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PAKISTAN POST OFFICE

POST OFFICE MANUAL

Volume VI

[POST OFFICE]

(Corrected tip to 31st March, 1963)

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PUBLISHED UNDER THE AUTHORITY OF THE
DIRECTOR GENERAL OF PAKISTAN POST OFF CF

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1971

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POST OFFICE MANUAL

Volume VI

CHAPTER 1

MISCELLANEOUS RULES

N.B.ð *The Postmasters' personal duties prescribed in the following rules in this Chapter or in any of them may, under the orders of the Head of the Circle, be performed by the deputy postmaster, assistant postmaster, supervisor or head clerk in the case of head offices and by the-fkpuky aA-postmaster, assistant sub-postmaster, supervisor or head clerk in the case of sub-offices* '■ð

Rules 5, 6, 7, 8, 21, 22, 26, **40** *and* 54.

1. Departments of a post office—A post office is divided, for the purpose of distribution of work and responsibility, into the following departments :ð

Department	*Designation of official in charge*
Mail department	Mail clerk.
Sorting department	Sorting clerk.
Delivery department	Delivery clerk.
Deposit department	Deposit clerk.
Registration department	Registration clerk.
Parcel department	Parcel clerk.
Sub-account department	Sub-account clerk.
Money order department	Money order clerk.
Savings department	Savings bank clerk.
Cash department	Treasurer.

A. In a sub-office, in which there is no separate cash department the sub-postmaster performs the duties of the treasurer. These duties may, under the orders of the Head of the Circle, be entrusted to a clerk, the responsibilities of the sub-postmaster and the clerk in this respect being the same as those of the postmaster and treasurer in a head office.

2. Notices of hours of business.ð **(1) A** notice in form M.-6 showing the hours fixed for delivery and despatch of mails and for the transaction of business with the public will be supplied to each head and sub-office under his control by the Superintendent. In the case of branch offices the notices would be supplied by the Inspector of Post Offices concerned. All these notices should be neatly framed and hung in a conspicuous position in the hall or outside verandah of the post office.

L 1605(69) IDGPO.

(2) If any alteration in the hours of business is rendered desirable, owing to changes in the mail service or any similar cause, the postmaster should submit a report proposing the alteration to the officer who supplied the notice. The postmister may, under no circumstances, after the notice of hours of business himself unless the change in the mail service has been authorised by the competent authority.

(3) Waen any alteration in the notice of the hours of business of a post office is required, the Superintendent or the Inspector who issued the notice will either issue a revised notice if the changes to be made are of an extensive nature, or if the changes to be made are of a slight nature, authorise the head of the office to make necessary corrections in the notice.

(4) *In Head Offices,* whenever any change proposed by the head postmaster concerns a sub-office or mail line, the proposal should be sent to the Superintendent.

NOTE.ð In the case of first class head officjs, th: postmaster hi aself will issue notices of hours of business,

A. In small sub-offices, the notices of hours of business need not be framed, but may be affixed to a notice-board supplied for the purpose, the notice-board being hung in such a position that the notices will not be exposed to wind or rain.

3. **Work on** Sundays **and Post Office holidays.**ð The regulations affecting the transaction of public business on Sundays and Post Office holidays in post offices are laid down in the *Post Office Guide.* The following instructions show the further relaxation permitted in respect of the other branches of work, provided that nothing in this rule shall be held to affect the onward despatch of sorting articles (including letter and parcel mail articles from branch offices passing through their account office) of any kind whatsoever passing through the office :ð

(a) The hour at which the letter-box should be finally cleared and the mail prepared for despatch may be fixed with reasonable reference to the convenience of the post office establishment, and, where there are several mails to be despatched, the work connected with all of them may be done at or about the same time.

(6) Where there are two or more despatches for the same line, mails need be forwarded by only one despatch ; and every other despatch may consist of bags closed and sealed, but without any enclosures except blank registered lists and any other documents that may be due, bearing the words ″ Sunday (or Holiday) mail" written on them.

(c) There need be only one delivery, and the hour of delivery may be fixed with reasonable reference to the convenience of the post office establishment. This delivery should consist of only paid unregistered articles of the letter mail, the delivery of unpaid and registered articles of the letter mail, parcel mail articles, and money orders being deferred till the next day. This rule applies also to the delivery of foreign mails but not to the delivery of telegrams (including official covers containing telegrams address to the local telegraph office) or telegraphic advices received. Where there will be no serious inconvenience to the public, postmen

and village postmen may, with the sanction of the Superintendent, be excused from going on their beats to villages beyond the post-town.

*Exception 1.*ð In post offices where there is a demand for it, delivery of registered articles of the letter mail may, under the orders of the Head of the Circle, be made from the window on Sundays and Post Office holidays for a limited time, in fixing which the convenience of the staff should be studied.

Exception 2.—Articles on Postal Service may be accepted for registration, on Sundays and Post Office holidays for the limited time the office remains open for other work. Arrangement may also be made under the orders of the Head of the Circle, for delivery of such article from the window of the post offices on Sundays and Post Office holidays.

*Exception 3.*ð Registered articles may, under the orders of the Head of the Circle be booked on Sundays and Post Office holidays, at important Post Offices during a limited period on payment of late fee.

(d) Money orders for issue, money orders paid, and generally all documents relating to transactions to be incorporated in the accounts should be accounted for and disposed of the next day.

(e) B. O. bags sent to branch offices will contain only paid unregistered articles of the letter mail and the b. o. slip. b. o. bags received should be opened and their contents should be disposed of in accordance with the foregoing clauses. If cash is enclosed in a b. o. bag received on a Sunday or Post Office holiday, the treasurer should enter particulars of the amount under detail C of the memorandum of sums out of account, etc., in the h. o. summary.

*Exception J.*ð In cases where mails are not despatched to branch offices daily the b. o. bag despatched on a Sunday or Post Office holiday will also contain unpaid articles of the letter mail.

Exception 2.—In case where express Telegraphic Money Orders are despatched on a Sunday or Post Office holiday for payment at a branch office, the branch office bag will also contain a remittance.

(/) If any date fixed for the submission of accounts or returns to the head office, Audit office, or Head of the Circle falls on a Sunday or Post Office holiday, they may be despatched on the following dayð except where it is specially prescribed that they should be despatched on the last working day preceding the Sunday or holiday. Despatches to the R. L. O. will not be made on such dates.

(g) In Head Offices, account bags despatched will contain nothing but the s. o. slip with the words "Sunday (or Holiday) mail" written on it. Account bags received will not be opened. The head postmaster should, therefore, see that cash is not remitted by sub-offices in account bags which are due to be received by the head office on a Sunday or Post Office holiday.

A. In Sub-offices, *particulars of the amount of cash enclosed in a b. o. bag received should be entered in the column for remarks of the sub-office account.*

B. In sub-offices , *account bags despatched will ordinarily contain a blank daily account form with the word " Sunday (or Holiday) mail " written on it. Account bags received should be opened, and if cash is enclosed, particulars of the amount should be entered in the column for remarks of the sub-office account.*

C. In sub-offices, *unpaid and registered articles of the letter mail, parcel mail articles, and money orders for delivery or payment through, village postmen should be made over to them, if they are about to proceed on their beats.*

4. Memorandum of distribution of work.ð (1) In offices, where there are one or more clerks, the postmaster should submit for the approval of the Superintendent a memorandum in form Ms.-l 1 showing the designations of the officials employed in each branch of his office, the hours of their attendance, and the duties assigned to them. The memorandum will be returned, signed by the Superintendent, with such modifications as he may consider necessary, and it should be pasted on a board and hung inside the post office. The distribution of work must be strictly maintained by the postmaster. No change should be made in the memorandum without the Superintendent's order ; but, in cases of sudden illness or in the absence of clerks on casual leave, temporary arrangements may be made by the postmaster to carry on the absentee's duties, the arrangements being noted in the postmaster's order book. When a redistribution of work is necessary in an office, a revised memorandum should be submitted for sanction.

(2) A Nominal Roll of the clerical staff should be maintained in form Ms.-12 in each office to serve as a record of the clerks actually at work on any given day. The Nominal Roll should be written up by the postmaster whenever a change, either temporary or permanent, is made in the duty of any member of the clerical staff.

(3) In no case may the clerk who discharges the duties connected with the money order, savings bank, or sub-account department, be the treasurer of the office, and as a rule, the work of the delivery department should not be entrusted to the deposit clerk or that of the sub-account department to the mail or sorting clerk. The work will be distributed according to the establishment of the office; and two or more clerks may, therefore, be employed in the same department, or the duties of two or more departments may be assigned to the same clerk. The distribution of work may also be so arranged that a clerk will, in addition to the duties of the department or departments specially assigned to him, be required to perform, during certain hours of the day, the work connected with other departments. Also, whenever (as in the case of large offices) it will not be possible for the clerk *in charge of* a department to perform all the duties which the rules require the clerk of that department to perform, the memorandum of distribution of work will show which of these duties are to be performed by a clerk other than the clerk *in charge* and by which clerk they are to be performed.

(4) In no case should the clerk who is in charge of the sub-account department be allowed to hold charge for a longer period than six successive months. Similarly all officials in an office dealing with money transactions should not be kept in the same post for a long time but their duties should be changed periodically. (Rotational transfers of staff working in Savings Units will be carried out every two years.) These transfers will, however, remain confined, either from one point to the other in the Savings cell in the office, or to similar cells in other Post Offices included in the Savings Unit.

(5) The duties and responsibilities of each clerk are defined in the rules relating to the different classes of business. Where more than one clerk is employed in a department, the clerk to whom the charge of the department is assigned will be responsible for the correct preparation of the books and accounts concerned and will close the books and account for the day. He will also be responsible for the performance of the general duties and for the careful supervision of the work of the department.

(6) In offices where an official other than the postmaster is placed in charge during certain hours of the day, the Superintendent will specify in detail in the memorandum of distribution of work how the duties personally assigned to the postmaster are to be performed while the latter is not in charge of the office.

NOTE.— In the case of first class head offices, the postmaster himself will issue the memorandum of distribution of work.

A. In a sub-office *in which there is no treasurer, the sub-postmaster will be the treasurer, even though he performs money order, savings bank or sub-account work.*

B. If a sub-office *has more than one clerk, the clerk in charge of the sub account department should not be allowed to hold charge of his duties for more than six successive months. Similarly all officials in a sub-office dealing with money trans actions should not be kept in the same post for a very long time but their duties should be changed periodically.*

C. In smaller post offices *where there is no official performing Savings work exclusively, rotational transfers will continue to be made after every six months.*

4/1. Attendance Register.—An attendance register in form S-37 will be maintained in every post office having more than one clerk. In large offices, a separate attendance register may be maintained for each branch and for postmen and Class IV staff. A few minutes after the hour fixed for the opening of the branch or office, the register will be examined by the postmaster or other officer in charge of the branch, as the case may be, and initialled by him.

In the case of staff on split duty, attendance in the register will be marked twice.

5. Village sorting list.— (1) A village sorting list in form M.-52 will be pre pared and supplied to each office by the sub-divisional inspectors direct. An office to which village postmen are attached will also receive from the sub-division al inspector a copy of the route list (M.-53) issued by him to each village post man showing the names of the villages to be visited by the latter. In the case of fixed or combined fixed and unfixed beats, the route list will be accompanied by a map of the beat and will also show the route to be followed by the village post man, the days fixed for his departure from and return to the post office, the day on which each village should be visited by him and the villages in which he is allow ed to halt. The village sorting list as well as the copies of route lists and beat maps should be hung up in the post office near the sub-account clerk's table.

(2) The postmaster should examine the sub-account clerk once a month.

6. **Yearly village return.—**During the first fourteen days of March in each year, *i.e.,* from the 1st to the 14th, both days inclusive, a return should be kept by the sub-account clerk, in form Ms.-88, showing the number of articles of all sorts (including money orders) received daily for delivery in each village within the delivery jurisdiction of the office. The names of the villages in the first column of the return should be grouped according to each beat, the No. or name of the postman or village postman being written above each group, and a total should be made for each group. On the 15th of March, it should be totalled, signed by the post master and forwarded to the inspector of the Sub-division in which the office is situated, a copy being kept for record in the office.

7. Letters sent under cover to be posted.ð Letters are sometimes sent under cover to a postmaster, with a request to post them at his office. In such cases, the postmaster should write on the letter the name of the post-town from which it was received, and the name of the sender (if it is given), and attach his initials. The letter should then be treated as a letter posted in the letter-box.

8. Distribution of advertisements, etc., on behalf of the public, prohibited.ð Trade circulars and advertisements are sometimes sent by packet post addressed to postmasters and postmen in the hope that they may be delivered by postmen to the local residents. It should be clearly understood that postmen cannot be allowed to distribute advertisements, hand-bills, or notices of any kind on behalf of the public in connection with their delivery duties, and all such packets that may be received addressed to the postmaster and postmen should be refused and returned to the senders with suitable remarks.

9. Receipts to be taken from addressees of redirected articles **in** certain cases.ð (1) If the postmaster has reason to believe that the privilege of free redirection is being systematically abused, he should report the facts of the case for the orders of the Head of the Circle, who has discretionary power to authorise the postmaster of any office to which an article has been redirected to require the addressee of the redirected article to give a receipt for such article at the time of delivery. If so authorised, the postmaster should refuse to deliver the redirected articles referred to in the Head of the Circle's order unless the addressee *himself* signs a receipt for them at the time of delivery. Such receipts should be forwarded to the Head of the Circle for disposal.

(2) An article which has been delivered on a receipt for it being signed by trie addressee under this rule, must, if re-posted, be treated as a postal article posted for the first time and taxed with postage accordingly, and the fact should be reported to the Head of the Circle.

10. Articles addressed to deceased persons.ð (1) Articles addressed to per sons who are dead should be treated as if they were unclaimed and disposed of accordingly.

(2) In the case of uninsured articles which are not believed to contain valuable property, postmasters are allowed to exercise their discretion in delivering them to any near relatives of the deceased who may have applied for them or may desire to receive them, but in any case of doubt, the articles should be disposed of as laid down in the preceding paragraph.

(3) Applicants for insured articles or articles believed to contain valuable property, or for articles in regard to which there is any doubt as to the title of the applicant to receive them or which have been forwarded to the R. L. O., should be told to apply to the Head of the Circle.

11. Assessment **of** customs duty.ð (1) An article containing any thing on which customs duty is payable is assessed to duty by the customs authorities only. When an article of the letter mail on being opened in accordance with rule 123(2) of the *Post Office Manual,* Volume V, is found to contain anything on which customs duty is payable or to contain coin and bullion (except gold coin and bullion, and current coin of the Government of Pakistan), platinum, precious stones (except unset and imported uncut and pearls unset), jewellery or articles of gold and silver, the following procedure should be followed with a view to have the

duty assessed by the customs authorities at the foreign office of exchange nearest to the office of delivery :ð

(i) A list of the contents should be prepared in duplicate in form Ms-16 by the postmaster. If the addressee or his agent attends the post office on the notice sent to him under rule 123(2) of the *Post Office Manual,* Volume V, the list should be prepared in his presence and he should be invited to si£n it with the postmaster : should he be unwilling to do this, a note of the refusal should be made on the list.

(ii) The contents of the article should be repacked in the original wrapper, with one copy of the list and then closed in a protecting cover or bag, the original number of the article being assigned to the cover or label tied to the protecting cover or bag. The article should then be redirected to the nearest Office of exchange where the assessment is to be made and entered in the abstract on the despatch side. On receipt back the article should be shown in the abstract on the receipt side.

(iii) If the contents consist wholly or partly of jewellery or other valuable articles, the registered cover should be placed with an acknowledgement in an insured envelope on which the weight should be marked *in rates* and which should be closed and sealed in the manner prescribed for closing and sealing insured envelopes.

(iv) On receipt of the article in the office at a place where the assessment is to be made, the Superintendent, Foreign Post, or the postmaster concerned (or any other responsible officer selected by the Head of the Circle) should personally check the contents with the accompanying list, inform the customs authorities of the arrival of the article, and have the duty assessed in his presence or in the presence of some other responsible postal official, the articles remaining all the while in the custody of the post office.

(v) After the duty is assessed by the customs authorities, information as to the amount to be collected on this account will be communicated to the office of delivery by means of a memo, in form Ms-9 (a) impressed with the name-stamp of the post office at the place where the assessment is made and also with the oblong month stamp on the top right hand corner showing the month of assessment of the respective article. There will be a separate memo, for each article of the letter mail, and it **will** always contain full particulars as to the country of origin, name and address of addressee, office of posting and No. (if a registered article), serial number assigned to the article in the letter mail register and contents of the article to which it relates, as well as of the amount of duty and other charges or fees to be collected.

(vi) The contents of the article will be re-packed in their original wrapper and enclosed in a cover, together with the list received frcm the office of delivery, after the Superintendent Foreign Post, or the postmaster (or any other responsible officer selected by the Head of the Circle) has personally compared the articles to be returned with the entries in the list and has signed the list. The cover will then be sealed with the distinctive seal prescribed for the purpose and a label F. P.-53 duly filled in, will be affixed to the article. This cover will"bTad3resSed to the *original addressee ;* it will be securely fastened and sealed with the

insurance seal in the presence of the Superintendent, Foreign Post, or the postmaster (or other responsible officer) ; and it will then be placed with the assessment memo, in another cover, addressed to the postmaster of the office of delivery, which should be despatched to destination as a service registered cover with the remark " Custom Duty " noted in the weight column of the Registered list (R.P.-32) against the entry of the article. If the contents consist wholly or partly of jewellery or valuable articles, the further precautions prescribed in clause (//'/') will be adopted.

(vii) In the office of delivery, the postmaster should open the outer cover addressed to himself, remove the assessment memo., and examine the seals and the general condition of the inner cover. If everything is found in good order, the cover addressed to the addressee should be treated as having taken the place of the original article received for the addressee and be sent out for delivery in the ordinary course after the postmaster has entered in it, in red ink, under his signature the amount of the duty assessed by the customs authorities. "This cover should, however, be registered on service in the office of delivery before it is sent out, if the original article for the addressee was not a registered article.

(2) Every office of delivery should maintain a Register of Incoming Foreign Letter Mail Articles i-n form (FMS. 10). AH foreign artie'es of the letter mail on which custom duty has been assessed should b; entered in this Register.

The Postmaster should examine the register daHy with th? relevant registered list and sign the register after each examination. He will be personally responsible to see that all recoveries in respect of Customs Duty are made and accounted for.

(3) The offices of delivery shoud collect in cash, at the time of delivery, the customs duty noted on the letters or packets and on the assessment memos, and should affix to the memos, the date-stamp showing the date of credit. In head offices the amounts thus collected should be entered in a schedule (A. C. G.-90) called " The schedule of customs duty and other charges realised in cash on articles received by the Foreign Letter Mail ". The schedule should be totalled daily and agreed at the close of each day with the total amounts shown in the Head Office Cash Book under a separate head. The schedule prepared by a head office should include the amounts realised by itself as well as by sub and branch offices in account with it. Separate entries should be made in the Head Office Summary. Head Office Cash Book and Cash Account of the amounts realised as customs duty on articles of the letter mail and on parcels. The schedules and the relative assess ment memos, should be sent by head Offices to the Lahore Audit office along with the monthly cash accounts.

Exception.— Payment of customs duty and other charges due on articles intended for delivery to a Government official in his official capacity or in an acceding State may be made by means of service stamps. If so paid, the stamps be affixed to the relative assessment memos, and defaced those of the value of one rupee and over being defaced by two thick crosswise lines by means of a rubber stamp. The head office should include the amounts in the schedule of customs duty realised in cash with suitable remarks but without the amounts being entered in the money columns thereof. The assessment memos, should be sent to the Lahore Audit office along with the respective schedules in the manner prescribed above.

(4) In cases where the addressees of inward foreign registered articles complain about the amount of customs duty charged on them before taking delivery and record their instructions on the covers of articles to the effect that they should be kept in deposit pending the decision of the customs authorities on their direct representation to the latter, the procedure referred to in rule 182 (paras. 7, 8 and 9 and notes], 2 and 3) of the Post Office Manual, Volume VI, should be followed.

