CBS-CTS Integration & Outward Cheque Clearing Centralisation (HO/SO)

- Cheques that belong to Other Banks presented in POSB and other SB Account types in are dealt in Outward clearing.

- These cheques are presented for Opening of new account (MIS/TD/KVP/NSC/SCSS/RD) or for credit into POSA account or for subsequent deposits in RD/SSA/PPF accounts.

- Cheques presented for Non POSB operations are also dealt in Outward clearing

- Currently these cheques are scanned in CTS (Origin) application and POSB Operation cheques lodged in Finacle outward zone.

- Other branch cheques are dealt directly in Treasury branch after completion of CTS Process.

- Cheques collected for POSB operations and other branch cheques in SO are sent to concerned HO.

- These cheques are scanned in CTS application at HO

- POSB branch cheques are lodged in Finacle in Outward clearing zone

- On receipt of clearance intimation from Grid, the zone is regularised and the credits are made available in 0382 or SB account.

- Other Branch cheques are accounted in Treasury Branch

Outward Clearing Centralisation - Advantages

- Outward cheque regularisation is done by Nodal Office (Chennai GPO).

- Credits in POSB account /0382 will be in T+1 in case of HOs and T+2 in case of SOs.

- Remittance Adjustments – OHO adjustments are not required as entire credits and debits are done at Nodal Office.

Revised Process

- Cheques that belong to other banks collected in HO for POSB operations alone to be scanned in CTS application on same day.

- In case of non availability of scanners, the HO should ensure that the cheques are scanned using their login ID and MICR. Cheques should not be sent from one branch to other branch for scanning which causes delay in Crediting.

- Post CBS-CTS Integration, **CTS url will be accessible on SIFY network only**

- Only CBS Post Offices (Sub Office/BO) cheques are to be scanned on day of receipt at HO by the Concerned HO.

- Cheques collected for Non POSB operations viz PLI, Mails, Stamps, BPC, SGB etc and Non CBS Post Office cheques are to be **cleared through their HO's associated bank Account**. These cheques are not to be scanned in CTS application .

- Data entry to be done in CTS application for the POSB cheques which are scanned.

- Cheques are **not to be lodged in Finacle**. Outward clearing zone could not be opened in Finacle.

- Validations have been built in CTS application to validate SB account number and office account in which the cheque amount is to be credited.

- Closed/frozen/dormant account numbers could not be entered in CTS application.

- Post Offices will not be able to complete data entry, if error is thrown in Account Number and the respective cheque has to be deleted.

- Allowed office accounts – 0382/0322/BDPVT/0410

- HOs to ensure that appropriate (HO or SO) sol id is entered for office account (0382).

- In case of office account (0410) only HO sol id is to be used. Sub office 0410 office should not be used.

- **In case of PPF/SSA, if the account stands in same sol, cheques can be lodged in 0382 of concerned sol even if the amount is greater than Rs.50,000/-.**

- **In case if the account stands in other sol, cheque to be lodged in 0382 of HO ONLY**.

- Post cut off time (17:00 hrs), CTS application will generate gridwise outward file for uploading in CTS application.

- Nodal Office (Chennai GPO) will upload these outward files against respective grid sol id i.e. Chennai GPO, Mumbai GPO and New Delhi GPO as settlement will happen against respective Grids.

- Release to shadow balance will be done on same day of lodging outward cheques

- Nodal office will regularise the outward clearing zone post receipt of outward rejections on next day.

- On regularisation of outward zones, credits will be available either in POSB account or in office account (0382/0322/BDPVT) of concerned HO or SO and 0410 of HO.

- Hos can login to CTS application and check outward clearing status on next working day.

- All POs to check the credits in 0382 office account daily. If credits are available for the cheques sent for clearing.

- Post offices to ensure that new accounts are opened on same day of credit availability in 0382 office account

- Post offices can download PO Clearing (Detailed/Summary) reports in Finacle by entering zone date and zone sol id (60000100 /40000100 / 11000000) and obtain the details of the cheque by searching the Cheque number in the report

- Nodal Office will account Remittance to Bank figures in CSI-SAP in respective account heads.

Refined Process - Outward

SO – Will be Sending the Cheque to HO

SO/HO to open New accounts or Subsequent deposit on same day of credit in 0382

HO will input the data in CTS and keep the cheque with themselves

Hos to check Post office Clearing detailed report and Outward Item Detailed report to know the status of cheque

Chennai GPO will upload the file in Finacle

Return file will be consumed by Chennai GPO after T+1 day of Scanning and regularization of the zone.

Role of SOs

- **CBS** Sub Post offices will send only Banking Cheques collected in Savings Bank counter to their concerned Head Post Office invoicing in List of Documents on same day of collection.

- Non POSB branch cheques will be sent to HO separately which will not be included in CTS Clearing.

- SOs will maintain register as detailed in SOP for cheques received for POSB operations.

- Sub Post Offices to check ledger of concerned office account (0382/0322/0410/BDPVT) on T+2 days using menu **HACLINQ** to check whether the cheque sent out for clearing has been cleared.

- Alternatively they can check the status of the cheque by downloading PO Clearing report in Finacle.

