv) Approval of the competent authority vide
- (Signature with date and designation of the indenting officer)
(Rule 166 of GFR 2017)

8(ii) A tender advertised through GeM receives only one bid in response. Can it be accepted? If so under what circumstances?

When a limited or open tender results in only one effective offer, it shall be treated as a single tender contract. The bid may be considered valid provided following conditions are satisfied:

- a. the procurement was satisfactorily advertised and sufficient time was given for submission of bids.
 - b. the qualification criteria were not unduly restrictive; and
 - c. prices are reasonable in comparison to market values
- (Rule 173 xx and xxi of GFR 2017)

9. Enumerate the relaxations provided for availing LTC to North East Region, Jammu & Kashmir, Ladakh and Andaman & Nicobar

Relaxation to travel by air to visit North East Region, Jammu & Kashmir, and Andaman & Nicobar in relaxation to CCS (LTC) Rules, 1988, the scheme allowing Government servants to travel by air to North East Region (NER), Union Territory of Jammu and Kashmir (J&K), Union Territory of Ladakh and Union Territory of Andaman & Nicobar Islands (A&N) is provided. It is extended for a further period of two years, w.e.f. 26 September, 2022 till 25th September, 2024.

The Special Dispensation Concession is subject to the following terms & conditions:

- (i) All eligible Government servants may avail LTC to visit any place in NER/A&N/J&K/Ladakh against the conversion of their one Home Town LTC in a four years' block period.
 - (ii) Government servants, whose Home Town and Headquarters place of posting are same, they are not allowed the conversion of any Home Town LTC as they are not eligible for the Home Town LTC facility.
 - (iii) The Government servant whose Home Town is situated in NER/A&N/J&K/Ladakh will also be allowed conversion of Home Town LTC for availing this Scheme to visit any place in any one of the three regions out of the above mentioned four regions except the region wherein his/her Hometown is situated.
 - iv) Fresh Recruits are also allowed conversion of one of the three Home Town LTCs in a block of four years, applicable to them to visit NER/A&N/ J&K/Ladakh. In addition, they are allowed one additional conversion of Home Town LTC to visit UT of J&K/ UT of Ladakh in a block of four years.
 - (v) Government servants entitled to travel by air may avail this concession from their Headquarters in their entitled class of air by any airlines subject to the terms and conditions as enumerated in DoPT's OM. No. 31011/12/2022-Estt.A-IV dated 29.08.2022
 - (vi) Government servants not entitled to travel by air are allowed to travel by air in Economy class by any airlines subject to the terms and conditions as enumerated in DoPT's OM dated 29.08.2022 in the following sectors:-
 - (a) Between Kolkata/Guwahati and any place in NER.
 - (b) Between Kolkata/Chennai/Visakhapatnam and Port Blair.
 - (c) Between Delhi/Amritsar and any place in J&K/Ladakh.Journey for these non-entitled employees from their Headquarters upto Kolkata/Guwahati/Chennai /Visakhapatnam/Delhi/ Amritsar shall be undertaken as per their entitlement.
 - (vii) Air travel by Government employees to NER, J&K, Ladakh and A&N as mentioned in para (v) and (vi) above is allowed whether they avail the concession against Anywhere in India LTC or in lieu of the Home Town LTC, as permitted.
 - (viii) Government servants not entitled to travel by air are also allowed to travel by air in Economy class by any airlines to any place in NER/ A&N / J&K/ Ladakh from their Headquarters directly, however, the reimbursement will be subject to the conditions as enumerated in DoPT's OM No. 31011/ 12/2022-Estt.A-IV dated 29.08.2022.
 - (ix) The instructions regarding booking of air tickets through authorized travel agents, best available fares, slots, booking time, advances, reimbursement, etc., as mentioned in DoPT's OM No.31011/12/2022-Estt.A-IV dated 29.08.2022 will also be applicable for this Special Dispensation Scheme.
- (GID below Rule 12 of CCS (LTC) Rules 1988)**

10(i) GeM

GeM is Government e Marketplace. (GeM) platform was launched on 9th August, 2016 as an online, end to end solution for procurement of commonly used goods and services for all Central Government and State Government Ministries, Departments, Public Sector Units(PSUs) and affiliated bodies.

The genesis of the Government e Marketplace (GeM) initiative is thus driven by the need to deliver a step change in the public procurement process in the country and usher in an era of e-governance by leveraging the power of digital.

GeM aims to **enhance transparency, efficiency and speed in public procurement**. It provides the tools of e-bidding, reverse e-auction and demand aggregation to facilitate the government users, achieve the best value for their money.

Features :

Brings Transparency: GeM eliminates human interface in vendor registration, order placement and payment processing, to a great extent. Being an open platform, GeM offers no entry barriers to bonafide suppliers who wish to do business with the Government. At every step, SMS and e-Mail notifications are sent to both buyer, his/her head of organization, paying authorities as well as sellers.

Enhances Efficiency: Direct purchase on GeM can be done in a matter of minutes and the entire process in online, end to end integrated and with online tools for assessing price reasonability. For procurements of higher value, the bidding/Reverse Auction (RA) facility on GeM is among the most transparent and efficient, in comparison to e-procurement systems in vogue within the Government sector.

Secure and safe: GeM is a completely secure platform and all the documents on GeM are e-Signed at various stages by the buyers and sellers. The antecedents of the suppliers are verified online and automatically through MCA21, Aadhar and PAN databases.

Support Make in India: On GeM, the filters for selecting goods which are Preferential Market Access (PMA) compliant and those manufactured by Small Scale Industries(SSI), enables the Government buyers to procure Make in India and SSI goods very easily.