NOTE 1.ð It should be remembered that all packets containing valuable goods are to be detained and sent to the Customs House for examination.

NOTE 2.ð The amounts on account of the postage due, postal fee, redirection fee and insurance fee charged for insurance in Pakistan for inland transit only should also be realised in cash at the time of delivery of the articles and accounted for in the-same way as customs duly realised on such articles.

A. In sub-offices the amounts collected as customs duty should be credited to unclassified receipts and the assessment memos, should be submitted to the head office attached to the daily account on the reverse of which particulars of the articles together with the amount realised in respect of each should be noted. Separate entries should be madz in the sub-office summary. [See Exception below sub-para.

B. *Particulars of inward foreign letters charged with customs duty, which have been redirected, should be furnished on the reverse of the daily account.*

12. *Deleted.*

13. *Deleted.*

14. *Deleted.*

15. Combined office message **drafts for the Telegraph Check Office—(1)** *In Head Offices,* sealed covers containing message drafts for the Telegraph Check Office which will be despatched by combined offices under them, twice a week on Wednesdays and Saturdays, will be received in the account bag invoiced in the daily account. These covers should be transferred by the sub-account clerk, under receipt to the head signaller, or, if the head office is not a combined office, to the deputy postmaster, who should have the covers impressed at once with the date-stamp of the office and keep them under lock and key until the time for despatch. The covers should not be opened in the head office in any circumstances.

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(2) The head office should despatch all the sealed covers for each period (including its own covers, if the office is a combined office) to the Telegraph Check Office, enclosed in a bag, on the day on which the cover for the period is due from the combined office furthest away. A memo, should be enclosed in the bag to the effect that all the due covers are sent. If, for any special reason, the covers of any offices are not despatched, the memo, should show the names of the offices the drafts of which are not included and state that this fact has been reported to the Superintendent. If the despatching office is a first class head office and the defaulting sub-office is under its administrative control, the head postmaster should mention the action that has been taken on the irregularity. The bag should be transferred by the head signaller or deputy postmaster under receipt to the parcel clerk who should register it on service and treat it as a single parcel.

(3) As a check against delayed submission or non-submission of these covers, the head signaller or the deputy postmaster, as the case may be, should maintain in *manuscript* a register showing the names of the combined offices under the head Dffice and note against each office the date of receipt of the covers for each period. He will be personally responsible that the register is properly maintained and that all cases of delay or other irregularity are reported at once to the Superintendent of post offices concerned. If the office is a first class head office and the defaulting ub-office is under its administrative control, the irregularity should be reported *S*> the head postmaster who should take prompt action in the matter.

16. Combined office undelivered messages for the Telegraph Check Office.ð ^1) *In Head Offices,* covers containing undelivered messages and marked "Undelivered messages" which Will be despatched by combined offices under them cwice a month, *viz.,* on the 1st and the 15th, will be received in the account bag, invoiced in the daily account. If there are no undelivered messages for despatch, :he remark "Undelivered messagesð Nil" will be written by the combined office in the daily account. These covers should be transferred by the sub-account clerk, under receipt, to the head signaller, or, if the head office is not a combined office, to the deputy postmaster, who should keep them under lock and key until the time for despatch.

(2) As soon as all sub-office covers are received, the head office should despatch them (together with its own cover, if the office is a combined office) to the Telegraph Check Office in the same bag in which message drafts are despatched under the preceding rule. The number of covers sent in each despatch should be noted in the memo, prescribed in paragraph (2) of the preceding rule.

17. Information not to be made public*ð (1) No person not belonging to the Department may be permitted to examine the records of any post office or any article not addressed to him even though the article may have been posted by him, and no information may be given to any one not belonging to the Department, respecting any article passing through the post or any transaction connected with any department of a post office. Officers of the Department render themselves liable to dismissal if they make public any information which they receive officially or in the discharge of their duties. A postmaster may not even give the address of any person unless he has sufficient reason to believe that the person whose address is required Would not object to the information being furnished. When information regarding any postal transaction is requested by any Government officer, the postmaster should refer the matter to the Head of the Circle for orders.

Exception 1.ð A postmaster may be required to allow the inspection of savings bank, cash certificate and money order books, by the order of a Court, under Act XVIII of 1891. When *Xl*> he receives an order of this kind, he should refer the matter, without delay, to the Head of the *fx.* Circle, who will decide whether the order should be complied with or whether cause should be I -J shown against the order or an ofTer made to produce the books in Court.

J> ill *Exception* 2.ð Any District Magistrate, High Court or Court of Sessions may require the *A V* Post Office to deliver a letter, postcards, newspaper, book or pattern packet, parcel, telegram, or money order in its custody, to such person as such Magistrate or Court directs. The orders should be complied with and the article delivered under receipt. Each case under this rule should be reported to the Superintendent or First Class Postmaster, as the case may be, who will report only important cases to the Head of Circle for his information.

Exception 3.ð Any Magistrate or Commissioner of Police or District Superintendent of Police may require the Post Office to search for and detain a letter, postcard, newspaper, book on pattern packet, parcel, telegram or money order in its Custody pending the orders of the District Magistrate, High Court, or Court of Sessions. The orders should be complied with.

Exception 4.ð Postmasters and sub-postmasters are authorised to furnish information when asked for in writing by Income-tax Officers, in specific cases of assessment, and to allow such officer to inspect money order books and also records relating to value-payable, insured and parcel mail articles, and to collect information in connection with assessment of income-tax.

Exception 5.ð Information of a purely statistical character, *e.g.,* figures showing the business of the Post Office in any department, may be furnished to the District Magistrate or Collector on his application.

Exception 6.ð Nothing in the foregoing rule applies to the production of the registers, journal), and other business records of a post office before a Court of Justice, the Police or an Excise Officer *(see* rules 739 to 742 of Volume II, and rule 152 of Volume V of the *Post Office Manual).*

Exception 7.ð All postal articles in course of transmission by post are liable to attachment by civil court. Any such order received should therefore be complied with. Each case under this rule should however be reported to the Superintendent or 1st class postmaster, as the case may be, who in his turn will report only important cases to the Head of the Circle concerned for his information. *(See* also rule 152 of *Post Office Manual.* Volume V.)

(2) Some tradesmen are in the habit of asking postmasters to supply them with the names and addresses of local residents with a view to sending them their trade circulars. It should be understood that requests of this kind are not to be complied with, even when there is reason to believe that the persons whose addresses are asked for would have no objection to their being given, but the tradesmen from whom such request may be received should be told that it is against the policy of the Department to supply information of this character.

(3) Publishers of Pakistan Directories may, if they desire, be allowed to utilise the services of postmasters in obtaining information for such publications on the following conditions :ð

(a) that the work required of postmasters shall not, in any circumstances, be performed by them whilst they are on duty ;

(b) that the services to be rendered shall not include canvassing for advertisements or for the sale of the Directory ; and

(c) that nothing shall appear in any prospectus or advertisement or in the Directory itself to indicate that the officers of the Post Office are in any way concerned in, or connected with, the publication of the Directory.

18. *Deleted.*

19. Change for currency notes or silver.ð (1) According to the rules in the *Post Office Guide,* the public cannot demand change for currency notes or silver tendered at a post office in payment of any postal fee or charge, or for any other purpose; but the public convenience must be studied as much as possible, and change should be refused only when to give it would subject the post office to much inconvenience, or in the case of an attempt to abuse the privilege on the part of any person such as presenting a currency note of large value in payment of a small postal fee. When change is given, the exchange must always be effected at par without charge of any fee or discount.

(2) Applications from the public for copper coin in exchange for silver should be met whenever convenient, and no charge of any kind may be made for the exchange.

20. *Deleted.*

21. Custody of stamps, seals, type and keys.ð (1) The stamps and seals used in the several departments of a post office must always be locked up when not in use, and every day before the close of the office the postmaster must collect all the stamps and seals, except such as are required for use at night, and lock them up. When sorting is done at night, the stamps and seals required should be entrusted to the senior clerk on duty. In the case of offices with one or more clerks, all stamps and seals, except those required for use at night, should be placed in the office safe in the joint custody of the postmaster and the clerk responsible for joint custody of the cash, etc., before the office is closed for the day.

(2) The clerk in charge of each department is personally responsible for the safe custody of the stamps and seals entrusted to him during working hours, and will be held answerable if any improper use is made of them. The round and oblong money order stamps, the postmaster's unpaid stamp, the insurance seal, and the date and other movable type (not in actual use) of all the stamps and seals in the office must always remain in the possession of the postmaster, who will be held responsible for their safe custody.

NOTE 1.ð Offices in which the postmaster and the deputy postmaster remain in charge during different hours of the day are supplied with two round money order stamps with the distinguishing letters " A " and " B " for the use of the postmaster and deputy postmaster, respectively. Each of these officers will be responsible for the safe custody and use of the stamp supplied to him.

NOTE 2.ð In offices without a deputy postmaster, the Head of the Circle may, if he considers it necessary in order to prevent delay in the payment of money orders, authorise the supply of two round money order stamps, marked A and B. for the use of the postmaster and the next senior official, respectively. Each officer who is supplied with a stamp will be responsible for its safe custody and use.

NOTE 3.ð Offices, in which the postmaster's duties prescribed in paragraphs (1) and (2) of rule 197 have been delegated to the head registration clerk and head parcel clerk, respectively, are supplied with two insurance seals, marked R and P, for use by those officials, each of whom will be responsible for the safe custody of the seal used by him.

(3) The custody of the keys of a post office both during and after working hours is governed by the following rules jð

(a) In offices where no clerk is employed, all the keys of the office must be kept by the postmaster on his own person.

(b) In offices where there is only one clerk employed in addition to the post-master, all the office keys except those of the cash safe will be placed in the safe, in the presence of the postmaster and clerk, before the office is closed for business. One key of the office safe w«H invariably remain in the personal custody of the postmaster, the other in the custody of the clerk. For offices in which it is necessary for the postmaster to open or close any branch of the office *(e.g.,* the registration or parcel branch) in the absence of the clerk, the Superintendent may prescribe that the postmaster shall keep, during the clerk's absence, all or any of the office keys except the second key of the cash safe. The postmaster will in such eases be responsible for the articles in deposit to which he can have access in the clerk's absence. In offices, which receive or despatch mails during the night, the key of the mail box should be kept by the mail clerk.

NOTEð In the case of a first class head office, the postmaster himself will issue instructions in the case referred to in paragraph (3) (6).

(c) In offices where more clerks than one are employed, each clerk in charge of a department will be responsible for the keys of his department and

keep them in his personal custody after as well as during office hours; provided that one key of the safe shall always remain in the personal custody of the postmaster and the other key in the custody of the clerk selected for the purpose, and that when the registration and parcel boxes have double locks, the key of one lock shall remain after office hours in the personal custody of the postmaster, and the other key with the clerk in charge of the department.

(4) Whenever the charge of a Department is transferred from one official to another, the stamps, seals, types and keys should be transferred to the relieving official under receipt to be taken in the relieved officer's receipt book against any entry showing full particulars of the articles transferred.

22. Custody of blank forms.ð (1) The postmaster is responsible for the custody of the following blank forms before they are brought into use :ð

registered journals for the office and the branch offices in direct account with it ; registered v.-p. journals ; books of receipts for use of village postmen and branch offices in direct account; t. m. o. advice books ; treasury pass-books ; Public Call Office receipts (Fonn_Eng.-8) ; and any other forms that may be treated as articles of stock under the orders of the Head of the Circle.

NOTEð Bocks of No. slips and blocks of Parcel labels (C.P. 8) actually in use should be secured at the close of the day's work under lock and key by the clerks to whom they are entrusted.

(2) *In Head Offices,* the head postmaster is responsible for the custody'of the following blank forms before they are brought into use ;ð

books of m. o. receipts for the head office and its sub-offices ; savings bank pass-books ; books of advice of transfer ; books of memos, of remittance to treasury ; books of vouchers for money drawn from treasury ; books of Broadcast Receiving Licenses ; and .. books of runners' appointment certificates ;

books of preliminary savings bank receipts (for use in sub and branch offices).

(3) The postmaster must have the books examined immediately they are received, and before they are brought on the stock register, to ascertain whether the receipts or other forms in each book are complete and properly numbered and bound by the press, and, in the case of books of vouchers for money drawn from the treasury, whether the books themselves are properly numbered and whether the serial Nos. printed on the books agree with those entered in the invoice with which the books are received. He should place his signature and date in ink on the opening flaps of the books in token of having carried out the examination.

He must also see that the books are issued only as required. Books which are found to be defective in any of the respects mentioned in this paragraph should not be brought on the stock register but should be returned to the stock depot.

*Exception.*ð If there are defects in the numbering of only a few receipts in a book of m.o. receipts, the procedure prescribed by rule 244 (5) should be followed and the book need not be returned to the stock depot.

NOTE.ð In big Head Offices where large number of blank forms mentioned in clauses (1) and (2) of this rule are received, the Postmaster may utilise the services of one or more of his subordinates who should also be required to sign and date in ink on the opening flaps of the books in token of having carried out the examination. This will not, however, absolve the Postmaster of his over-all responsibility in the matter.

(4) *In Head Offices,* when a sub-office is converted into a branch office, the head postmaster must call in from the sub-office the books of m. o. receipts, Whether used or unused, see that they are complete, and keep them in his custody. He should also call in all books of b.o. receipts except the one required for use.

A- In sub-offices, *the sub-postmaster is responsible for the custody of the following blank forms before they are brought into use:*ð

books of m. o. receipts ;
books of treasury receipts
books of treasury vouchers ; and
books of preliminary savings bank receipts ***(for*** *use in sub and branch offices).*

23. **Custody** of **Government money.**ð (1) An iron safe is supplied to every office for the custody of cash and valuables, while the larger head offices are supplied, under the orders of the Head of the Circle, with two iron safes, one of which is used as a reserve safe and the other for daily transactions. The Superintendent, or in the case of first class head offices, the postmaster, will indicate the room of the office, and the position, in which the safe is to be located, as also the manner in which it is to be secured, and his orders must be strictly observed.

(2) All the money, Government currency notes, postage stamps, reply-coupons, British penny postage stamps (if kept), receipts for cash or stamps, British postal orders, Pakistan postal orders, security bonds, Government securities of whatever description, and generally all other easily removable Government property of value in the custody of the postmaster and treasurer either jointly or severally, used at, or received, paid, deposited, or brought into the post office by any person for whatever purpose, must be kept securely locked up in the office safe or safes, except such sums of money or others of the above-mentioned property as it may be expedient to leave in the hands of any of the clerks or postmen during working hours for thetransaction of postal business or other official purpose. Before the office is closed each day, all the money and above-mentioned property in the office must be securely locked up in the office safe or safes ; and on no pretext whatsoever may such money or property be taken even temporarily, into the private quarters or house of the postmaster or any other person, nor may any private money or property belonging to the postmaster or any other person be kept in the safe or safes.

(3) In th? case of rotation of duties on Sundays and post office holidays a ' portion of the office cash sufficient to meet the requirements for payments on such days and also a reasonable quantity of postage stamps and stationery should be advanced at the close ofthe office on the day preceding a Sunday or a post office

holiday to'the official holding charge of the office or the treasury department under acquittance in the Head Office summary or in the Treasurer's Cash book or the sub-office account as the case may be. The cash and postage stamps should be secured by the official attending the office on Sunday or a post office holiday in a separate safe or strong receptacle to be provided for the purpose, under joint custo^ dy whenever possible. The balance of cash and postage stamps remaining in h possession at the end of duty on Sunday or a postjoffice holiday will be returned to the Postmaster or the Treasurer on the next working day under proper acquittance.

(4) The portion of the balances in cash, postage and other (non-postal) stamps, reply-coupons, B "itish postal orders, Pakistan postal orders, and cash certificates not required for current use, together with the other money, documents and valuables to be kept locked up in the office safe, should be kept in the reserve safe. The silver and copper should be enclosed in separate bags, wlu'ch should be sealed with the insurance seal and each bag should bear a label signed by the head postmaster and treasurer, showing the weight of the bag and the amount contained in it. Currency notes should be kept in the same bag as the silver. The postage and other stamps, British postal orders and Pakistan postal orders should be put up in packets which should be sealed with the insurance seal, and each packet should bear a label signed by the head postmaster and treasurer containing an entry of the contents. When any money, stamps, British postal orders or Pakistan postal orders are taken out of the reserve safe, the bags or packets should be re-sealed and re-labelled.

(5) In the safe from which daily transactions are carried OH the portion of the cash balance and of the balance of stamps required for daily use and a few British postal orders and cash certificates of each denomination should be kept loose.

(6) Every safe supplied to an office will have double locks '; the key of one lock will be kept during and after office hours by the postmaster and the key of the other by the tresurer. The treasurer, like the head postmaster must always keep on his person during and after office hours the key or keys entrusted to him.

NOTE.ð To every office in which two safes are used, a pair of scales may be supplied under the orders of the Head of the Circle for the purpose of weighing cash.

A. In sub-offices, *the Superintendent may order the safe to bz located in the police station.*

23/1. **Periodical collection of surplus cash receipts from counter clerks.**ð All head postmasters (including chief postmasters) and sub-postmasters in charge of important sub-offices will make suitable arrangements in their offices to relieve the stamp-vendor and the counter clerks in the money order and the savings bank departments, Wiiere the receipts are appreciable, of the surplus collections received from the public in notes (or silver if received in any considerable quantities) at convenient intervals during working hours so that large sums may not remain in their hands for a long time. For this purpose the treasurer or his assistants, or the supervising officers in charge of the money order and savings bank departments in the absence of the officials of the treasury department, will, from time to time, visit the stamp-vendor and each counter clerk and collect from them the *surplus* money received from the public. All the amounts collected should be lodged in the treasury or in the office safe as circumstances may require. All the money

made over to the treasurer or a supervising officer should be noted by the stamp-vendor and the counter clerk concerned in the receipt book which should be signed by the treasurer or the supervising officer, when taking over at regular intervals only such round sums in notes and cash as can easily be counted. The final adjustment of accounts must be left over till the close of the day. Care should be taken to avoid interference with the work of the officals concerned.

23/2. Supply of funds.—(1) It is the duty of the money order, Savings Bank and sub-account clerks to bring to the postmasters' notice any unusually large demands on the office, so that provision may be made in time for an additional supply of funds, if necessary.

(2) *In Head Offices,* when owing to the amount of money orders received for payment, S.B. withdrawals or discharge of Savings Certificates, being unusually large, the head postmaster has reason to believe that the funds at his credit at the treasury are likely to be exceeded, he must ask the Audit Office, by telegraph, to place additional funds to his credit. By the same day's post he must send a copy **of** the telegram to the Audit Office, with the following further particulars, *viz.* :ð

(a) The balance still available to his credit at the treasury.

(b) The amount of money orders received for payment during the month.

(c) The names of the offices of issue (head or sub) from which money orders are chiefly being received.

(d) Amountof S.B-withdrawals or Savings Certificates discharged, during the month.

24. Head of the Circle's Circulars.—(1) Circulars are ordinarily issued by the Head of the Circle once a month, but if in any month there is no material for a circular, no circular is issued in the month. These circulars bear headings and are numbered in the same way as the Director-General's circulars and they should be filed in the same manner. *(See* rule 149 of the *Post Office Manual,* Volume V.)

(2) All circulars issued by Heads of Circles will be destroyed after 3 years counting from the month of July following the close of the official year in which they were issued. If it is found necessary to preserve or repeat the instructions contained in such circulars, the Head of the Circle should either incorporate them in the circle orders or reproduce them in a new circular before the circular is due to be destroyed.

25. Disposal of records.—(1) *(a)* The following records should be torn up and sold as waste paper on the expiration of the period of preservation noted a against each :ð

Class of records	Period of preservation
Cases of irregularities, and complaints *in which a pecuniary claim has been made and rejected.*	Three years after the month in which the cases are closed.
Memos, of admission of delivery obtained from the addressees in cases where inward foreign parcel receipts are not forthcoming.	Three years,
Inward foreign parcel receipts obtained from **the** Audit office for purposes of enquiry.	Three years after the completion of the enquiry.