- If credits are available, sub post offices can open new accounts or complete subsequent deposit transactions in Finacle.

Role of HOs

- HOs shall use CTS application only for scanning of cheques
- User Name for CTS application

  (M- MICR) for maker and

  C-MICR for Checker

with their given password which is already provided to all Hos.

- Ensure cables in Cheque scanners are connected. Error "UNABLE TO CONNECT TO THE SORTER. SORTER IS DEAD" will be thrown if not connected properly.
- Hos to ensure that Scanning/MICR Repair/Account Entry and Verification process for outward cheques to be done before 1700 hrs. Post offices will not be allowed to perform any of the above said operations after the cut off time.

Account Entry – Validations

- Necessary validations have been built in CTS application to validate SB account number and office account in which the cheque amount is to be credited.

- Closed account/Dormant accounts/Frozen/Non CBS /Invalid account number could not be entered in Account entry. Appropriate error message will be thrown if above accounts are entered.

- Non CBS cheques should not be scanned. These cheques should be sent for clearing in their associated banks. (Postmaster's Account)

- Existing procedure of scanning remains the same.

- Post scanning, MICR Repair to be done for **ALL** the cheques. Currently MICR repair is done only for those MICRs which are incorrect.

- Once MICR repair is completed, all cheques will be available in **Account Entry**

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- In "**Account Entry**" module – either Savings Account Number or Office Account (Sol ID + 0382/0322/BDPVT/0410) to be entered.

- Once account number is entered, if account number is valid, a message "This is valid CBS account. Please save the amount and account name" will be displayed.

- Scheme code and Mode of Operation of the account will be displayed on the right side.

- Name of primary account holder in the Payee name field. User to cross check whether name matches with payee name written in the cheque for Savings account.

- If the cheque is issued for joint holder, payee name should be changed.

- Users should enter the payee name as in cheque to avoid return of cheque for payee name incorrect reasons.

- In case of office account, "Postmaster followed by concerned PO name i.e. Postmaster Anna Road will be displayed as Payee Name

Account Entry - Screen

Office accounts

CBS-CTS Integration - Ouward

- Once amount is entered, "**Save**" icon should be clicked.

- PAs / Supervisors should ensure that amount in the cheque is encoded in the application. In case of any encoding errors, the Scanning Post office will be held responsible to clear the same.

- When we save the details of an Office Account a text box will be prompted to enter the reference number. **Ref Number is mandatory for PPF/SSA subsequent deposits**. PPF or SSA account number is to be entered as reference number. In case of new account, MIS/TD/KVP/NSC New account to be entered

- A cheque can be deleted if anything found wrong in "Account Entry" module by clicking "Delete Cheque" Icon.

- A batch can be submitted only when all the cheques are either saved or deleted.

- After account entry is done, the verification has to be done by supervisor for each and every cheque.

- The Supervisor should login with the given Credentials (C-MICR). The Dashboard indicates the cheques available in each and every module of a PA.

- Supervisor to check the account number /office account to be deposited, date of the cheque, amount of the cheque. The PA/Supervisor should ensure that post dated / stale cheques are not uploaded and should also ensure that the office account cheques are entered correctly.

- The supervisor should ensure that the number of cheques scanned and amount

- **Outward Presentment Clearing Detailed Report** – Total Outward cheques scanned by HOs. This report is accessible to restricted class of users. All HOs can download the report after the cheque is scanned. The status of the cheque will be updated every now and then once the same is moved from one module to another. Finally, on the next day the HO can find out whether all cheques are cleared. In case of extensions, the credit will not be given to those accounts by GPO

- ~~**Outward Item Summary Report**~~ - This report consists of summary of cheques received date-wise.

- **Return Memo:** This is a valid return memo given by the banker. These cheques are cheques that are returned by the banker and hence will be returned by Chennai GPO in the Inward Zone maintained. The copy of the return memo, duly attested by the Supervisor should be handed over the customer. Collection of charges for accounts other than SB may be done as per the existing procedure.

- **Returned Item Detailed Report** – This report consists of Cheques returned in the presentation Session of the previous day. HO can download this report and confirm whether the cheque is marked as rejected in finacle.

CBS-CTS Integration - Ouward

- **Finacle (HFINRPT):-**

- **Post office clearing Detailed Report:**

- This report will be available in HFINRPT and provides us the list of all cheques that are received for clearing or sent for clearing on the particular Day. Either Inward or Outward can be selected.

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- Respective Grid Sol ID (Chennai GPO (6000010)/Mumbai GPO(40000100)/New Delhi GPO (11000000) should be entered for

Post Office Clearing Detailed Report

Template Description : [Post Office Clearing Detail Report1]

Output Details

Output File Name	RPT_		_<Random N	PDF ▼
Report To				

Criteria Parameters

Date* [_____] 📅

Set/Sol id * [_____] 🔍

Zone Code [_____] 🔍

inward/outward* [INWARD ▼]

Submit Back

- **<u>PO Clearing Summary Report</u>**

- This report will provide the summary of cheques received and cleared w/r/t both inward and outward cheques.

THANK YOU

CBS-CTS Integration - Ouward