Savings to the Government: The transparency, efficiency and ease of use of the GeM portal has resulted in a substantial reduction in prices on GeM, in comparison to the tender, Rate Contract and direct purchase rates. The average prices on GeM are lower by atleast 15-20%, and in some cases even upto 56%.

10. (ii) Regulation of funds for sub-offices.—

- (1) One of the most important duties of a head postmaster is to make satisfactory arrangements to provide his suboffices with funds and relieve them of collections in excess of their authorised maximum balances.
- (2) In the case of sub-offices situated at treasury/bank stations, he should arrange with the district treasury or bank stations or bank at the beginning of every month, to have money placed in the local treasury/bank at credit of the S.P.M. at fixed intervals of a week or fortnight, sufficient to meet his probable requirement during that period. He should watch the drawings from each treasury, or Bank and take early steps, if necessary, to place additional funds at credit of the S.P.M.
- (3) In the case of other S.Os the head postmaster must either himself carry out, or see that effect is given to the arrangements made by the Superintendent for supplying them with funds and removing their surplus collections. The Superintendent will prescribe the method in which each S.O. not situated at treasury/bank station is ordinarily to be supplied with funds, and in which it is ordinarily to remit surplus funds, as well as the method to be used for special emergencies; and the procedure laid down by him must be strictly followed.
- (4) Whenever it is necessary, whether in accordance with the general procedure laid down by the Superintendent or to meet a special emergency, for the H.O. to make or order a remittance to a S.O. or to order a S.O. to remit its surplus cash to its cash office or H.O. or another S.O. or the treasury/bank, the head postmaster must enter the necessary orders on the Daily Transaction Report generated in SAP in the place provided for and sign the entry.

(5) If a requisition for cash is received from a S.O. which ordinarily receives from the public and other sources more money than it pays away, the requisition should not be complied with unless the cash balance has fallen below the fixed minimum. A remittance to it should be made or ordered, requisition on the ground of existing liabilities, payment of which is deferred only for want of money; but whenever the cash balance of an office that ordinarily pays away to the public and other offices more money than it receives falls below the fixed minimum, a remittance to it should be made or ordered, whether a requisition for cash has been received from the S.P.M. or not. In the case of S.Os which deal direct in regard to cash remittances with other S.Os the head postmaster must carefully watch their balances and the amounts drawn or remitted, with reference to details of drawings furnished on the reverse of the S.O. daily account as required by rule 32. In case of CSI offices, on the reverse side of System generated Daily transaction report furnishing of drawings need not to be entered manually, since the entries are being updated automatically.

(6) As a general rule, the amount of a remittance made by a S.O. with surplus funds should be such as to reduce its balance to the minimum, and the amount of a remittance asked for by a S.O. or ordered by the postmaster with the view of placing a S.O. in funds, should be, in the case of an office with receipts in excess of its disbursements, such as to raise the balance up to the authorised minimum, or in the case of an office with disbursements in excess of its receipts, such as to raise the balance to the authorised maximum, but if the head postmaster is satisfied that the actual amount drawn or asked for is really needed, the amount may be passed or remitted whether it will raise the balance above the limit just indicated or not.

(7) H.Os occasionally receive urgent applications from S.Os, for additional funds in order to meet unusual liabilities, after the bag for the S.O. has been despatched. Whenever it would be advantageous on such occasions to make a remittance to the S.O. before the despatch of the next regular account bag, the remittance should, if possible, be despatched through a special carrier under the procedure prescribed in rule 22, especially if it is a large one. In other cases, where a second despatch of mails is made, and provided the amount to be remitted does not exceed the limit prescribed for that particular means of transit the remittance may be sent in cash bag detailed in an extra S.O. slip, and enclosed in an extra account bag which should be advised in the mail list, or registered list, if no mail list accompanies the despatch, as a "due mail" an explanation being given at the foot of the mail list, in the place provided for the purpose, of the excess despatch. A note regarding the despatch of the extra account bag should be made in the next usual S.O. slip sent to the S.O. In CSI offices, nowadays remittance is being done through CSI by requisition and one can also view any particular in respect of its subordinate post offices through the CSI system from any place and after GL code integration all the entries are being updated automatically. Hence no need to enter the details of remittance in the reverse of System generated daily transaction report.

Rule 10 of P&T Manual Volume VI part III

11. Comment on Bank Reconciliation Statement (BRS) which is mandatory and to be prepared by the DDO.

Ans: In accordance with point (k) of Annexure II below para 6.63 of Postal Accounts Manual Vol I, In CSI scenario, bank reconciliation work is to be carried out by DDOs only in T code FF 67 and FEBAN. After reconciliation, all the cleared items will be shown in green colour in SAP. Post master should ensure that all the items should be in green colour at the end of the following month.

Question No 1

Opening balance as on 01.12.2020	15056675
Total of HO & SO receipts from 01.12.20 to 14.12.20	
Total	119646565
Less total of HO & SO payments upto 14.12.20	134703240
Closing balance as on 14.12.20 =	222965270
	-88262030
This balance is the opening balance of the Postmaster's Balance sheet for 15.12.20	
HO receipts on 15.12.20	-88262030
SO receipts on 15.12.20	12030275
Total (col 5)	6535490
HO payments on 15.12.20	18565765
SO payments on 15.12.20	11575315
Total (col 12)	5095790
	16671105

SO Summary Balance	
Cash and stamp in transit	15838335
Total	1840790
	17679125

POSTMASTER'S BALANCE SHEET FOR 15.12.20

Opening balance	
Total receipts as per Col 5	-88262030
Total	18565765
total payments as per Col 12	-69696265
Closing Balance =	16671105
Deduct SO balance & transit	-86367370
Net balance =	17679125
	-104046495