Class of records	Period of preservation
Register of customs duty realised on postal parcels and letters.	Three years.
Inward foreign parcel bills.	Do.
Register of letter mail articles detained for customs examination.	Do.
Register of refunds and write-back of customs duty allowed on postal parcels and letters.	Do.
Statement showing details of inward duty prepaid parcels and the amounts claimed in the U. K. General Account.	Do.
Schedules of customs duty and other charges realised in cash on inward foreign parcels and letter mail articles	Do.
Parcel receipts and assessment memos, relating to inward foreign parcels and letter mail articles.	Do.
Schedules of cash refunds of customs duty and postal fee.	Do.
Special error book maintained in the Savings Bank department.	Do.
Books of Preliminary Savings Bank receipts.	Five yearstfrom^the date of issue of the last receipt.
Special error book relating to cash certificates.	Three years.
Invoices of articles received from the stock depot.	Do.
Carbonic copies of invoices of articles returned to the stock depot.	Do.
Director-General's circulars and general orders (except those containing instructions of a permanent nature or instructions regarding issue and discharge of Government Loans floated from time to time).	Do.
Postmaster's order book	Do.
Monthly statistical register	Do.
Monthly statistical abstract	Do.
Correspondence register ..	Do.
Gradation list	Three years after new ones have been issued.
Correspondence relating to personal files (appointments, nominations, leave, pensions, punishments).	Three years after the month in which the official concerned ceased to belong to the Department.
Receipts for inward foreign registered articles of the letter mail and for inward foreign parcels on which no customs duty is charged.	Two years. To«Cycass
Duplicate copies of the lists of parcel receipts return^ed to the Deputy Comptroller, Posts, Telegraphs and Telephones and to offices of exchange.	

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Class of records	Periord of preservation
Correspondence relating to robberies, thefts, frauds, tampering with or loss of registered and parcel mail articles and prosecutions.	One year after the cases are closed.

Class of records	2'er'od of preservation
Other records of a post office with the exception of those mentioned in the following paragraphs, extent circulars of the Head of the Circle and account records detailed in the *Posts and Telegraphs Initial Account Code,* Volume I.	Eighteen months.
List of dead accounts received from Audit offices.	Six years.
Stock book of a post office	Ten years after the year in which it replaced by a fresh stock book.

(b) Accounts, records, after their period of preservation indicated in *Posts and Telegraphs Initial Account Code,* Volume I, should be torn up and sold as waste paper to contractors by calling for tenders for fixed periods. If so purchaser can be found to buy the waste paper, it should be destroyed by fire.

Confidential records and books of postmarks should be destroyed by fire.

(2) Copies of postal and other publications supplied for use in post offices should be torn up and sold as waste paper when new editions are supplied. Invoices of publications and books of blank forms will be destroyed by the inspecting officer when he inspects the office for the first time after receipt of the first invoice for lhe year.

(3) The following records may not be destoryed without the special permission of the Hsad of the Circle:ð

Post office order book (except in branch offices).

Register of undeliverable pass-books in deposit in the head office.

Cash certificate ledger (used under the old procedure).

Correspondence and documents regarding which enquiry is in progress, or connected with cases which have not been fully decided or closed.

Character sheets of officials in service and of those who have absconded.

(4) When the records referred to in paragraph (3) as well as the stock book of a post office to be destroyed, the destruction should be effected in the post master's presence and by tearing the records in such a manner that they cannot be again used. Such records should then be sold.

NOTE I.ð Director-General's circulars and general orders should be desroyed after the lapse of three years counting from the month of July following the close of the official pear in which they were issued, but the special circulars containing instructions regarding issue aj-.d discharge of Qovtenmint Loans should be preserved permanently. The circulars containing instructions of a pcrernentnature and bearinc the distinguishing title "Standing Orders", should rot be debestroyed until spec'f:c isstructions issue for their destruction.

NOTE 2.ð Confidential records and Character sheets of officials who have died, resigned or been dismissed should be destroyed one year after the death, resignation or dismissal. Confidential records and Character sheets of officials who have retired should be preserved along with the pension cases and destroyed five years after their retirement. Confidential records and, Character sheets of officials who retire on invalid pension should be preserved along with their pension cases for 25 years or for 3 years after their death, whichever is earlier.

NOTE 3.ð Rules regarding the destruction of accounts records are given in Appendix 3 to the *Posts and Telegraphs Initial Account Cede,* Volume I (General Account Code).

26. Receipts to be taken in hand-to-hand exchanges.ð (1) In addition to the rules prescribing that bags or articles should be transferred from one department to another, it is here laid down, as a general rule, that whenever a bag or article is ordered to be made over *under receipt* by one official to another, without the book or document in which the receipt is to be taken being specified, and whenever a bag or at tide the misuse or loss of which might result in monetary loss or embarrassment to the department *(e.g.,* keys or documents), is made over by one official to a relieving official under circumstances not expressly provided for in the rules, the receipt of the official to whom the bag or article is transferred should be taken in the receipt book of the official by whom the bag or article is transferred, whether both officials are employed in the same department of the office or not. The postmaster and each clerk employed in a post office must keep a receipt book (in form MS-7), which should always remain in the custody of the official to whom it belongs.

(2) The following are the prescribed books for the entry of receipts on the transfer of the current work from one official to another:ð

For registered articles of the letter mail received for delivery or onward	The registered abstract (at foot (whether of the page), despatch or posted in the office).
For parcel mail articles (whether received delivery or onward despatch or	The parcel abstract (at foot for of the page), posted in the office).
For money orders received for issue and any cash transferred therewith.	The book of money order receipts
For money orders received for payment.	The register of money order receipts.
For cash and postage stamps.	The treasurer's cash book, if transferred by the treasurer, and, in other cases, the receipt book of the official by whom transferred.
For any other cash transactions or for transfer of charges of keys, stamps, seal and other articles of value.	The receipt book of the official by. whom the cash or article is made over of the treasurer's cash book if the money is paid by him.

(3) Each receipt must be prepared by the relieving official and must contain the following particulars:ð

The name and designation of the official making over charge.

The No. of each article or money order made over and the amount of cash, as well as the total number of article and the total amount in words.

The hour of transfer of charge and the date.

The initials and designation of the relieving official.

(4) The postmaster is responsible that proper and complete receipts are exchanged, and in evidence of his having examined the receipts, he must initial daily each of the books in which the receipts are given.

NOTE 1.ð In the case of registered and parcel mail articles for delivery and money orders for payment, all articles and money orders it the custody of the official to be relieved should be made over to the relieving official, except those which, there is good reason for believing, will not be required for delivery or payment during the absence of the relieved official, such as those awaiting the return of village postmen, for persons known to be temporarily absent from the station, for persons who have specially asked for the detention of their articles, etc. In the case of registered and percel mail articles and money orders for despatch, only such articles and money orders should be made over as can be despatched during the time the relieving official is on duty. The transfer of documents and cash from a relieved to the relieving official should be regulated by the same principles.

NOTE 2.ð Whenever an insured article is made over by one official to another, the relieving official shouid, before granting a receipt for it, satisfy himself that the condition of the articles is good, and that its weight is correct.

A. In sub-offices, *where no clerk is employed, the sub-postmaster, if located at treasury or sub-treasury station, must nevertheless keep a receipt book for the entry of cash entrusted to the postman for the purchase of stamps.*

27. Remittances by post to be enclosed in cash bags.ð <1) All remittances in cash or currency notes, and all postage stamps, and reply-coupons sent through the post should be enclosed in cash bags. The cash, notes, stamps, or reply-coupons should, however, first be securely packed in one or more wrappers of paper before being placed in the cash bag, so as to prevent coins from jingling and currency notes or stamps from getting damaged, but the packets thus formed need not be sealed. In no case should cash or notes or stamps be placed loose in a cash bag.

(2) Cash bags are made of two different kinds of material, *viz.,* leather and cloth. All offices which make remittances by post will be supplied with cloth cash bags but offices which exchange remittances exceeding Rs. 50 on an average at least' 10 times a month will also be supplied with leather cash bags. When an office is supplied with cash bags of both kinds, the leather ones should be used when the amount of the remittance exceeds Rs. 50 and the cloth ones when the amount does not exceed that sum.

Exception 1 .ð In special cases, a deviation from the above principles can be made under the previo JS orders of the Head of the Circle.

Exception 2 ð In exceptional individual case, the remitting office may exercise its discretion on the use of leather or cloth cash bag provided no risk is involved.

(3) Leather cash bags should be locked and sealed by the treasurer with his cash sea[1]. Cloth cash bags should be securely fastened and sealed in the same way, and the fastening should be placed as low down as possible, so as to allow only just sufficient space for the contents. All cash bags should be weighed when ready for despatch, and they should be forwarded to destination in the prescribed manner.

(4) When the cash or currency notes and postage or other stamps to be sent to another office are too bulky to go into a cash bag the stamps, envelopes, and postcards should be packed in a separate *cloth* cash bag, the weight of each bag being noted on the s.-o. slip, b.o. slip, daily account, or registered list, as the case may be.

(5) Cash bags must always be packed, closed and sealed by the treasurer personally, and weighed by the sub-account clerk without any help from any other official.

A. In sub-offices, *which are not supplied with a cash seal, the date-seal should be used in its place.*

28. Mode of remittance.ð (1) The Head of the Circle or the Superintendent will prescribe the manner in which cash remittances are to be exchanged between two head offices, that is to say, whether they are to be sent by post, or in the charge of special carriers, such as postmen, village postmen, overseers, or other subordinates, and also, in the latter case, whether the money is to be made over loose to the carrier or enclosed in a cash bag, or whether the remittances are to be made by means of bank bills *(hundi)* or otherwise.

(2) For every remittance sent by one bead office to another, a remittance advice and acknowledgment should be prepared by the remitting office, and despatched in a cover registered on service, addressed to the head postmaster of the office to which the remittance is made. The remittance advice should be filed in the receiving office in a separate bundle, while the remittance acknowledgments should be stamped and signed and returned to the remitting office, where it should be pasted to its counterfoil.

(3) When a remittance is to be sent by post, the money should be enclosed in a cash bag in accordance with the directions of the preceding rule in the presence of the postmaster or deputy postmaster. The cash bag should be sealed with the cash seal ; its weight should be noted on the remittance advice and acknowledgment, it should then be made over to the sorting clerk under receipt (to be taken in the treasurer's cash book) for despatch inside the mail bag.

(4) When a remittance is to be sent in charge of a special carrier, the amount should be made over to the carrier, either loose or enclosed in a cash bag, in accordance with the method prescribed by the Head of the Circle or the Superintendent. If the remittance is made over loose to the carrier, he should be required to grant a receipt for the sum in the treasurer's cash book. If the remittance is to be enclosed in a cash bag, the money together with a memo, giving full particulars of the remittance should be placed inside the bag, and the bag should be closed and weighed in the presence of the carrier, who should be required to grant a receipt for the bag in the treasurer's cash book, where the carrier should himself enter the weight of the bag. The cash bag should be closed in the manner described in the preceding rule, the cash seal being used for the purpose of sealing it, and its weight should be entered on the remittance advice and acknowledgment.

(5) If money is remitted through a special carrier, the treasurer must see on the carrier's return to the office that an acknowledgment for the remittance has been granted by the receiving officer in his book or diary.

NOTFð S«e tries 585 (2) ar.d 583(2).

29. Submission by head offices of returns and documents to Audit office.ð (1) The returns, constituting the *Account Bundle,* for submission by head offices to the Audit Office are shown below :ð

Particulars of returns	Dates of the month on which to be despatched.
(f) Cash account and each balance report	
(fi) Schedule of unclassified receipts	
h£ ?;[hedu!e] °/ receipts oft account of Postal Life Insurance	
il Memorandum of customs duty prepaid	
}eX Schedules of transfers to and from head offices .. ">y'	1st.
U) List of British postal orders sold ..	
i » [of Pakista]n Postal orders sold	
(A) Memo, of unsold British postal orders	
(0 List of British postal order paid	
0) List of Pakistan postal orders paid.	
(k) Savings Bank and Cash Certificate returns	1st, 8th, 16th and 24th.
(0 Schedule of bills paid .. .. ~\	
(m) Schedule of unclassified payments .	
(n) Schedule of payments on accountof Postal Life *f* Insurance .. .. ,, ,, :; I	1st and 11th.
(p) Schedule of void money orders paid .. .'. J	
(p) Money order returnsð	
(0 Summaries of monthly totals of money orders issued and paid (with the money order returns for the second account period)	2nd.
(«) List of void money orders	16th.
(g) Treasury account and treasury suspense account, monthly.	On rcc;ipt of treasury account from treasury officer.

(2) Those of the above returns (with their vouchers, except when a different procedure is expressly required by some special orders) which are due to be des patched on the same day should be sent in one bundle. Account envelopes special ly printed (Lab.-35), are provided for the despatch of account bundles. On any occasion on which the account bundle is too bulky to be placed inside an envelope, it may be packed in *guzzi* cloth (to be provided by postmasters out of their allowances for contingencies), the printed side of an account envelope being pasted outside the packet. In the case of a head office which usually has very heavy returns to send, a bag may, with the sanction of the Head of the Circl, be used for enclosing the account bundle. A list of contents, in form A.C.G.-31, should be placed in every account bundle, and account bundles should always be forwarded as registered articles whether they are enclosed in envelopes, *guzzi* cloth, or bags.

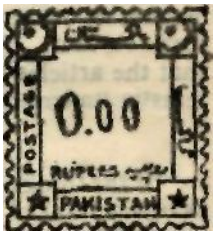
*Exception.*ð The chedule of "void money orders should be submitted to the Home Audit Office on the prescribed dates in a postal service registered cover which should be addressed to the Deputy Comptroller, Posts, Telegraphs and Telephone, and superscribed " Money Order Department."

(3) If, from any cause, any of the due returns and vouchers are not ready for despatch on the due date, the fact that they are not being submitted should be noted and explained in the list of contents enclosed in the regular account bundle which must not be delayed, and the documents should be sent, as soon after as possible, in an account envelope or packet, superscribed "Late returns". The late returns s hould, on no account, be kept over for the next due despatch.

(4) In no case should documents of value *e.g.,* British postal orders or Pakistan postal orders (even when spoiled), be sent in account bundles, even though they appertain to the due returns. Such documents and letters of such a confidential or important character that it is necessary to safeguard their transit should be forwarded in separate envelopes registered on service and marked, in red ink, "Important".

30. **Machine-franked** articles.ð (1) Postage on postal articles (both official and private) may, under a license issued by the Head of the Circle, be paid by means of impressions of franking machines, which will be of a bright red colour and be made as far as possible on the right-hand top corner of the address side of the postal article itself or an address wrapper or an address label firmly attached to it. The franks recorded by each machine will bear an impression or impressions showing the amount of postage :ð





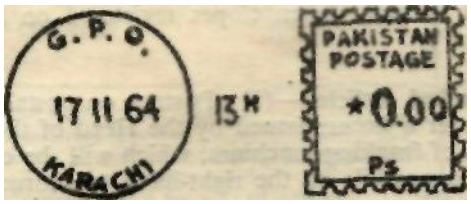
The illustrations are not exhaustive and licensees may arrange with the agents of franking machines for any paisa or rupee denominations.

Alongside the frank, there is a date-stamp impression showing the name of the office of posting and the date, as well as the identification mark of the j licensee and the license No. preceded by the index letter of the Circle.

(2) The use of franked labels or tapes is permissible on parcels and other large size articles which cannot pass through the ordinary franking machines. The impressions on these franked labels or tapes would be of a bright red colour showing the amount of postage. Alongside the frank, there would be the date stamp impression as well as the identification mark of the licensee and the licence number preceded by the index letter of the circle. The other conditions relating to machine franked articles mentioned in these rules would apply equally in the case of franked labels or tapes. These franked labels or tapes would be affixed securely by the licensee on the articles, as far as possible on the right hand top corner.

(3) Labels franked by franking machines installed at important Post Offices showing the amount of postage, can also be purchased from the counter and affixed to postal articles in pre-payment of postage. The franks recorded by such machines will be in bright red colour. Alongside the franks there will also be the date stamp impression showing the name of the office of posting, and the date. In thecentre will be recorded the hour at which the label is franked by the machine. The other conditions relating to nwc'vne franked articles mentioned in these rules would apply equally in the case of franked labels.

The following is a specimen impression of one of the franking machines used at the counter :ð



(4) Machine-franked articles must be handed in by a representative of the licensee over the counter at the post offi;e spec'fijd in the licence. Each consignment must be accompanied by a w'niow ticket for the identification of the licensee's servant. The postmaster of the office of posting is responsible for seeing that the articles hava been franked in the prescribed manner and that systematic underpayment is not going on.

If the franks on the postal articles are indistinct the article should be treated as under franked by the amount of the indistinct impressions and fresh or additional franks should be demanded for the under-payment.

(5) *Use of franking machines in Government Offices.*ð If the licensee of a franking machine is a Government Office or department, the machine franked articles may be handed in by its representative at the counter of any Post Office. Each consignment must, however, be accompanied by a window ticket for the identification of the licensee's agent. The Postmaster of the office of posting will be responsible for seeing that the articles have been franked in the prescribed manner and that systematic under payment is not going on. Franked impressions may also be accepted in lieu of cash payment on account of postage and charges on State Telegrams.

(6) Impressions of the franking machines recorded on postal articles should not be interfered with in any way. Machine-franked articles should not be impressed with the date stamp of the office of posting except in the case of registered or insured articles on which the date stamp impression appearing alongside the frank recorded by the franking machine is of a previous date. The franks passed by the office of posting should not be challenged by any other office, but the offices of delivery must carefully check the postage paid on machine-franked articles and if any under payment is noticed take action in the ordinary manner.

(7) Machine franked articles posted in letter boxes should be treated as unpaid articles. Unregistered articles bearing impressions of a previous date on the article itself or on a label or tapes should not also be accepted nor cut out impressions, labels or tapes affixed on a postal article be recognised in payment of postage-

(8) Thj following is a sp3cim;n impression of the *Neo-Post Machine* :ð



An advertisement may also appear alongside the date-stamp impression provided that :ð

(1) it is first approved by the Head of the Circle in which the machine is used,

(2) it relates solely to the business or profession of the licensee,

(3) it is quite separate from the impressions of the identification marks, licence number and the date-stamp and postmark,

(4) it is confined to the top left-hand corner of the envelope, card, packet or parcel, and

(5) the cost of cutting the die is met by the licensee.

31. Accounts with licensees of franking machines.ð (1) An account will be maintained in the prescribed record book in duplicate with each licensee of a franking machine and payments will be made by him on account of postage or charges on State telegrams, in accordance with the procedure laid down in Art. 181 of the *Posts and Telegraphs Initial Account Code,* Volume I.

(2) After issue of license, the licensed suppliers will supply the machine to the intending user with both meters set a zero and the company seal duly applied. The licensee shall immediately thereafter present the machine at the head post office.

The post office meter of the franking machine will then be set to the figure representing the initial payment made by the licensee ; the setting will be done by a Post Office official under the supervision of the Postmaster. After the machine has been set, it will be sealed with the Post Office seal. At intervals of not more than one month the licensee is required to bring the machine to the Head Post Office for inspection and, if necessary, for resetting with further amounts paid. The dealer's seal in the machine should be examined at the time of each inspection or resetting to see that it has not been interfered with in any way. In case the machine is reset the original seal affixed by the Post Office in the machine should be broken and after resetting a fresh seal should be affixed. The amount paid and the other particulars should be entered in the copies of the prescribed record book (MS.-20) kept by the licensee and the Post Office as required under Article 181 of *Posts and Telegraphs Initial Account Code,* Volume 1. The entries in both the copies of the book (MS.-20) should be checked and initialled by the postmaster after each inspection or resetting of the machine. An account should also be prepared in form MS.-10, which after the accountant has signed the certificate, should be placed in separate files for each machine.

It is further prescribed that a postal official other than the one who reset the machines should carry out a random inspection of the franking machines, and see that the meter readings found on that day are in order as compared with those noted at the time of previous resetting. He will also note in the meter book, the meter readings as found by him, and report to the postmaster immediately in the event of any irregularity being noticed.

NOTE 1.ð The post office seal for sealing franking machines must be kept by the post master in his personal custody.

NOTE 2.ð The pliers for the lead seal which is used for preventing the unauthorised removal of the bottom will be in the custody of the agents for the supply of the franking machines. The impressions made by the pliers on the lead seals should be exemined by the postmaster to see whether they are clear and distinct.

NOTE 3.ð In certain types of machines, in which value cards are used no resetting is necessary. The users should, however, be asked to present their machines once in a month, alongwith the book M.S.-20). The fixed meter should be checked to ensure that the machine is not being misused. A special register showing serial number of the machine, name of the user, number of value card (recorded on the reverse of the value card by the machine) last supplied and fixed meter reading with date of such reading, should be maintained by the H.O. The register should also show details of a11 such machines in use within the jurisdiction of the H. O. and it will be the duty of the Postmaster to ensure that the machines are presented for inspection regularly.

32. Wireless receiving licences (Broadcast Receiver Licences).ð (1) Broadcast Receiver Licences (Wireless receiving licences) which cover broadcast reception for private and domestic purposes experiment or instruction with wireless receiving apparatus in Pakistan are on sale at all head post offices and departmental sub-offices and in accordance with the conditions laid down in the *Post Office Guide.* The hours during which these licences are issued are those fixed for registration of letter articles, including late-fee posting. Applications for licenses to reproduce proadcast programmes in public places received from Municipalities or public bodies who have not obtained a special permission from the Head of the Circle should be refused and the applicants told to. apply to the Head of the Circle, furnishing full particulars of the place or places at which it is desired to erect the set or sets, the number of loud-speakers at each place and the broadcast programmes which it is described to reproduce. The special permission will only be granted where the reproduction of programme is carried out without charge to the public by a public body and it is considered to be in the interest of the general public. Private persons or companies applying for licenses to reproduce broadcast programmes in public or in the rooms of any shop or business premises which are open to the public, or in circuses, variety shows, etc., which tour, or in public vehicles used on roads or on Railways should be referred to the Head of the Circle. Applicants for licenses to demonstrate wireless receiving apparatus for the purpose of" sale at the house of a prospective customer should be referred to the Head of the Circle.

(2) *Supply and stocking of Broadcast Receiver Licence forms.*ð The licence [Form W.T.-102 (revised)] is printed in books of 50 each. Each licence is printed in triplicate and bears a registered No. which also appears on its duplicate and triplicate copies.

(3) Applications for licenses must be made in the prescribed form (W.T.-101) and each application must be accompanied by the fee of Rs. 10 in cash. A separate application form must be filled in for each address for which a licence is required. A licence may be issued, if the licensee so desires, to cover the working of wireless apparatus in different towns at different periods during its currency provided particulars are furnished on the application form of the precise address

in each town and the approximate period at each address ; the different addresses and periods will then be specified in the licence. At the time of renewal of a licence, the expiring licence should be presented at the post office at which it is presented for renewal. A Broadcast Receiver Licence does not permit the erection of wire or lines to connect loud-speakers erected outside the compound of the address specified in the Licence.

(4) Broadcast Receiver Licences may be issued to persons of any age, of either sex and of any nationality for the use of wireless receiving apparatus in Pakistan for private and domestic purposes only, but such licenses do not authorise the apparatus to be worked outside Pakistan.

(5) Broadcast Receiver Licences may be issued to Municipalities or other public bodies for the reproduction of broadcast programmes in public places provided a special permission for this purpose has been issued to them by the Head of the Circle and this permission is submitted for inspection to the issuing post office at the time of application for a license. A license issued for this purpose will cover the use of one wireless receiver and any number of loud-speakers at one place only but will not cover the use of extension wires to other places *(i.e.,* anywhere outside the boundaries of the original enclosure or compound) for the use of loud-speakers.

(6) Broadcast Receiver Licenses may be issued for the use of wireless receiving apparatus in clubs, messes and similar institutions where the members constitute a corporate body and to hospitals and educational establishments where the receiver and loud-speakers are installed by a responsible official for the free use of the patients, students and staff. A single license issued for any of these purposes will cover the whole of a single set of self-contained buildings but wireless apparatus in each of the private residential quarters, even in the same building, require separate licenses. A Commercial Broadcast Receiver License is, however, necessary in the case of clubs, institutions, messes, etc., which reproduce the broadcast programmes at subscription dances, concerts, bazaars, etc., held on their premises, to which the public are admitted.

(7) Applications for Broadcast Receiver Licenses for use of wireless receiving apparatus on board ships or aircraft registered in Pakistan should be refused and the applicants referred to the Director-General of Post Office, Karachi. Licenses are not issued by the Director-General of Post Office to cover the use of apparatus in acceding States or foreign territory or on board ships or aircraft registered in foreign countries ; applicants for licenses for such purposes should be referred to the State concerned or to the country of administration to which the vessel or aircraft is subject.

NOTE 1.ð The *Pakistan Telegraph Act* does not apply to the Tribal areas of the former North-West Frontiei Province and licenses should not be issued for these areas.

NOTB 2.ð Broadcast Receiver Licenses may. however, be issued to persons living is administered areas and Railway lands in acceding States to which the *Pakistan TeleSraph Act,* has been applied.

(8) Broadcast Receiver Licenses may not be issued for "Wireless Exchanges" that is, for the purpose of utilising a wireless receiving station at one address to receive and then to transmit or convey broadcast programmes by means of extension wires to loud-speakers or head telephones for the use of subscribers in other premises. Applications for licenses for such purposes should be referred to the Director-General, Post Office, Karachi.

(9) When an application form duly filled in and signed and with the prescribed fee is presented by the applicant in person or by an agent on his behalf a license will be prepared. It is not necessary for the full names of the applicant to be inserted in the application form which may be accepted with a portion of the applicant's name represented by initials provided the last name (or surname) is given in full. The duplicate and triplicate copies on which carbon impression of the particulars entered on the license will appear, must be examined to see that the particulars are clear and legible. The license and the duplicate and triplicate copies must be impressed with the date stamp. The license will then be made over to the licensee or other person presenting the application form. Application forms signed by licensed wireless dealers on behalf of customers, should be accepted ; in such cases if the dealers so desire, the license when issued will be forwarded by registered post direct to the licensee at the address shown on the application form and an acknowledgment worded as followsð

with reference to your application dated .....Broadcast Receiver Licence No. is under issue to Mr .....

duly date stamped and signed by the issuing postmaster, should be handed to the person presenting the application. It is not necessary that the person for whom the application is made should actually complete or sign the application form himself. If the application form is not correctly filled in the issuing postmaster should have it amended to conform to the rules.

(10) A single Broadcast Receiver Licence covers the use of any number of wireless receiving sets by the licensee or his family only at the address specified in the licence. If, however, a licensee moves and works one set temporarily at another address then during such period no other set may be worked by members of bis family at his permanent address except under cover of an additional licence. A separate licence is required for a set used by the holder of a separate tenancy in the same premises, for example, the tenant of a flat or rented apartments.

(11) A Broadcast Receiver Licence is not transferable but in the event of the decease of the licensee it will be regarded during the unexpired portion of its currency as covering the use of wireless receiving apparatus at the address of the licensed station by any member of the deceased's family: in such circumstances during the unexpired portion of the currency of the licence a change in the location of the station will only be permitted if the family of the deceased licensee removes to a fresh address. A licence issued in the name of a deceased person must not be renewed.

(12) A Broadcast Receiver Licence may be issued to cover the use of one portable wireless receiving set anywhere in Pakistan. When such a license is issued the licence will be endorsed by the issuing officer "Portable receiver available throughout Pakistan only " in the space for the location of the station.

(13) A Broadcast Receiver Licence issued to cover the use of a portable wireless receiver available within a certain area covers the use of one wireless receiver only.

(14) A licence issued for the use of a receiving set in a private motor car must be endorsed with the words "In motor car" ; the words *"Premises known as"* will be deleted from the body of the licence and the words " in motor car" and the registration number of the car or cars in which the set is to be used must be inserted in the space provided for recording the location of the station. A licence issued for this purpose will not cover the working of other wireless apparatus. A Broadcast Receiver Licence must not be issued for the use of wireless apparatus on public vehicles or on railway trains.

(15) On the first day of each month the duplicate copies of all the licences issued during the previous month will be forwarded in a service registered cover to the Home Audit Office *(vide* rule 237) with a memo, prepared in duplicate by carbonic process, showing the registered numbers of the duplicate licences forwarded. On receipt in the Audit Office, the original should be checked and attested and returned to the office of issue as evidence of the receipt. It is the duty of the postmaster to watch for the return of the attested memo, and to issue a reminder if there is undue delay in its receipt. The application forms (Form W.T.-101) duly completed by the issuing postmaster in respect of (1) Registered No. of Licence issued, (2) Registered No. of expired or lost Licence (if any), (3) Signature of the issuing postmaster, and (4) Date-stamp of the post office bearing the date of issue of the licence, will be similarly forwarded under cover of a letter showing the number of documents accompanying to the Head of the Circle. If no licences have been issued during any month, the postmaster will forward to both the Audit office and the Head of the Circle a *Nil* report.

(16) In the case of a licence form being spoilt during issue owing to wrong particulars being entered or in any other way whatsoever so that it cannot be issued, the word " Spoilt " will be written in ink on the licence, and the duplicate and triplicate copies over the dated initials of the Postmaster. The duplicate of the spoilt license will be forwarded to the Home Audit Office *(vide* rule 237) in the usual course and the spoilt license will be sent to the Head of the Circle in a service regstered cover.

(17) The duration of a Broadcast Receiver Licence is till the end of the calendar year; a new or a renewed licence issued on any date expires on the 31st day of December following. Licences expiring on 31 st December may be renewed wi thout any surcharge up to 31 st January following. If, however, a licence is presented for renewal after 31st January, it should be renewed only on realization of the prescribed surcharge at the rate of Rs. 3 per mensum up to a period of six months. A part of the month will be counted as full month for purposes of surcharge. A surcharge of Rs. 20 should be charged in the seventh month. Licences presented for renewal after 31st July should not be renewed without prior approval of the Head of the Circle. In such cases, the Postmaster should inform the applicant that the case will have to be referred for orders and will refer the case to the Head of the Circle without delay. The Postmaster should act thereafter as instructed by the Head of the Circle. There should be no delay in the Post Office in reporting cases to the Head of the Circle.

NOTE:ð If the post office is closed on the last day of the period of grace on account of Sunday or a postal holiday, the licence may be renewed on the next working day of the post office without the case being referred to the Head of the Circle.

(18) Office copies of licenses will be retained for a period of two years after the last license in the book has been issued and will then be destroyed.

(19) All issuing postmasters are to keep in a register (Form W. T.-120), a record of the receiving stations in respect of which they have issued licences Completed application forms should be forwarded to the Head of the Circle, under a postal service registered cover, in accordance with sub-rule (15).

(20) The location of a station may be moved for a period not exceeding 3 months without a licensee notifying the issuing postmaster. If, however, the station is moved for a period exceeding three months, a licensee should communicate any change of address or location of station to the issuing postmaster. The licence must be produced at the same time and the postmaster

will make the necessary amendments on the licence and on the office copy. After amendment, except when it is tendered by the licensee or an agent on his behalf, the licence should be returned direct to the licensee in a service registered cover. All changes of address and amendments made must be notified by the postmaster concerned by letter to the Head of the Circle, on the first day of the following month. After furnishing full particulars *(i.e.,* Name and address of the licensee, location of the station, number and date of licence and date of expiry) to the Head of the Circle, the office of origin should, provided the address is outside the area covered by the post office, delete the corresponding entry from its register. On receipt of the information the Head of the Circle will forward particulars to the postmaster of the nearest authorised issuing post office who will make the necessary entries in a separate register maintained for this purpose, take action on the due date for the *issue of the notice of renewal* and deal with the case as if the licence for renewal had been issued from his own office. The procedure laid down in ub-rule (24) will not apply in such cases.

(21) If a current licence is lost, the licensee should inform the issuing postmaster of this fact add, at the same time, apply to the Head of the Circle for a Substitute Licence and forward to him the receipt for the fee of Rs. 2 deposited by him in a Head Post Office or a departmental Sub Post Office. A substitute licence will be issued and will remain valid during the unexpired period of the original licence. The office copy of the lost licence is to be marked ″ lost " and a note of this should be made against the corresponding entry in the register.

(22) If a licence is not renewed during January, the postmaster of the issuing office will on the 1st day of February, forward to the Head of the Circle a list of names, addresses and expired licence numbers of all those who should have renewed their licences during the previous month (or before) but have not done so or who. have not furnished a valid reason for non-renewal. If every licence is renewed within January, a NIL non-renewal report referring to the licences expiring on the last day of the previous year should be forwarded by postmaster to the Head of the Circle.

If, however, the post office is closed on the last day of the period of grace on account of Sunday or a postal holiday, the Postmaster will forward the list or report referred to above, to the Head of the Circle on the day following the first working day after the expiry of the period of grace.

(23) On renewal of a licence the expired licence will be destroyed by the renewing postmaster, the office copy of the expired licence being marked "Renewed". The corresponding entry in the register will be deleted and a new entry made in the register in respect of the renewed licence. Care must be taken to insert the number of the expired licence in the space provided on the application form, in the new licence and in the office copy of the new licence.

(24) If an applicant for renewal produces an expired licence or furnishes particulars of such a licence which was issued from any other post office, a renewed licence will be issued in the usual way. The same procedure will be followed in the case of a licence issued from any other office the currency of which is to expire shortly and which the applicant desires to renew. The application form will, in such cases, be submitted to the Head of the Circle through the postmaster of the post office which originally issued the licence; the latter will cancel the office copy of the licence, delete the corresponding entry in his register and then forward on the application form, suitably endorsed. The above procedure will not, however, apply to the cases mentioned in sub-rule (20).

(25) (i) The licence form (W.T.-102) which is to be treated as an accountable form is supplied by the Postal Stock Depots in books of 50 licences each, to the Head Post Offices and distributed from Head Post Offices to their sub-offices on form of invoice SK-3 prepared in triplicate. The original copy of the invoice will be retained by the despatching office and the duplicate and triplicate copies sent to the receiving office. The duplicate will be signed and returned to the despatch ing office and the triplicate filed after the supplies have been checked in the receiving office. The number of the invoices issued by each despatching office must run in a consecutive series which would be unbroken from year to year. A separate Book of Invoices must be maintained for each receiving office, *e.g.,* each Head Office must keep a separate Book of Invoices for each sub-office in account with it.

(ii) All supplies of form W.T.-102 received in a Head Post Office or Departmental Sub-Office will be entered in the Stock Register of Forms. When supplying licence forms to Head Post Offices, the Heads of Circles will forward to the Home Audit Office a list showing the serial number of the licence forms and the names of the Post Offices to which the supplies have been made.

(hi) Head Post Offices will maintain a record of the Serial Nos. of Broadcast Receiver Licences issued by their Sub-Offices each day in form MS.-15(Large)ð Index of Receipt Nos.

(iv) On receipt of supplies of form W. T.-102 (in books of fifty) the serial numbers are to be checked by the postmaster, who will place his initials on the outside cover to notify their correctness, and are then to be entered in the stock register of books, forms and petty articles [Form Sk.-l(b)].

NOTE:ð Requisitions for supplies of forms Nos. W.T.-101,102 and W.T.-l20 should be submitted to the usual source of supply for standard forms *[vide rule* 292 *(a) of the Post Office Manual,* Volume II]-

Accounting of fees/Surcharge realised on Broadcast Receiver Licences issued

(26) (i) The fees/surcharge on the licences will be recovered from the appli cant in cash by the Postmaster and credited to a separate head "B. R. Licence Receipts*' in the Sufe-Office Daily Account, S. O. Summary, Head Office Summary and Head Office Cash Book, as the case may be. A " Schedule of Receipts on account of Broadcast Receiver Licences " will be prepared in form A.CG.-6 (K).

. (ii) The particulars of issue of B. R. Licenses in the Head Offices and Sub-Offices will be entered in the Schedule on daily basis. The Schedule will be prepared in duplicate under carbonic process.

(hi) At the close of each day, the sub-post offices will forward a copy of the Schedule along with the duplicate copies of the B. R. Licences issued by them, to their Head Offices with their Daily Accounts. The fees/surcharge accounted for in the Sub-Office Daily Accounts will be checked in the Head Post Offices so as to ensure that they are correct and the documents will then be put away for submission to the Audit Office at the end of each account period in accordance with the provisions of Article 359 of the *Initial Account Code, Volume I.*

(iv) In Head Post Offices, the daily totals of the Sub-Office "Schedule of Receipts on account of Broadcast Receiver Licenses" will be compiled for the first/second account period of each month (in the form given below). A bi-monthly "summary of the total receipts on account of B. R. Licenses" issued by the Head Office itself and its Sub-Offices for the first second account periods will also be prepared in duplicate (in the form given below)

COMPILATION OF DAILY TOTALS OF SUB-OFFICE SCHEDULES OF RECEIPTS ON ACCOUNT OF BROADCAST RECEIVER LICENCES

	>JOTE:ð THIS FORM IS FOR USE OF HEAD OFFICES ONLY								
Name of Sub-Office	DATE			DATE			DATE		
	Fee	Sur-charge	Total	Fee	Sur-charge	Total	Fee	Sur-charge	Total
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Total ..									

Signature of Postmaster.

BI-MONTHLY SUMMARY OF TOTALS OF RECEIPTS ON ACCOUNT OF BROAD-' CAST RECEIVER LICENCES ISSUED BY HEAD OFFICE AND ITS SUB-OFFICES FORI THE FIRST/SECOND ACCOUNT PERIOD OF THE MONTH OF.....

Name of Office	Total No. ofBRLs issued	raiiuum reaiizcu			Remarks.
		Fee	Surcharge	Total	
		Rs.	Rs.	Rs.	
Total					

Signalm$ of Postmaster.

(v) The Head Office will despatch the Broadcast Receiver License Returns detailed below to the Home Audit Office on the 2nd and 16th of each month in a separate registered cover indicating thereon " B. R. Licenses Returns " in red ink:ð

(a) Bi-monthly Summary of the total receipts on account of B. R. Licenses issued by the Head Office itself and the Sub-Offices in account with it.

(b) Schedules of Receipts on account of B.R. Licenses issu;d by the Head-Office for the first/second account periods alongwith the duplicate copies of the Licenses issued.

(c) Schedules of receipts on account of B. R. Licenses issued by the Sub-Offices in account with the Head Office for the first/second account periods alongwith the duplicate copies of the lincenses issued.

(d) Completion of the Daily Totals of the Sub-Office Schedules of Receipts on *<xount of B. R. Licenses issued for the first/second account periods.

32/1. Indentiiication cards.—(1) These cards, which will contain a full description of its holder, his signature and photograph, are for the use of tourists, travelling representatives of firms and other members of the public who are not in a position to furnish personal references in the post towns through which they pass. The conditions regardirg the issue and supply of such cards are laid down in clause 31-A of the *Post Office Guide.*

(2 Though the presentation of the card will not be sole means of establish ing the identity of an addressee or payee who desires to receive delivery of regis tered and insured articles and payment of money orders at the post office, yet it will serve as a valuable corroborative evidence in establishing the identity of the presenter in connection with postal transaction. .

(3) It must be understood by all postal officials that the identity card is to be regarded as an alternative to the means already employed *vide* rules 263 and 709 *of Post Office Manual,* Volume VI, of identifying applicants for the payment of money orders or the delivery of registered and insured articles of the letter and parcel mails. Whenever therefore a member of the public present a card at a post office, the signature and the particulars recorded therein as well as the photograph it bears should be carefully and intelligently compared with the receipting signature and the personal appearace of the person presenting it. As soon as delivery is effected, the No. and office of issue of the identity card on the production of which the article was delivered, should be noted by the post office on the receipt signed by the addressee. In case the amount paid is over Rupees one hundred, entry will be attested by the postmaster/supervisor.

Whenever a postmaster has any doubt and suspects that the identity card has been made use of fraudulently, he should call for other evidence to establish the identity of the person with the one who presents the card and report the occurrence of any attempted fraud to his immediate superior.

(5) A register *in manuscript* should be opened in all head offices and the particulars noted in all identity cards issued should be copied therein and the No. given to the identity card, which should be in a continuous consecutive series, should correspond with the one given to it in the register.

(6) Each head postmaster must report the total number of identity cards issued quarierly to the Head of the Circle who will consolidate the information in respect of all offices in his Circle and communicate the sam; in July of each year to the Director-General.

(7) The fee for the identity card should be converted into postage stamps which could be affixed on the place provided for the purpose on the reverse of the card and defaced by the office of issue with its date-stamp.

(8) In the case of loss of identity card, a duplicate (to be marked "Duplicate" in red ink) may be issued to the holder on the same conditions as laid down in clause 21-A of the *Post Office Guide* and on the express understanding that the Post Office will not be responsible for any loss that may be caused to the holder by the fraudulent use of the missing identification card by any person. The loss of the orginal card should also be published by the Head of the Circle and the post offices should be circularised to be on the look out for the original should it at any time be presented by any one posing to be its holder.

N_{0TB} ð international Passports and Identity Caids issued by Military authorities may also be accepted as a means of establishing the identity of an addressee or payee subject to same conditions a« the identity cards issued by the post office.

L 1605(69") IDGPO.

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32/2. Business reply cards and envelopes.ð (1) The conditions under which these articles may be transmitted by post are laid down in clause 54-B of the *Post Office Guide.*

(2) Business reply cards and envelopes, which will be posted *unpaid* should be taxed with postage *at the prepaid rate* and the unpaid postage should be collected in cash from the addressee on delivery and accounted for in the usual way.

(3) The annual fee of Rs. 10 for the issue of a permit to use business reply cards and envelopes should be realised in advance and credited to ″ Unclassified receipts ". In the offices, of Heads of Circles and in the post offices concerned, registers should be maintained in which the details of the permits issued should be recorded and timely intimation should be issued for their renewal.

(4) Business reply cards and envelopes should be returned by customers only to the issuing firms and persons. They cannot be diverted to any other address by striking out the original printed name and address. If they are sent to any persons other than the addressees whose names are printed on them they should be treated as unpaid; and in that case the unpaid envelopes on delivery should be charged double the prepaid rate and the postcards should be treated as unpaid and destroyed.

32/3. Prepayment of postage in cash on inland unregistered packets.ð i(l) Postage on inland unregistered packets posted by firms and individuals who have a very large number of inland unregistered packets to post, is in some cases, at the option of the sender, realised in cash by.post offices specially authorised by the Heads of Circles. In such cases, the sender of the packets is required to present a specimen packet with a memorandum in form A. C. G.-46, the particulars in part "A" thereof being filled in and signed bv him, to the Assistant Postmaster, Sorting Department, who after satisfying himself as to the weight and rate of postage due on a single packet, would calculate the total postage to bs realised on all the packets, fill in and sign the first certificate in Part "B" of the memorandum and ask the sender to present the memorandum to the Treasurer and pay to the latter the total amount of postage due as noted in the memorandum by him. On presentation of the memorandum the Treasurer will recover the money, prepare a receipt in duplicate by carbon process in form A.C.G.-47, paste the pencil copy thereof (the duplicate carbon copy being kept as post office record) on the space left blank for the purpose in the memorandum form (A.C.G.-46) and ask the sender to present the memorandum again to the Assistant Post-master, Soring Department, together with all the packets to be posted. When the memorandum with the Treasurer's receipt (pencil copy) duly pasted thereon is presented by the sender to the Assistant Postmaster, he will receive the packets finally from the sender for despatch, verify the total number of the packets, fill in and sign the second certificate at the bottom of the memorandum form (A.C.G. -46) and then transfer the memorandum with Treasurer's receipt to the Post Office Accountant for submission to the Audit Office in support of the credit in the Schedule of Unclassified Rereipts. Entries should be made in the Schedule in serial order of the Treasurer's receipt pasted on each memorandum.

(2) The fact that postage has bsen prepaid in cash will be indicated by mpressing each such article with the special stamp "Postage paid in cash" in red or magenta ink. The special stamp must lemain in the personal custody of the head of the office.

A. In sub-offices *the memorandum and the receipt will be signed by the sub-postmaster.*

33. Articles intended for despatch as value-payable found in letter-box.ð An article intended for despatch under the v.-p. system is found in the letter of packet box, the sorting clerk should, after noting the irregularity in his error book (Ms.-2), show the article to the postmaster and then make it over, together with the form M.O.-5I (if any) filled up by the sender, to the registration or parcel clerk as the case may be. The latter official should acknowledge receipt of the article by initialing the entry of the irregularity in the error book of the sorting department. If the article is fully prepaid with postage and registration fee and is accompanied by the prescribed form duly filled up, it should be disposed of as if presented at the window, the receipt for the sender being handed to the sorting clerk and pasted by him in the error book (Ms.-2) against the entry of the irregularity concerned. If, however, the article is insufficiently paid or is received without the prescribed form, it should, if the name and address of the sender are shown on the cover, be returned to him direct under receipt to be taken in the postman's book (Ms.-27). If the name and address of the sender are not available, the article should be returned to him through the R. L. O. In either case, a suitable explanatory remark should be made on the article and the postage stamps affixed to it should be defaced. If the article is subsequently presented for despatch, with the form duly filled up, fresh stamps in full payment of the postage and registration fee must be affixed to i(. In no case will the amount of postage and registration fee previously paid be refunded.

34. Delivery to **planters and** others.ð (1) In the case of planters and others who reside at places not served *daily* by postmen and send mossengers regularly to the post office, delivery should be made under the conditions laid down in the *Post Office Guide.*

(2) In the case of v.-p. articles, irrespective of the value to be recovered, the intimations should be made over to the messengers on their signing the receipts, wliich should then be detached and pasted against the entries of the articles concerned in the book of receipts for intimations and notices delivered kept by the registration or parcel clerk concerned.

(3) In the case of insured articles, if the addressee has not authorised his messenger to sign for such articles on his behalf, an intimation in form R. P.-52 referred to in rule 203 should be prepared for every insured article arriving to his address, whatever its value, and made over, with the receipt and acknowledgment, to the messenger who should be required to sign for the intimation in the book of receipts for intimations and notices delivered (Form R. P.-53) kept by the registration or parcel clerk concerned.

(4) In the case *of* an illiterate messenger, his mark should be affixed to the book in the presence of some official of the post office, who should be required to attest it.

35. *Deleted.*

36. Use **of the local language.**ð The local language may be used **in** transacting business with branch offices, but the b. o. summary [Form A. C. G.-3 (a)] must be written up in English. If the entries in the daily accounts received from a branch office are' written in local language, the entries made in the b. o. slips sent to it should be in the same local language. Branch postmasters should also be written to in the character, local language or English, employed by them.

37. Free **quarters for postal officials.**ð Where free quarters are allowed to postmasters and such other establishment as it may be necessary for the proper discharge of the work of a post office to have residence on the premises, they are required to sleep on the office premises.

38. Supervision of the office and personal duties.ð (1) The duties assigned to the clerk in charge of each department of **a** post office are described in the rules relating to work in that department, but although each clerk is answerable for the correct performance of the details of the work entrusted to him, the postmaster, as head of the office, is responsible for the general supervision of all the departments. The postmaster must, therefore, make himself acquainted with the character and efficiency of his subordinates, and, by constant vigilant observation, see that the work is carried on in strict accordance with the rules.

(2) The postmaster is required to discharge personally the special duties assigned to him, except those which have been delegated by competent authority, in which cases he is responsible that they are correctly performed by the officials-concerned.

(3) Every first class head or sub office should be inspected twice a year. The postmaster must inspect two departments of his office each month. The first inspection should be carried out in a thorough manner in accordance with the questions of the standard form of head office or sub office inspection report as the case may be, while the second inspection should be of a general nature carried out with a view to see whether the defects discovered in the first inspection have been remedied. For this purpose, the office should be divided into the following groups and the inspection of each group should be carried out in a month:ð

(a) Mail and Sorting departments.

(b) Delivery and Deposit departments.

(c) Registration and Parcel departments.

(d) Money order and Savings bank departments.

(e) Sub-account and Accounts departments.

(f) Stock and Miscellaneous.

The result of each monthly inspection should be noted in the postmaster's order book and a copy of these remarks should be submitted to the Head of the Circle.

NOTE.ð In the case of a first class post office having one or more gazetted deputy postmasters the branches directly under the deputy postmasters should be inspected by the postmaster, and all the other branches by the deputy postmasters. The deputy postmasters should suubmit their report to the postmaster who should write his orders in a separate order book maintained for the purpose. The correspondence branch or branches should be inspected by first class postmaster personally at least once a year.

(4) In the case of first class head or sub offices, the inspection of the administrative work should be made once a year by the postmaster himself in accordance with the standard questions. An inspection report written on plain paper should be prepared in the form of answers to the questions. No answers, however, need be given to those questions which relate to matters in which the work of the office is found to be entirely in order. Any remarks that may be called for apart from the answers to the questions should be added at the end of the report. A copy, of the remarks recorded in the order book in connection with the inspection, should then be submitted to the Head of the Circle.

39. Examination of village postmen's work.ð **(1)** The postmaster must, from time to time, examine the registers (MS.-85) and visit books (MS.-36) of the village postmen attached to his office. The registers will show him whether the village postmen take pains in delivering articles, and the visit books, whether they punctually visit all the villages in their beats and to what extent they are successful in collecting articles for despatch. He should also frequently

examine changeable hour-plates provided for village letter-boxes, and see that the proper plates are taken out by the village postmen when they proceed on their beats, and that the correct places are brought back them, Every test applied under this rule should be noted in the postmaster's order book (MS.-l).

(2) Whenever an overseer attends the office and asks for the village postman's completed registers and visit books for verification, they should be delivered to him under receipt in the Receipt Book (Form MS.-7).

40. Examination of delivery work of subordinate offices.ð (1) The postmaster should frequently inspect the articles received as undeliverable from subordinate offices, so as to maintain a check on the efficiency of their delivery work. On the day on which it is decided to make the inspection, he should personally take out all the contents of the account or b. o. bags received, at the time bags are opened, and separate and examine the articles sent to the account office as undeliverable.

(2) Any laxity on the part of a sub-postmaster should be reported to the Superintendent, and on the part of a branch postmaster to the inspector; and if it is found that any of the articles were missent by the sub-account clerk, the postmaster should take action regarding the clerk's negligence. This test should be applied least twice in each month, and on every occasion the result of the test should be noted in the postmaster's order book (MS.-l).

41. Responsibility of the postmaster that the powersof his own and subordinate offices are not exceeded.ð The postmaster is responsible that his own office and his subordinate offices work strictly within their powers. If a subordinate office exceeds its powers by performing postal business which it is not authorised to perform or in any other way, the postmaster must at once report the facts to the Superintendent or inspector.

42. Statistical memorandum.ð On the 1st of each month, a statistical me morandum will be prepared by the money order, registration, and parcel clerks in the prescribed form [Form MS.-14 (a)], on the back of which statistics of ordinary registered and value payable articles of the letter mail posted on the first working day of the month will be recorded under the heads ' Posts, Telegraphs and Tele phones Service' and 'Other articles', and the number of packets included therein shown separately. The head postmaster should check the correctness of at least twenty of the entries in the statistical abstract selected at random and initial the entries so checked. He should also see that all the figures entered in the statistical abstract (Form M.S-14) have been correctly totalled, that the totals have been correctly transferred to their proper places in the statistical memorandum, that the totals of the statistical memorandum are correct, and that it is punctually submitted on the 10th of the month, after being countersigned by him, to the Head of the Circle.

NOTE 1.ð The amount for which foreign letters and parcels are insured should be converted into Pakistan currency at the current rate of exchange for showing the " insured value " in the statistical memo. In respect of V. P. letters and parcels, the sender has to indicate in Pakistan Currency on the article the amount which should be remitted to him. This amount should be shown against " Amount specified for remittance to the sender " in the statistical memo.

43. Hours of attendance.ð The postmaster should insist on the punctual attendance at office of all officials (including postmen and class IV servants) and fix the hours of attendance of postmen and class IV servants. He should be careful not to allow unauthorised persons to take part in the work. He should see that the behaviour of clerks, postmen, etc., is orderly, and that they are properly dressed when on duty, and that the office is kept clean and tidy.

44. Stock of postage and other (non-postal) stamps.— **(1)** The postmaster is responsible that a sufficient stock of postage stamps of all kind (including embossed envelopes, wrappers and postcards) is maintained for sale to the public.

NOTE.— Non-judicial and Court-fee stamps are also kept for sale in many post offices. Postmasters act as private vendors of these stamps which do not form part of the post office balance.

(2) Postage and other (non-postal) stamps are to be kept in the office safe, but in order to save them from damage, they should be put first in boxes of wood or tin with compartments for each kind of stamp, and the boxes should be kept inside the safe. In offices where it has not been found convenient or desirable to supply boxes, the stamps should be put in card-board cases, blank books or guard books interlined with sheets of blotting paper. Even during the day time the greater portion of the stock of stamps should be kept in these boxes books or cases, which should always remain inside the safe, and only the stamps required for a day's sales or half a day's sales should be taken out at a time. In order also to prevent stamps from getting spoilt by being kept too long in the office, the supply of each denomination of stamps must be expended before the sale of a fresh supply of the same denomination begins, and for this purpose each supply purchased should be kept distinct from previous or subsequent purchases. If any stamps, whether obtained from the treasury or received back from subordinate officers, cannot be disposed of within a reasonable time, and there is danger of their becoming damaged, the matter should be reported to the Head of the Circle.

(3) *In Head Offices,* serviceable postage stamps, revenue stamps, embossed envelopes, wrappers and postcards may be obtained by the postmaster from the treasury in exchange for useless or obsolete ones in the stock of the post office, provided that embossed envelopes, wrappers, or postcards which it is desired **to** exchange, are presented at the treasury only in complete packets. When useless obsolete envelopes, wrappers, or postcards are held by the post office in quantities less than a complete packet, the orders of the Superintendent should be applied for to write off their value in the accounts to the head "Unclassified payments". In every such case a copy of the Superintendent's order sanctioning this procedure will be communicated direct to the Audit office concerned, and the envelopes, wrappers or postcards to which the order relates, should be submitted to the Audit office alongwith the schedule of unclassified payments in support of the charge.

(4) *In Head Offices,* postage stamps and stationery for which there is no demand, may be exchanged by the postmaster for those of a different denomination from the treasury concerned, provided that the stationery is in complete packets and the order of the Superintendent sanctioning the exchang; is obtained in each case.

With regard to unwanted stationery *i.e.,* embossed envelopes, wrappers or postcards in quantities less than a complete packets, their value should be written off under the orders of the Head of the Circle and charged to the head "Unclassified payments" supported by the envelopes, wrappers or postcards. In every such case, a copy of the order sanctioning this procedure will be communicated direct to the Audit office concerned. Before a write-off is sanctioned, all avenues of utilising the unwanted stationery should be explored by reference to other head post offices in the Circle.

NOTE.— First class postmasters exercise the powers of the Superintendent for purposes of rule 44, paras. (3) and (4), in respect of their own offices and of the offices under their administrative control.

(5) Stamps and stationery found unfit for issue due to faulty manufacture should de collected by head postmasters and returned to the treasuries concerned for exchange.

(6) The value of useless or obsolete or unwanted or defectively manufactured stamps and stationery sent to the treasury for exchange. Treasury concerned should be charged in the schedule of unclassified payments and on receipt of fresh stamps and stationery in exchange, their value should be credited in the schedule of unclassified receipts giving necessary reference to the date on which the value was originally charged in the accounts.

A. In sub-offices useless, obsolete unwonted or defectively manufactured postage stamps, etc., should be sent to the head office.

45. Sale of stamps and reply-coupons and memo, of stamp advances.ð
(1) The postmaster should arrange for all counter clerks a d mail peons to sell postage stamps to the public at the post office. He may also require a class IV servant who has given security to sell postage stamps to the public, provided that such class IV servant is not employed to deface postage stamps. All certificated clerks in a combined office should be required to sell postage stamps to the public at the post office and the postmaster should see that a sufficient supply of postage stamps, postcards and envelopes is always kept with them for sale to the public during the hours at which the telegraph branch is open. Postmen should not ordinarily be required to sell postage stamps except in small towns and rural areas and the Superintendent will decide at which places postmen should be exempted from this duty. AH village postmen should be required to sell postage stamps to the public while out on their beats.

(2) Postage stamps should be supplied by the treasurer or sub-postmaster to the selected officials in the office and to postmen, village postmen and mail peons for sale to the public.

(3) The postmaster will fix the amount to be advanced to each official in the office, but care must be taken to see that the face value of the postage stamps in the possession of each such official does not exceed the amount of his security bond. The name of each official to whom postage stamps are supplied and the value of the stamps given to him should be entered in a memo, and he should be required to sign the memo, against the entry of his name, in acknowledgment of receipt.

(4) The postmaster must satisfy himself, from time to time at least twice a week, that the balances of postage stamps held by the different officials in the office are correct. He must also see that no postage stamp used previously or bearing signs of having been removed from a postal article, forms part of the balance held by these officials. This check should not be made on fixed dates and the officials should have no previous warning that the check is ab^ut to be applied and the result of the check being invariably recorded in the ERROR Book or, in the case of a Head offices, in the Postmaster's Order Book. The money realised by the sale of postage stamps by each clerk entrusted with the duty of selling stamps should be made over to the treasurer at an hour convenient to both, to be fixed by the postmaster. The treasurer will give the clerk a fresh supply of stamps equal in value to the amount received from the clerk.

(5) In offices where special stamp-vendors are sanctioned, it will be their duty to sell postage stamps to the public. A stamp-vendor may have an advance of postage stamps and postal stationery equal to his average daily sale up to a limit

not exceeding double the amount of his security. He should be relieved of his surplus collections from time to time in course of the day as laid down in rule 23/1. The balance of postage stamps held by him should be checked by the postmaster in accordance with the instructions given in paragraph (4) of this rule ana the result of the check recorded in the ERROR Book or the Postmaster's Ordtr Book, as the case may be. The postmaster should arrange that the vendors are present at the busiest hours of the day and that they attend for the purpose of selling stamps at specified hours on Sundays and Post Office holidays.

(6) *In head offices,* postage stamps may also be supplied to R.M.S. mail offices, the amount to be advanced to each mail office being fixed by the Superintendent, R.M.S., concerned. When stamps are advanced to a R.M.S. mail office, the officer in charge should be required to grant a receipt countersigned by the Superintendent, R. M. S., for the value of stamps supplied to him. The separate receipts of officers in charge of mail offices should be renewed on the 1st July each year and also whenever the charge of the mail office is transferred from one officer to another. The memo, of stamp advances containing the acknowledgments of officials of the post office, as well as the separate receipts of officers in charge of mail offices, should be kept in the office safe with the reserve cash as part of the balance of stamps.

(7) *In head offices,* the head postmaster must decide which of the clerks of his office should be entrusted with the sale of reply-coupons, which should be obtained from the treasurer in the same way as postage stamps for sale to the public. Before a reply-coupon is handed to the purchaser, it must be stamped with the date-stamp in the circular space provided for the stamp of the office of origin. The same clerk will discharge the duties connected with the exchange for postage stamps of reply-coupons presented by the public.

A. In sub-offices, the total amount acknowledged in the memo, of stamp advances will form part of the balances of stamps, and the memo, must be kept in ***the*** *office safe.*

45/1. Philately.ð Philately which means the collection of postage stamps by individuals in mint condition as well as cancelled is a very popular hobby. With the increased interest in philately, practically every country in the world is bringing out commemorative postage stamps in addition to the definitive ones for daily use. Commemoratives are issued to celebrate national and international occasions. Publicity is given in advance of the release of Commemoratives and Definitives by means of Press Notes. Circulars, Notices, Leaflets, etc., depicting photographs of the postage stamps to be issued together with the salient features and brief history in regard to the occasion of issue.

45/2. Philatelic Counters.ð Commemorative postage stamps are released for sale at all post offices. Philatelic counters may be established at important stations by the Head of the Circle for the convenience of the philatelists. These counters, will put on sale the new postage stamps/stationery on the date fixed for their release as well as sell previously issued commemoratives in mint condition but the stamps or covers bearing such stamps may be cancelled at the request of the purchaser at the counter with the First Day Cancellors or ordinary philatelic counter cancellor, as the case may be. Cancellation should be neat and clean so that the philatelic value of the postage stamps is not marred in any way. The counter clerk should be well versed in the information regarding philately. The philatelic counters will have the following equipments:ð

(0 Cancellor for general use.

(H) First Day Cancellor (First Day Cancellors intended for use on the First Day of the release of a particular stamp will not be used on other days).

(HI) Album of Pakistan Postage Stamps for reference by philatelists under the supervision of the counter official.

(iV) Pakistan Postage Stamps Poster for display.

(v) Postage Stamp Brochure for reference as well as for sale.

(W) List of commemoratives available for sale (or display).

(vil) Commemoratives and old definitives for sale.

(viii) Blank albums for sale.

First Day Covers of a new issue would be kept available for supply on demand at least a week before the release of a particular stamp.

45/3. The Karachi Philatelic Bureau will supply stamps in mint condition that may be cancelled to order. It will stock all current Postage Stamps and other philatelic items available for sale. On receipt of an Out-Station, In-land or foreign order with remittance, postage stamps/stationery will be despatched by the Philatelic Bureau by registered post (air mail or surface) as desired by the customer. Cancellation of postage stamps in singles, blocks, sheets or postage stamps affixed on covers without address would be done as desired by the philatelists. All orders must be prepaid by Money Order, British Postal Order, Pakistan Postal Order, U.S., and U.K. Bank Notes and Bank Drafts. The existing rate of exchange will apply (Customers may be advised to send the Postal Orders, Bank Notes and Bank Drafts by registered post). Bank drafts should be crossed and made payable to the Postmaster, Karachi G. P. O. (Pakistan) and drawn on any local bank of Karachi. The amount should be sufficient to cover the face value of the philatelic items requisitioned. In the case of order for Service Postage Stamps, a surcharge of 1/2% of the face value thereof will be charged. In the case of foreign orders, surface postage unless supplies are requisitioned by (air mail) and service charges will be borne by the Philatelic Bureau itself. In case of inland orders, provided that the quantity covered by the relevant order is sent as cancelled-to-order and *not in mint condition* the postage and service charges will be borne by the Philatelic Bureau. The Bureau will also accept advance deposits in respect of future new issues. Proper accounts will be maintained by the Bureau in respect of each individual deposit as well as in regard to postage and other charges, if any, incurred in this regard. If an order is received through a Pakistan Foreign Mission abroad unaccompanied by a remittance with an endorsement by the Embassy, High Commission or Consulate certifying realisation of the amount and its credit to the Mission accounts, stamps may be supplied to the Mission for the amount concerned. Particulars of such supplies will be reported to the Director-General (PS Branch) once a month.

45/4. The Philatelic Bureau/Philatelic Counters and the Head Post Office will keep separate accounts of day to day sale proceeds of all current Pakistan Postage Stamps including commemoratives and postal stationery sold out to the philatelists and intimate to the Directorate-General monthly sale figures in the 1st week of following month positively. Care should be taken to see that sale to the public for normal use of stamps for prepayment as postage is not included in these statements. The sale proceeds of Pakistan Postage Stamps, Brochures, Albums wherever they are made available for sale will likewise be furnished separately in proforma as below:ð

Month	Opening Balance	Receipts during the Month	Total of Cols. 2 and 3	Sold during the Month	Price of the copies Sold	Balance in Hand
1	2	3	4	5	6	7

The prices of First Day Covers supplied will be accounted for under *"Unclassified Receipts"* by the receiving Post Office and treated as cash stamp balance. A certificate of credit in respect of the First Day Covers will be furnished to the Directorate-General on the day following their receipt. The unsold quantities thereof left after one month of the particular month of release of the commemorative in connection with which the First Day Covers were brought out will be intimated to the Directorate-General. There is no objection to the sale of First Day Covers even after the date of issue.

46. **Exchange** of copper **for** silver.ð When the amount of copper in hand is inconveniently large, the postmaster of an office situated near a treasury or sub-treasury can obtain silver in exchange for the copper, provided that the value of the copper tendered to the treasury or sub-treasury for this purpose is not less than two rupees.

47. **Enquiry** regarding **value-payable** articles.ð (1) If the sender or addressee of a value payable article makes a complaint regarding the delivery of, or payment for, the article, he is entitled to have an enquiry made.

(2) The complainant should be required to furnish full particulars regarding each value-payable article to which the complaint refers and to pay the prescribed fee of 25Paisa in respect of each article by affixing a postage stamp or stamps to the letter of complaint. The fee may be paid by means of service postage stamps in respect of complaints made in his official capacity by an officer authorised to use such stamps. The stamps should be defaced with the date-stamp by the office which receives the complaint. An enquiry should then be started in the ordinary way and the result communicated to the complainant. The original letter of complaint should be filed with the papers of the enquiry.

NOTE.ð An enquiry need not be held up in all cases until the receipt of the fee. The enquiring officer may, at his discretion, start the enquiry if he has reasons to suspect that a fraud has beer* committed and considers that immediate action is necessary.

(3) If the complaint in respect of any value-payable article is found to be well-grounded, the fee paid by the complainant on account of that article should be refunded to him on the written authority of the head postmaster in whose jurisdiction the office of posting is, unless the postmaster of the office of posting is himself authorised to sanction the refund.

*Exception*ð Complaints in respect of V. P. articles booked by the Departments of the Central a id Prov: ncial G jver i ne it s »re exjmp'- from the pay me it of this e -iqu'ry fee.

48. *Deleted.*

49. Service books and service rolls.ð *In Head Offices,* the head postmaster is responsible for the safe custody of the service books and service rolls of all postal establishments (including the establishment of the Superintendent of post offices) within his jurisdiction, and for all the other duties in connection with these service books and service rolls assigned to him by the rules on the subject.

NOTE.ð In the case of a *first class* head office the Superintendent is not required to check and vcr'fy the service rolls, but the postmaster will personally carry out the verification every month in accordance with clause 25 of rule 239 of the *Post Office Manual,* Volume VIII, and as Ahis will be the only verification to be made, the postmaster should, on t'-e completion of his verification, submit to the Head of the Circle a certificate in the follwing form :ð

" Certified that I have checked and attested the entries in the service rolls of the officials under the jurisdiction of this head office up to and including the month of ..... *(.month and year)* in accordance with clause 25 of rule 239, of the *Post Offiice Manual,* Volum* VIII, and that they are correct in every particular."

The accountant of the office will be responsible for the correct writing up of the entries in the service roils of the postmaster's verification, but he may, if necessary, obtain the assistance of one of his clerks for the purpose.

The postmaster's duties prescribed in this Note may be delegated to a Gazetted Officer, if any working under him. The heads of these offices should attest the certificate recorded by the officers is actually entrusted with the duty after the verification by those gazetted officers who are charged with verification work in those offices, has been carried out.

50. Postmaster's order book.-^(l) The postmaster's order book (MS-I) is a record, maintained in head offices, ofð

(a) tests applied to the work of any department or the postmen and village postmen,

(b) temporary arrangements made in cases of absence of clerk's postmen,. etc.,

(c) unusual occurrences,

(</) orders passed by the head postmaster for the regulation of his office and which it is desirable should be placed on record, and

(e) the result of the quarterly examination of the stock of bags. Each entry in the book must be initialled and dated by the fir's office and which it is desirable should be placed on record, whom the entry is made.

NOTE.ð In the case of first class head offices, the Group officers will maintain an order book in respect of the departments in their charge in which they will record such remarks as may be called for in respect of matters arising out of the performance or such of the postmasters' duties ts are assigned to them.

(2) The tests to be recorded in the order book areð

(a) posting of test letters in outside letter-boxes,

(b) examination of sorting clerks once a month in sorting lists, and occasional examination of mail bags prepared for despatch,

(c) check on articles returned as undeliverable by postmen,

(d) examination of the contents of postmen's bags,

(e) examination of articles in the deposit case in detail,

(f) occasional examination of articles redirected in different departments,

(g) examination (at least twice a month) of articles received as undeliverable from sub and branch offices,

(/() examination of village postmen's registers and visit books,

(i) examination once a month, of the sub-account clerk in the village sorting list and

(/) examination, at least twice a week, of the contents of the stamp box.

A. In sab-offices these entries are made in Error Book.

51. Professional letter writers.ð (1) If professional letter-writers are allowed to work on the premises, the postmaster should see that their charges are in accordance with the prescribed scale of fees, and any attempt at extortion should be reported to the Superintendent. Approved candidates and relatives of clerks must on no account be allowed to carry on the business of professional letter-writers, and the postmaster must see that frivolous objections are not taken to the manner in which forms are filled up, with the object of forcing the public to resort to professional letter-writers. A notice (Form MS.-42) both in English and local Pakistan language showing the scale of fees to be charged by the professional letter-writer for the different kinds of services rendered to the public should be pasted or hung in a prominent position near the place where the professional writer sits.

52. No gratuities to be taken by clerks.ð The Postmaster should see that where this can be done without interfering with the work of the office, the clerks assist illiterate persons in filling up money order forms, etc., but he must strictly enforce the rule prohibiting the acceptances of any fee or gratuity for the performance of such services.

53. Interruptions of mails during transit by railway.ð (1) When mails in transit by railway are delayed, or are likely to be delayed, to any serious extent, by a break or accident or misconnection, the Head of the Circle will advise postmasters at stat'ons of importance affected by the interruption. The mails concerned and the probable duration of the delay will be communicated and definite orders will be received if the postmaster is to warn the public by the circulation of a local notice.

(2) When the circulation of a local notice is ordered, the postmaster should include in it all particulars ordered by the Head of the Circle. Copies of the notice should be taken out by postmen at the next delivery after the receipt of the Head of the Circle's order; and the notice should be affixed to the office notice-board and to the boards of any town sub-offices.

(3) Whenever trains carrying mails fail to connect at junction stations, all the sorting sections working from such station will place in each mail bag made up by them a notice of misconnection (Form M.-17), showing what trains have missed connection and what mails have not in consequence been received. The notices should be carefully preserved for six months and referred to by the postmaster in cases of complaint or enquiry regarding detention of articles.

53/1. Treatment of air mails in case of accident to an aeroplane.ð (1) When in consequence of any accident *en route,* an aeroplane carrying mails is unable to continue its journey and call at the prescribed stopping places, the staff on board must deliver the mails to the head or sub post office, nearest to the place of the accident or to the office most suitable for re-forwarding the mails.

(2) The head or sub post office receiving such mails must first check the mails and if necessary repair such correspondence as might have been damaged. It should then forward the mails to the offices of their destination by the quickest available air or surface route.

(3) The head or sub post office, as the case may be, must communicate by means of a verification note, the particulars of the accident as ascertained from the pilot or other responsible official of the aeroplane and the result of the verification of mails made as well as the measures taken to the offices of destination of the air mail despatches, if they are inland offices, and if they are foreign offices, to the Pakistan offices of exchange for similar communication to them. A copy of the verification note should be sent to the office of origin of the mails through the office of exchange if necessary. If, however, the head office concerned happens to be the office of exchange, it will communicate with all such offices direct.

(4) The operating company is liable for all the expenditure incurred by the Post Office in affording any relief in bringing the mails from the landed plane to the head or sub post office, in the re-forwarding of the mails by the latter and in the conveyance of the mails to the air-ports of destination. The expenditure incurred on these accounts by the offices concerned should be reported tr> the Head of the Circle for recovery from the operating company.

(5) In the case of an accident, to a mail carrying aeroplane which results in its total destruction, that is when the entire crew of such a plane is killed in the accident, the Civil Aviation Authorities will inform immediately the Head of a Postal Circle about the accident who will then direct immediately a Postal Officer to proceed to the spot at once along with the party of the Civil Aviation Department, so that the salvaged mail, if any can be taken possession of by the Postal officer on the spot, and dealt with according to the rules. It will also be the duty of a Head of a Circle as well as of a Divisional Superintendent in whose Jurisdiction such an accident occurs, to get himself in touch with the Civil Aviation Authorities immediately he receives information of the accident, either officially or through any other source, and the Divisional Superintendent will arrange to accompany the Civil Aviation Authorities to the spot and will take further action for the disposal of mails as mentioned above.

54. Submission of memorandum of disbursements of pay and allowances to Head of the Circle.ð (I) The memorandum of disbursement of pay and allowances (including travelling allowances) should be submitted, under a cover registered on service, to the Head of the Circle, on the 1st of the month following that to which it relates, accompanied by the vouchers appertaining to it, *viz.*:ð

(a) Acquittance rolls for pay and travelling allowances disbursed.

(b) Extracts from punishment registers.

Exception.—The receipt for a sum exceeding Rs. 100 which has been paid to a pcrosn who is not a postal official should not be submitted with the memorandum of disbursement of pay to the Head of the Circle, but a remark should be made against the entry of the charge in the acquittance roll to the effect that the receipt has been sent to the Audit office with the establishment bill.

(2) The head postmaster must personally see that the documents to be submitted with the memorandum of disbursement of pay are complete, and will be responsible that no delay occurs in their despatch.

(3) The acquittance rolls and receipts for pay and travelling allowances disbursed and the extracts from punishment registers will be returned by the Head of the Circle after check together with the memorandum of disbursement of pay and allowances attested by him ; and the head postmaster should see that the acquittance rolls and receipts returned are complete by comparing them with the entries in the memorandum.

NOTE.ð The Senior Accountant and in his absence the Junior Accountant in the circle office may sign the memorandum of disbursement of salaries and travelling allowances (form A.C.G. ð 26) for Postmaster-General.

55. Filing of acquittance roils and other documents returned by Head of the Circle.ð (I) On receipt of the documsnts from the Head of the Circle, the acquittance rolls and receipts for travelling allowances should be filled separately in monthly bundles and a note to this effect should be recorded against the entries concerned in the memorandum of disbursement of pay and allowances. The remaining acquittance rolls, receipts and other documents should be kept loose and unfolded in card-board covers until the end of the *calendar* year, when the acquittance rolls and receipts for pay disbursed, together with the memoranda of disbursement appertaining to them, should be bound into books.

(2) Estimates of the cost of binding should be submitted for approval to the Head of the Circle or the Superintendent, as the case may require.

(3) The binding should in all cases be strong and the work should be done at the post office, the binder not being allowed to take the acquittance rolls away from the post office premises. In binding together large and small forms, care should be taken, as far as possible to place two small forms alongside each other in such a way as to match the size of the large form. Care should also be taken to see that written matter on the acquittance rolls is not covered over with binding paper. The head postmaster will be held personally responsible that the work of binding is properly carried out, and within a reasonable time, and that no documents are lost.

55/1. Guarantee of cheques accepted in connection with P&T transactions.ð Postmasters should arrange to obtain from the members of the public who wish to make payments of postal or telegraph dues other than telephone dues or dues on account of purchases of Post Office Savings Certificate, *viz.* payments for money orders to be issued, savings bank deposits or purchase of British postal orders, Pakistan postal orders, and for amounts due on value-payable articles and also customs duty on articles delivered, by means of certified cheques, the guarantee referred to in clause 37-A (a) of the *Post and Telegraph Guide.* These guarantees should be carefully filed and indexed and a request for renewal should be issued a month before the renewal falls due. In large offices where there are several departments, copies of such guarantees should be supplied to all departments where such cheques are likely to be received in connection with Posts and Telegraphs transactions.

LIST OF ACCOUNT RULES IN CHAPTER 1

(Issued under I he authority of the Auditor-General)

RULE

3. Work on Sundays and Post Office holidays. 29. Submission by head offices of returns and documents to Audit Office.

CHAPTER 2 MAIL

DEPARTMENT

GENERAL RULES

56. Supervision by postmaster.ð (1) It is the postmaster's duty to observe whether receipts are duly exchanged between the mail clerk and the several clerks concerned for bags made over or received, and whether the bags are carefully examined by each clerk.

(2) If the mail clerk is required to take delivery of bags from the carriers at night, the postmaster should occasionally satisfy himself by personal observation that he is in attendance at the hours when the mails arrive, that the examines the bags received, and securely locks up the mails in the mail-box for the night.

57. Time of arrival of mails at sub-offices.ð In *Head Offices,* postmasters are required to keep themselves acquainted with the actual time of arrival of the mails despatched by them to their sub-offices, so that they may be in a position to give correct information when enquiries are made of them by officers who travel in the interior. It is not sufficient for a head postmaster in such a case to be content with giving the prescribed timing of the mail ; he should give the actual time that the mail takes at the season of the year when the enquiry is made, so that the officer making the enquiry may know when he may really expect to receive mails at any sub-office.

58. Time bills and time tables.ð (]) The Superintendent will determine on what mail lines time bills (Form M. 7) are to be used and supply every post office situated on such lines with a time table of the mail line for the dry season and the monsoon. The time table should be hung up in the post office near the mail clerk's table. The date and hour of despatch should be entered in the time bill by the office of original despatch, the date and hour of arrival and despatch shoi Id be filled in by each intermediate office, and the time bill should be completed by the office of final destination. When the mail arrives late at an office, the period of the detention should be noted on the time bill in the column provided. It is the duty of the mail clerk to make the entries in the time bill.

(2) When a time bill is not prescribed for a mail line, the Superintendent will supply every post office on that line with an extract from the register of lines and stages (Form M.-40) maintained by him, in the form of a time table, showing the hours of arrival and despatch of mails. All cases of serious detention to the mail should be reported by those offices by letter to the Superintendent.

59. Monthly time statement.ð (1) Monthly time statements (Form M.-8) must be prepared by the terminal offices of mail lines on which time bills are used. The entries in the monthly time statement for each mail line should be filled in daily by the mail clerk from the time bill, and at the end of the month, the time statements should be completed, totalled and forwarded to the Superintendent.

(2) Where it has been ordered by the Superintendent that every time bill, or the lime bill for any particular mail line, should be sent to him daily, the time bills should be despatched by first post after entry in the monthly time statements ; otherwise time bills should be forwarded to the Superintendent only in cases of serious detention to the mail. When the monthly time statements have been despatched to the Superintendent, the time bills that have been kept in the office may be disposed of as waste paper.

60. Detention of mails to be reported.ð Whenever letter or parcel mails are delayed owing to insufficiency of the carrying establishment or from any similar cause, a report should at once be made to the Superintendent.

NOTE.ð Special care should be taken lo see that air mail bags or air mail articles are not delayed and that they are forwarded quickly by the most expeditious route. Their detention can not be excused on the ground of insufficiency of the carrying establish (rent or any similar ground.

61. Mails conveyed by railway.ð Mails are conveyed by railway either in charge of Post Office officials or as closed mails in charge of the guard of the train. In the former case, no receipts are exchanged ; in the latter, the procedure laid down in the special rules on the subject should be followed.

62. Mails conveyed by sea-going vessels.ð Mails are conveyed by sea-going vessels either in charge of Post Office officials or as closed bags in charge of the commander of the vessel. When the mails are under the charge of Post Office officials, they are treated in the same way as mails conveyed by railway under similar circumstances ; otherwise a receipt in forms M.-3 and M.-4 should be prepared in duplicate by the mail clerk, containing details of all the bags (due and unusual), the counterfoil of the receipt being signed by the agent or ship's officer to whom the bags are madeover, or from whom they are received, and the other portion, by the postmaster or deputy postmaster.

NOTE.ð The procedure laid down in this rule does not apply to foreign mails.

63. Mails conveyed under contract.ð When carriage for the mails is provided by a contractor, a mail list [Form M.-l *(a)]* must always accompany the mails, and the bags are made over to, or received from, the contractor's agent under receipt, which is taken or given on the mail list, in which all the bags (due and unusual) should be detailed.

64. Mails conveyed by runners or by boat.ð When mails which are conveyed' by runners or in boats are accompanied by mail lists, the mail lists are madeover to the runners or boatmen ; or tied to the necks of the bags. Receipts are not taken from, or given to, runners or boatmen.

65. Due Mails and Due Mail List.ð (1) Due Mails, that is, mails which are received at regular intervals are shown in the Due Mail Lists issued by the Head of the Circle/S.P.Os./lst Class Postmasters. Non-receipt of Due Mails unless, properly explained by the despatching office should be reported by telegraph.

(2) The Due Mail list will show in what cases mail lists are to accompany transit and other loose bags despatched or received. As a general rule mail lists accompany transit and other loose bags only when the Due Mails to be received or despatched comprise more than one bag ; but when transit bags are made up mail list of their contents must always be prepared and placed inside the transit bag. Mails conveyed under the contract in vehicles provided by the contractor, unusual mails and special bags must invariably be accompanied by Mail Lists.

(3) The official Incharge of the receiving office or section is required to sign the original list in proof of having received the mails correctly. The sectional mail list will contain the details of all the bags due as well as unusual. No correction may, on any account, be made in the totals of the entries in the Mail Lists.

(4) **All** bags and loose parcels received, should be carefully examined by the mail clerk to see that the bags, cords and seals are in tact. If a mil list ac-companies the mail it should be carefully compared with the entries there n. He should also see whether all the mails due to be received as per due mail li is have actually been received, or an explanation for their non-receipt has been given Any discrepancy in the receipt of" mail should at once be brought to the notice of the Postmaster.

RECEIPT OF MAILS

65/1. Disposal **of mail addressed to the office.—**(1) The transit bags (if any) addressed to the o ffice should be opened by the mail clerk, and the bags enclosed in them should be carefully examined and compared with the entries in the mail lists which will be found inside the transit bags. The bags addressed to the office, whether taken out of transit bags or received loose, should be disposed of, under receipt, in the following manner :ð

(a) sorting mail and packet bags are to be transferred to the sorting depart-ment ;

(b) station and combined mail and packet bags are to be transferred to the delivery department ;

(c) branch o ffice bags and loose account bags are to be transferred to the treasurer ;

((f) parcel bags are to be transferred to the parcel department ;

(e) telegraph bags are to be transferred to the registration department.

Exception.—JS. O. bags, the contents of which have to be sorted at night, should, under the special orders of the Superintendent, be transferred to the sorting department instead of to the treasurer.

(2) Whenever a mail list accompanies the mails, receipts for the bags made over to other departments should be taken on the mail list, otherwise in the receipt book (Ms.-7).

(3) Parcels which, from their size or shape, cannot conveniently be placed in parcel bags, will be received loose and should be made over to the parcel clerk, under receipt to be taken on the mail list.

.(4) Mail bags intended for despatch during working hours of the day should be secured by the mail clerk in the mail box, the key of which must be kept by the mail clerk in his personal custody ; while those including forward bags which cannot be disposed of as indicated, and which have to be kept over for despatch to the next day, should be kept under double lock by the mail clerk and the postmaster or the sub-postmaster in charge.

(5) Whenever a mail from a place served by the foreign post is received by an office which is not an office of foreign exchange it should be forwarded unopened to the nearest office of foreign exchange for disposal. For this purpose, the bag or bags of which it consists should be treated as forward mails and remain in the custody of the mail clerk until the time for despatch.

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66. Disposal of forward mails.ð The forward bags should be kept locked up in the mail box until it is time to despatch them. Every mail boxmust be secured under double locks, the hasps of the hinges of mail boxes being fitted and fixed from the inside and not from outside. The screws used to bolt the staples to each box should be provided with a nut on the inside of the box.

DESPATCH OF MATLS

67. Preparation of mail for despatch.ð The mail bags made up in the office will be received from the sorting department, and the branch office bags and loose account bags, if they contain cash bags, from the treasurer, and, if they do not contain cash bags, from the sub-account clerk ; all these bags will be transferred to the mail clerk under receipt and he should sort them with the forward bags. Where mail lists are prescribed, they should be prepared by the mail clerk, and the bags whxh are not to be forwarded loose should be placed by him in their appropriate transit bags. The due mail list will guide the mail clerk in performing this work.

68. Despatch of parcel and packet bagsð Parcel bags made up in the office will be received from the parcel department under receipt to be granted in the parcel abstract (Form RP-8), and packet bags made up in the office will be received, under receipt from the sorting department. Parcel and packet bags that are not to be sent loose may be put inside the same transit bags as the mail bags, if they are to be despatched with the letter mail. The sorting list will show when parcel and packet bags are to be sent loose, and when they are to be enclosed in transit bags.

69. Entries in mail lists despatchedð (1) Mail lists should be prepared by the mail clerk in duplicate by means of carbonic paper. The upper (pencil) copy should be kept on record and the lower (carbonic) copy should be despatched. The mail lists prepared will show the number of due and unusual mails actually despatched ; and whenever the number of due mails entered in a mail list differs from the number due to be despatched, an explanation of the cause of the difference should be written by the mail clerk on the mail list and initialled by him. Unusual mails despatched with each mail list must be detailed in the list, in the place provided for the purpose, and a total should be made below the last entry.

(2) The Superintendent may prescribe the use of Sectional Mail Lists, by Post Offices at stations where a large number of bags due and unusual are despatched lo the R.M.S. Mail Offices or sections. When so prescribed the sectional mail lists should be prepared by the mail clerk in duplicate by means of a carbon'paper showing details of all the bags, due as well as unusual at the place provided for the purpose. Sectional Mail Lists must be prepared irrespective of the number of bags despatched.

(3) No corrections may, on any account be made in the totals of the entries in mail lists.

NOTE.ð .See nole below rule 67 (1) of *Post Office Manual,* Volume V.

70. Closing of transit bags.ð (1) When a transit bag is to be made up, the bags, due and unusual, to be despatched in it should be checked with the entries in the mail list. Each bag, the cord with which it is tied and the seal, must be

carefully examined by the mail clerk, and the bags with the mail list placed by him in the transit bag, which should then be labelled and closed and sealed in the manner prescribed.

(2) When, in exceptional circumstances, a Telegraph cover is forwarded in **a** transit bag, the words " Telegraph cover " should be conspicuously written in red ink on the label of the transit bag.

71. Delivery of mails to carrier.ð When the mails are ready for despatch, the condition of each bag and of the cord and seal with which it has been closed must be carefully examined by the mail clerk, who must personally see the bags made over to the carrier at the proper time. Mails which are to be forwarded by Railway should ordinarily reach the Railway Station ten'minutes before the arrival of the train by which they are to be sent.

CHAPTER 3 **SORTING**

DEPARTMENT

N. B.ð The postmaster's personal duties prescribed in rule 80 *of this chapter may, under the orders of the Head of the Circle, be performed by the deputy postmaster, assistant postmaster, supervisor or head clerk in the case of head offices and by the deputy sub-postmaster, assistant sub-postmaster, supervisor or head clerk in the case of sub-offices.*

GENERAL RULES

72. Supervision of sorting by **postmaster.**ð The postmaster must give special attention to the duty of supervising the work of the sorting department in order to ensure accuracy of sorting. He should once a month examine every clerk employed in the sorting department in the sorting list, and note the result of the examination in his order book (Form MS-1). He should also, as frequently **as** possible and without previous warning, examine the contents of mail bags under preparation for despatch and check the sorting, observing at the same time whether the destination is written legibly in English on sorting articles in local languages, and whether articles are faced and properly bundled and clearly stamped. The examination of the contents of mail bags by the postmaster will be specially advisable whenever frequent complaints of missending and other irregularities are received from the offices or sections for which the bags are made up. Whenever the postmaster applies this test, he should note the result in his order book.

73. Latest hours fixed for posting of the mails.—The latest hours of posting of mails at a post office will be notified in connection with each despatch in the notice of " Latest Hours of Posting of Mails " supplied to the office and the letterbox should be finally cleared at this hour. The latest hours of posting will ordinarily be, thirty minutes before the hour fixed for the closing of the mail at the post office.

73/1. Clearance of letter-boxes.ð (1) The letter-box of a post office should be opened and cleared by the sorting clerk at convenient intervals during working hours, so as to expedite the preparation of the mail for despatch. The key of the letter-box must remain in the custody of that official during working hours-

(2) Articles posted in fixed outside letter-boxes should be brought to the post office immediately before the hour fixed for the final clearance of the office letter-box. The keys and changeable hour-plates must be kept in the custody of the sorting clerk during working hours.

(3) The sorting clerk should see that the letter-box peons leave the office for the clearance of outside letter-boxes and return from their rounds punctually at the time fixed. He should make over the keys of fixed outside letter-boxes-and, where changeable hour-plates are used, the proper plates to the letter-box peons, and see that the correct plates are brought back to the office.

NOTE.ð Runners may be employed for clearing letter-boxes which actually lie on thier way. They should not be required to deviate from their prescribed line of route lor the purpose of making additional clearance of letter-boxes which are already cleared at frequent intervals by other officials.

73/2. Clearance of letter-box at railway stations.—(1) Letters posted (without late fees) in letter-boxes at railway stations at whicli mail offices are not established should, whenever practicable, be cleared by the mail peon some time before the arrival of the train, and handed over to R.M.S., as though they have been received from the post office. The following procedure should, however, be Åbserved :ð

(a) When the mail peon or other official appointed to clear the box can sort the articles found in it after the last despatch through the local post office, he will make over to the R.M.S. any articles for the direction in which the set is travelling.

(b) At small stations at a distance from the post office and where not more than 10 articles on an average are posted in the station letter-box bet ween the last clearance for inclusion in the post office despatch and the arrival of the train, articles taken from the letter-box shortly be fore the train is due may, with the previous concurrence of the Superin tendent, R.M.S., concerned and, when the mail peon is not sufficiently literate to sort letters, be handed to the officer in charge of the section to sort.

NOTE.ð At places where letter-boxes are not cleared by mail peons who attend Ihe Rail-way stations for the exchange of mails, they are strictly forbidden ficm accepting any Icose letters from any member of the public. Heads of Circles may, however, use thier own discretion in regulating acceptance of articles by mail peons or other officials deputed to exchange mails where local conditions demand it, keeping in view principles underlying *ike* rules on the subject.

(2) The keys and the changeable hour-plates of the letter-boxes concerned must be kept by the sorting during working hours but should be temporarily entrusted to the mail peon or other official appointed for the purpose of clearing the boxes.

73/3. Check on clearance of letter-boxes.—(1) It is the postmaster's duty frequently toð Å

satisfy himself that the office letter-box is cleared punctually ;

test the punctual clearance of outside fixed letter-boxes, by posting test letters addressed to himself, and note the result of the test in his order book ;

see that hour-plates are punctually and correctly changed ; and

see that the letter-box peons leave the office for their beats, and return to the office, at the fixed time.

(2) The postmaster should insist on the sorting clerk strictly observing the tule that articles cleared from letter-boxes should at once be stamped and removed to the sorting case. He should not allow such articles to remain on the stamping table, and should see that the sorting clerk keeps the sorting case locked when the work of sorting is not going on.

74. Articles reposted by the public.ð (1) If an article which has been delivered reposted with a revised address in a letter-box within the local limits of the post-town in which it was delivered, or is returned to the postman or village postman without having been opened, it should be treated as a re-directed article

and no additional postage should be charged on it. But if the articles has been opened and then reposted or given back to the postman or village postman, or if it is reposted in a letter-box outside the local limits of the post-town in which it was delivered, it should be treated as a wholly unpaid article, and taxed with postage accordingly.

(2) In the case of an unclaimed unregistered article of the letter mail which has been redelivered to the senderð if the article is either returned to the postman or reposted at the place of delivery, without having been opened by the sender,, with information as to the revised address of the addresseeð it should be treated as a wholly unpaid article and charged with postage accordingly.

(3) Ordinary Postage Stamps, Coins and other articles of value found in letter boxes or on a counterð *see* rule 154 of *Post Office Manual,* Volume V.

75. Separation of articles taken from letter-boxes.ð **(1)** The articles taken: from letter-boxes should be placed on a table, examined and divided into air mail articles, *i.e.,* articles intended to be forwarded by an air route and articles to be forwarded by the ordinary routes. The latter should then be separated intoð

1. fully prepaid letters (including postcards and articles to which free transmission is given) ;
2. letters which appear to be insufficiently paid, unpaid letters, and postcards on which postage is chargeable owing to infringement of conditions ;
3. inland postcards of private manufacture on which the postage is not prepaid ; and
4. packets, *i.e.,* newspapers and book and pattern packets.

The unpaid articles and those that appear to be insufficiently paid should,, if necessary, be weighed for the purpose of ascertaining the postage due. Contents of book-packets should be carefully scrutinised with a view to see whether they fulfil the conditions laid down in the *Post Office Guide* and are eligible for transmission at book-packet rates. The result of the scrutiny should be noted daily by the clerk concerned in the error book, and the entry should be certified by the officer in charge of the branch. Supervising officers should satisfy themselves at each inspection by an examination of the error book that the work is being done regularly.

NOTF'.ð *See* rule 111 of the *Post Office Manugl,* Volume V.

(2) Air mail articles should be dealt with expeditiously. They should be carefully scrutinised with a view to see whether the blue Air mail label has been affixed by the sender to each article, Inland air mail letters and packets are forwarded by Air if at least 75 per cent, of the air mail fee is prepaid irrespective of whether the postage is paid or not. It should be borne in mind that foreign single postcards and letters to be forwarded by an air route must be prepaid *at least* with 25 per cent, of the air mail fee (irrespective of whether the postage is paid or not) prescribed, for the route, and that foreign articles other than single postcards and letters, *e.g.,* packets, etc., must be fully prepaid with the ordinary postage and at least 75 per cent, of the air fee. If an article bearing the Air mail label or superscribed for transmission by an air route, is not prepaid in this manner,.

it should be picked out and kept aside for inclusion in the mail to be despaiched by the ordinary route, the entries on the Air mail label and any superscriptions on the article indicating that it is meant for transmission by an air route being scored through.

NOTE.ð Articles other than single postcards ar.d letters cannot be forwarded by the foreign post even by the ordinary route unless they *are fid't* prepaid with the ordinary postage.

(3) Should any articles duly prepaid for transmission by air, be found to be without the prescribed Air mail label, the sorting clerk should paste the label on the articles and despatch the articles by the air route concerned.

76. Stamping and removal to sorting case.—The letters and postcards should be stamped and removed at once to the ledge of the sorting case. On no account should the articles be allowed to remain on the stamping table after they have been stamped.

76/1. Express delivery letters, postcards and book **packets.**ð After every clearance of letter-boxes and the stamping of their contents, letters, postcards and book packets, marked " Express delivery," should be separated and examined to see if the postage and fee have been fully prepaid. Those which are not fully prepaid, should be placed before the postmaster who should write the words " Insufficiently prepaid " in red ink on the address-side over his signature after which they will be dealt with like ordinary letters. Should any article duly prepaid for " Express delivery " and marked as such be found without the prescribed " Express delivery " label, the label should be pasted on it.

77. Registered newspapers.ð Rules providing for the registration of newspapers in the office of the Head of the Circle are contained in the *Post Office Guide.*

78. Opening of sorting mail bags **received.—**(1) When the sorting mail bags addressed to the office are opened, the registered bags found in them should be made over, under receipt, to the registration department, the parcel mail articles, if any, with the parcel list (Form RP.-3) should be made over, under receipt, to the parcel department, and the labelled bundles passed on to the ledge of the sorting case.

(2) If a sorting packet bag has been received from the mail clerk, its contents should be disposed of in the manner described in this rule, the registered packet bundle being made over, under receipt, to the registration department.

79. Sorting articles received in other bags.ð **(1)** The sorting bundles re ceived in combined mail bags, as well as unregistered sorting articles received in b. o. bags, will be transferred by the delivery and sub-account departments, respectively, to the sorting department, where they should be dealt with in the same way as unregistered articles received in sorting mail bags.

(2) This rule applies to paid articles for sub-offices received in R.L.O. station closed bundles.

*Exception.*ð B. o. bags, the contents of which have to be sorted at night, will, under the special orders of the Superintendent, be transferred to the sorting department by the mail department. Each of these b. o. bags will contain paid unregistered articles of the letter mail, uninsured registered (except v.p.) articles of the letter mail (If the branch office performs registration work independently) and a sealed bag containing the b.o. daily account and its accompaniments. This sealed bag should be kept locked up in a strong box and made over to the treasurer immediately on his arrival, the other articles being disposed of in accordance with the procedure aid down in the above rule.

80. Articles received from other departments.ð (1) Redirected articles and articles received missent or misdirected in the delivery department, and in the offices which are in direct communication with the R.L.O., a sorting closed bundle for the R.L.O. (to be despatched daily except on Sundays and Post Office holi days), will be made over to the sorting clerk by the deposit clerk. Acknowledg ments for delivered registered and insured articles and for paid money orders will also be received from the registration, parcel and money order departments. These articles should be forwarded by the first mail.

(2) *In Head Offices* and IN SUB-OFFICES IN CHARGE OF SELECTION-GRADE OFFI CIALS, the unpaid articles will be put up in " forward " bundles and will be dealt with as follows :ð

{a) The postage due on the contents cf the closed bundle for the R.L.O., will be marked outside on the envelope under the initials of the postmaster. This entry must be compared with that in the column of the deposit account headed " Postage due on articles sent to the R.L.O." and the sorting clerk must initial the deposit account in token of having carried out this check.

(b) The postage due on each forward bundle should be carefully calculated by the sorting clerk, and except in the case of the last despatch of unpaid articles, the total amount of postage sent by each despatch should be entered by him (in words) in the memorandum of forward postage against the corresponding entry in figures made by the head postmaster or selection-grade sub-postmaster. The sorting clerk should initial the entry made by him in the memorandum of forward postage.

(r) Tn the case of the last despatch of forward postage for the day, the postage due on each forward bundle must be carefully calculated by the sorting clerk. The total amount due on all the forward bundles (including the forward postage entered in the memorandum of forward postage) should be compared with the entry in the column headed " Postage due on articles redirected " of the deposit account. The sorting clerk should initial the deposit account in the column provided, in token of having carried out this check.

(3) The articles and bundles received from the deposit department should be passed on to the ledge of the sorting case along with other articles to be sorted.

A. In sub-offices other than those in charge of selection-grade officials, articles received from deposit on which postage is due, with the exception of those for which special provision is made in rule 141 (-4), *must be sent to the head office in the first account bag.*

81. Mails from R.L.O. for headquarters post of'ice.ð The post office at the headquarters of a Circle will receive daily (except on Sundays and Post Office holidays) from the R.L.O., a combined mail bag containing a bundle of redirected articles, station closed bundles addressed to the head and sub offices served directly by the R.L.O., and sorting closed bundles addressed to the other R.L.Os. The articles and closed bundles for despatch will be received by the sorting clerk from the delivery department and should be dealt with according to rule 79.

82. Mails for R.L.O. received by headquarters post office.ð The post office at the headquarters of a Circle will receive envelopes, marked " Undecipherable" addressed to the R.L.O., as well as sorting closed bundles for the R.L.O. made up daily (except on Sundays and Post Office holidays) by the head and sub-offices

served directly by the R.L.O., and by the other R.L.Os. These envelopes and closed bundles will be treated in the sameway as other unregistered articles received in sorting.

SORTING OF THE MAIL

83. Description of the sorting case.ð The compartments of the sorting case should be arranged according to the several lines of transit and clearly labelled with the names of the offices and sections for which mail bags are made up and for which labelled bundles are usually prepared. There should be a separate compartment for each such office or section, and, where necessary, separate " Station " and " Sorting " compartments may be provided for the same office. If the preparation of express and deferred bundles for any office or section has been prescribed, separate compartments should be provided for such bundles. There should also be a compartment labelled " Branch offices " and another labelled " Undecipherable ". The sorting list, which must be committed to memory by every clerk employed in the sorting department, should be hung up near the sorting case for ready reference.

84. Sorting of articles.ð **(1)** articles placed on the ledge of the sorting case should be sorted into the several compartments in accordance with the sorting list, the express bundles received (if any) being disposed of immediately and the deferred bundles later on.

NOTE.ð When a service article closed with "Economy" label is posted in the letter box or tendered for registration with address written on the cover which has already served its purpose the office of posting should cancel the original address on the cover by scoring it out and report the irregularity to the head of the office at fault.

(2) As each sorting bundle addressed to the office is opened, the check-slip (Form M. 10) on it should be transferred to the bottom of the bundle and any missent articles found should similarly be transferred to the bottom of the bundle below the check-slip, so that when the latter again comes uppermost, only the articles that have been wrongly included in the bundle will remain. These mis-sent articles should be put aside, with the check-slip, to be dealt with later in the manner prescribed.

85. Station articles taken from the letter-box.ð If, among the articles taken from the letter-box, there are any for delivery from the office itself, or any un paid articles for delivery from any subordinate office, they should be sorted into **a** compartment of the sorting case labelled " Local ". These articles should be transferred loose to the delivery clerk or, if this is not practicable, enclosed in a station mail bag, which should be made over in the usual course to the mail clerk.

*Exception.*ð When a head office despatches more than one mail during the day to ere of it own sub-offices, the unpaid articles that are posted in the head office for thesub-eff'ceafter the despatch of the account bag, should be sent on by the next available despatch and should be dealt with as prescribed in rule 90(3).

86. Articles for branch offices.ð The mails for branch offices are made up in the sub-account department, and the sorting clerk must, therefore, transfer to the sub-account clerk, tied in a bundle, the contents of the' compartment **of** the sorting case labelled " Branch offices " *viz.,* all the paid unregistered articles intended for the branch offices in direct account with the office.

NOTE.ð Paid unregistered articles for branch offices may, with the Superintendenfs sanction be stamped and sorted by the sorting clerk and transferred in ready sorted bundles for respective branch Offices to the sub-account clerk.

Exception.—Tn the case provided for in the Exception to rule 638 the paid unregistered articles of the letter mail to be sorted by the sorting clerk will not be made over to the sub-accotun cslrk *(See* also Exception to rule 79).

87. Sorting case **to be kept locked.**ð The sorting case must always be kept locked when the work of sorting is not going on, and the key of it must remain, during working hours, in the custody of the sorting clerk.

PACKING OF THE MAIL

88. Packing of mail according to lines of transit.ð **(1)** When the sorting is completed, the packing of the mail should be begun, all the bags for one main line being got ready before those for another line are taken in hand.

(2) Articles for transmission by an air route should be made up into special bundles or bags (as the case may require) and consigned to the proper section or office.

89. Bundling of sorted articles.—(I) The articles to be placed in each mail bag should be carefully examined with a view to the correction of errors in sort ing and also in order to see whether there has been any omission to tax insuffi ciently paid articles. They should then be put up in labelled bundles of suitable sizes and tied tightly with thin twine.

(2) Express delivery letters, postcards and book packets not bearing the words " Insufficiently prepaid " should be placed on the top of the bundles of letters for the office or section to which they are to be sent.

(3) Where two or more sorting clerks are employed, each will be responsible for the correct preparation of the contents of the mail bags and bundles assigned to him in the memorandum of distribution of work.

90. Preparation of unpaid station bundles.ð **(1) In** making up a station or combined mail bag for a head office, the unpaid station articles of the letter mail should be made up into one or more unpaid bundles.

(2) Unpaid articles of the letter mail intended for delivery from sub and branch offices must be placed in the unpaid bundles for their head offices, except where such articles may be sent direct to a sub-office, in which case the articles should be put up in unpaid bundles for the sub-office.

(3) When unpaid articles are sent direct to a sub-office from a head office, other than its head office of account or from another sub-office, the sorting clerk must carefully calculate the postage due, including any sum that may be marked as due on the R.L.O. station closed bundle (if there be one) for the office, and communicate the amount to the registration clerk for entry on the registered list addressed to the sub-office. The sorting clerk is also required to satisfy himself that these entries are duly made on the registered lists and then initial the lists.

91. Account and b. o. bags received for despatch.ð Account and b. o. bags to be forwarded inside mail bags, if they contain cash bags, or insured articles, will be received from the treasurer, and, if they do not contain cash bags or in sured articles, from the sub-account clerk by the sorting clerk, who should, after examining the bags, grant receipts for them in the treasurer's or sub-account clerk's receipt book. Each such account and b. o. bag, as well as any loose ac count and b. o. bags received in transit that are to be despatched in mail bags, should be placed in the proper mail bag by the sorting clerk: himself.

92. Contents of mail bag **for R.L.O.**ð The mail bag made up by the post office at the headquarters of a Circle for the local R.L.O. may containð

envelopes addressed to the R.L.O. marked " Undecipherable " ;

sorting closed bundles addressed to the R.L.O. ; and

parcel mail articles addressed to the R.L.O. entered in a parcel list.

It must always contain a registered bag.

93. Transfer of mail bags to mail clerk.ð When the mail bags have been closed, the sorting clerk should, after examining the bags, transfer them, under receipt, to the mail clerk. The number of bags transferred to the mail clerk should agree with the due mail list (Form M.-9) *plus* any extra bags that may have been made up.

94. Runners not to be present when mails are closed.ð Runners must not be allowed to be present in the post office while mails are under preparation for despatch ; and they may on no account be permitted to take part in the work of stamping articles, packing the mail, or closing and sealing bags. In other words, every precaution must be taken that the runners have no opportunity of knowing what the bags contain. The work of stamping articles and closing and sealing bags must always be done by postmen or packers under the supervision of the sorting clerk.

CHAPTER 4 DELIVERY

DEPARTMENT

N.B.— The postmaster's personal duties prescribed in the following rules in this Chapter or in any of them may, under the orders of the Head of the Circle, be performed by the deputy postmaster, assistant postmaster, supervisor or head clerk in the case of head offices and by the deputy sub-postmaster, assistant sub-postmaster, supervisor or head clerk in the case of sub-offices :—

Rules 103, 108, 115, 117, 122, 123 *and* 124

GENERAL RULES

95. Supervision by postmaster.— (1) The postmaster must always be present when station mail bags are opened, and articles are distributed to the postmen for delivery, in order to see whether the clerks who take part in the work of deli very and the postmen are punctual in attendance, whether the distribution of articles proceeds quickly and in an orderly manner and whether, as soon as all the articles for delivery are made over to them, the postmen leave the office in a body and start at once on their beats.

In offices where an A. P. M./Supervisor is in charge of mails and delivery departments the duties of the Postmaster, under this rule, may be performed by him but the Postmaster should occasionally be present at the time of opening of the mails and distribution of articles to postmen though even in such cases the Head of the Circle may require the postmaster to be present regularly at the opening of station mails and to supervise either all the deliveries made from the office or any of them.

(2) The postmaster should also occasionally examine the contents of some of the mail bags opened, in order to detect errors in sorting, and note any such irregularities in the error book.

(3) In offices, where it is practicable, registered articles of the letter mail, parcels, and money orders should be made over by the clerks concerned to the postmen *at the delivery table.* The postmen should not leave the delivery table till they have received *all* the articles with which they are to go out. In the case of offices in which this arrangement cannot be made and postmen have to go to the clerks concerned for the articles, the *parcel mail articles* should be given to them *last of all.*

(4) Extra Departmental Delivery Agents may be authorised to deliver money orders and insured articles up to the value of Rs. 100 and Rs. 50 respectively; V. P. up to the value of Rs. 25. The value of each m. o. should not however exceed Rs. 20 and the aggregate value of the money orders to be paid and V.P. or insured articles to be delivered by an Extra Departmental Delivery Agent at a time should not exceed Rs. 150.

96. Qualifications of the delivery clerk.— (1) The delivery clerk must be able to read the local languages most generally used in the district, and he should be familiar with the localities, and with the names and residences of the principal inhabitants in each postman's beat.

(2) The postmaster should once a month examine the delivery clerk actually employed in the distribution of letters in the town delivery beats and note the result in his order book.

97. Supervision over postmen.—The postmaster must bear in mind that one of his principal duties is to see to the prompt and correct delivery of articles by his postmen and that it is only by strict personal supervision that he can check delay and irregularity, especially in the delivery of un-registered articles. Where carelessness or dishonesty is suspected, articles returned may be sent out by the head postmen. The postmaster should frequently and unexpectedly examine the contents of each postman's bag, to ascertain whether any articles in his possession have been unnecessarily detained and note the result in his order book ; he should at the same time see that the bag is in good order. He must pay special attention to the rules for the delivery of insured articles.

98. Loss of articles given out for delivery.ð When several articles posted in different post offices, and addressed to persons residing within the beat of the same postman, miscarry, the responsibility for the loss of such articles must ordinarily be divided between the postman and the delivery clerk ; in most cases, the circumstances attending each loss will relieve one party from suspicion. When there are grounds for suspicion against any postman, he should be closely watched, test letters should be given to him, equiries should be made of the addressees, and all lawful means should be adopted to detect or exonerate him. If necessary, a full report of the case should be made to the Superintendent.

99. Hours for delivery.ð The number of deliveries and the hours for delivery will be notified in the notice of" Hours of business" supplied to the office. As a general rule, the delivery of a mail reaching the office after 6 P.M. will be put off until the next morning, but, in cases where an important daily mail is received at a later hour, immediate delivery may be prescribed. Foreign mails and all important mails arriving by sea, which reach a post office after *6* P.M. ought to be delivered with the first succeeding delivery of the inland mail. Fully prepaid air mail articles should be issued out by the *first* delivery which is issued after the receipt of the articles in the office.

100. Window delivery tickets.—(1) Window delivery tickets, *i.e.,* tickets, entitling the holders, to receive delivery at the window of a post office, *in a locked bag,* of all *fully prepaid unregistered letters, postcards, newspapers and packets and also accountable articles after surrendering signed receipts thereof* received to their address, may be issued by head offices on the conditions laid down in the *Post Office Guide.*

(2) Particulars of the window delivery tickets issued should be entered in the register of window delivery tickets (Form M-23) and the tickets should be numbered in a consecutive series. Every window delivery ticket should be prepared inform M.-24and should be impressed with the date-stamp of the head office of issue. The name and address of the ticket holder, the date of issue, and the No. assigned in the register should be neatly and legibly recorded on each ticket.

(3) **All** applications for the issue of window delivery tickets received at offices subordinate to the head office will be forwarded to the head office entered in the sub-office or branch office daily account. On receipt of an application from a subordinate office, the head postmaster should fill in and sign the prescribed form of window delivery ticket and despatch it entered in the s. o. or b. o. slip for delivery to the purchaser.

(4) Before a window delivery ticket is supplied to a purchaser at the head office or at a subordinate office, the head postmaster should see that the correct fee is credited as an unclassified receipt in the accounts of the head office and that the entries in the register of window delivery tickets are correctly made. He should then put his initials in the " Remarks " column of the register in token of having carried out this check.

(5) An intimation as regards renewal should be sent in form M.-28 to each window delivery ticket holder on the 1st of the month in which the period of currency of each window delivery ticket expires.

A. In sub-offices, on receipt of an application for a window delivery ticket, the sub-postmaster should realise the prescribed fee and credit the amount in his accounts as an unclassified receipt. A receipt for the amount should be prepared, and after being impressed with the date-stamp and signed by the sub-post master, it should be handed to the purchaser. The application should then be forwarded to the head office entered in the daily account in which credit for the amount has been given.

B. On receipt of a similar application from a branch office in account with his o (fice, the sub-postmaster should see that the prescribed fee has been credited in the accounts of the branch office concerned. The application should then be forwarded to the head office entered in the daily account in which credit for the amount of the fee has been given. When a window delivery ticket is received from the head office, it should be entered in the b. o.slip and sent to the branch office for delivery to the purchaser.

100/1. Post boxes **and** bags.ð (1) Post boxes and post bags, entitling the renters to receive delivery of all fully prepaid unregistered letters, postcards, newspapers and packets and also accountable articles after surrendering signed receipts thereof received to their address in a post box or a bag, can be rented on the terms and conditions laid down in the *Post Office Guide.*

(2) Particulars of the post boxes and post bags rented should be entered in a register in form M.-23, each entry made being numbered in an annual conse cutive series. Every permit for a post box or bag should be prepared inform M. 31 and impressed with the date-stamp of the head office of issue. The name and address of the renter, the date of issue and the number assigned in the register should be neatly and legibly recorded on each permit.

(3) All applications for permits for renting of post boxes and bags received at offices subordinate to the head office should be disposed of in accordance with the instructions contained in paragraph (3) of rule 100.

(4) Before a permit for renting of a post box or bag is supplied to the renter at the head office or at a subordinate office, the head postmister should carry out the check as contained in paragraph (4) of rule 100.

(5) An intimation regarding the renewal of permit should be sent in form M.-28 to each renter on the 1st July each year.

A. In sub-offices, on receipt of an application for a permit, the sub-postmaster should take action as prescribed in ' A ' of rule 100 *above for window delivery tickets.*

B. Oh receipt oj a similar application from a branch office in account with a tub-office the iub-posimaster should take action as prescribed in 'B, of rule 100 above for window delivery tickets.

101. Delivery to public officers.ð **(1)** Articles superscribed. " On Pakistan State Service ", and containing in the address both the name and official designa tion of a public officer, should be delivered or redirected according to the official ỿdesignation, even when the person named no longer holds the appointment de signated or has left the station. Articles similarly superscribed, which do not contain the official designation in the address, should be delivered or redirected according to the name of the addressee.

(2) Articles which do not bear the superscription " On Pakistan State Service ", but contain in the address both the name and official designation of a public officer, should be delivered or redirected according to the name : articles which do not contain the name in the address should be delivered according to the official designation of the addressee.

(3) Any clear instructions from, a public officer for the separate delivery of his private and official correspondence should be complied with as far as practicable, and, in the absence of special instructions, the principle of this rule should be followed in separating articles for delivery at the office and private residence of an official.

NOTEð *See* rule 125 of the Post Office Manual, Volume V, a~d ru'c 116 of ihis Volume,

102. Beat lists.ð " Beat lists " of town postmen in the following form should be prepared and maintained for the guidance of the delivery clerk in offices where this is considered by the Superintendent to be necessary.

BEAT LIST OF TOWN POSTMAN NO .....OF ..... POST OFFICE

Names of Mohallas, Streets and Lanes.	Names of firms and offices.	Names of principal residents.	Remarks
>			

103. Careless stamping to be noticed.ð The delivery clerk should glance at the postmarks on station articles, and enter in the error book any irregularities noticed. Repeated instances of careless stamping or incomplete defacement of postage stamps, observed on the part of any particular office, should be brought to the notice of the postmaster for report to the Superintendent.

DELIVERY OF PAID ARTICLES

104. Opening of station mails.ð **(I)** A sufficient time before the hour fixed for delivery the bags should be opened in the delivery clerk's presence. The head of an office shall utilise, in the manner he thinks best, the service of all available staff at the time of opening of the mails so as to expedite the issue of the delivery.

(2) The due mail list (Form M.-9) of receipts will show the surplus empty bags due to be received in each combined or station mail bag ; and if any due surplus empty bag is not received, the short receipt should be reported in the same way, as the short receipt of a due mail.

(3) If a Telegraph cover is advised on the label of a mail bag, the mail bag should be opened at once and the Telegraph cover should be made over, under receipt, to the registration department.

105. Transfer of registered bags to registration department.ð (1) The registered bag taken frcm each station or combined mail bag should be examined, and then transferred, under receipt, to the registration department. In the case of an unsealed empty registered bag accompanied by a blank registered list, the list should be examined to see that it bears the word " *Nil*" in. the place for the total and that it has been duly signed.

(2) In offices where station or combined packet bags are received, the registered packet bundles should be transferred, under receipt, to the registration department.

106. Transfer of account, cash and branch office bags to treasurer.ð The account, cash and branch office bags received in mail bags should be examined and then transferred, under receipt, to the treasurer.

107. Transfer of parcel mail articles to parcel department.ð (1) Parcel mail articles received in station or combined mail bags should be made over with the parcel lists (Form R. P.-3), under receipt, to the parcel department. If an in sured bag is received in a mail bag, it should, after being examined, be trans ferred, under receipt, to the parcel department.

(2) If a blank parcel list is received in a station or combined mail bag, it should be made over, under receipt, to the parcel department.

A. In Sub-Offices, the sub-postmaster should retain the insured bags in his own custody until he has opened them.

108. Transfer of unpaid station articles to postmaster.ð (1) The unpaid station bundles addressed to the office should be made over unopened by the delivery clerk to the postmaster. If, among the prepaid articles, there are any that require to be taxed with postage, they should also be made over to the postmaster. If the postmaster is not present in the office when the station mails- are opened, these unpaid bundles and loose articles should be given to the deputy postmaster or clerk supervising the delivery by whom they should be put aside and made over to the postmaster when he attends the office.

(2) When the unpaid station bundles are opened, the total number of articles found in each should be checked by the postmaster with the number written or* the check-slip (Form M.-10).

NOTE.ð IN HEAD OFFICES, unpaid articles received for delivery should, immediately after :heck with the check-slip be impressed with the postmaster's unpaid stamp and those received on Sunday and Post Office holidays should be locked up till the following day and then incorporated in the letter postage account.

109. Transfer of sorting articles to sorting department.ð The sorting articles (including station bundles for onward transmission) taken from combined mail bags, should be transferred to the sorting department.

NOTE.ð This rule applies to paid articles for sub-offices received in R. L. O. station closed bundles.

110. Distribution of paid articles.ð (1) The paid articles for delivery will be received in paid bundles, each bundle having a check-slip on top. Before the articles are stamped, the contents of the bundles should be rapidly examined to see whether any have been missent or are overweight. In order lo facilitate the process of stamping, letters and postcards (if not received in separate bundles) should at the same time be divided and the separate collections of letters and postcards should not again be mixed together until they are passed to the postmen or into the window delivery case.

(2) As each labelled bundle is opened, the check-slip should be transferred to the bottom of the bundle and any missent articles found should, similarly, be transferred to Hie bottom of the bundle below the check-slip, so that, when the latter again ccmes uppermost, only the articles that have been wrongly included in the bundle will remain. These missent articles should be put aside, with the check-slip, to be dealt with later under rule 140 of the *Post Office Manual,* Volume V.

(3) The articles for delivery should meanwhile be stamped and distributed to the postmen, handed over to the window deliveiy clerk, or made over to the sub-account clerk for distribution to the village postmen ; the remainder should be transferred to the deposit department.

(4) The delivery to orderlies or messengers waiting outside the post office should be made at the window, and not through the postmen who should be required to proceed on their beats punctually and should on no account be detained.

NOTE 1.ð Unregistered articles addressed to a person care of another person should, unless contrary instructions are received from the actual addressee, be issued for delivery to the person to whose care they are directed ; but, in the event of any cross claim on the Part of the addressee and the person to whose care they are directed, the matter must be dealt with in accordance with the circumstances of each case which should be reported to the Head of the Circle for orders.

N OTE 2.ð Unregistered articles addresied generally or by name to scholars or students at a school or college should be delivered to the headmaster or principal, or other person specified by him.

NOTE 3.ð No special measures should be taken to secure the return from station masters of unregistered articles addressed to their care which cannot be delivered by them to the actual addressees, and thepestmen should not be required, as a matter of duty, to carl for such letters.

NOTE 4.ð Packets posted at any head or sub-office not in charge of an official below tbej higher selection grade, which bear no postage stamps but are impressed in red or magenta ink j with thespecial stamps shewing that the postage has been prepaid incash, should be treated as fully-paid articles.

NOTE 5.ð Contents of book-packets should be promptly sci uiini.ee! with a view to see whether they have been correctly dealt with by the office of posting. The result of the scrutiny should be noted daily by the clerk concerned in the error book, and the entry should be certified by the officer in-charge of the branch. Detailed particulars, such as the office of posting, date and hour of potting etc., should be noted in the error bcok in respect of those packets which have had to te taxed in the office of delivery but were left unchallenged by the office of posting. Supervising officers should satisfy them: elves at each inspection by an examination oi the error book that this work is being done regularly.

A. In sub-offices, the disputes mentioned in Note 1 *should be nf**erred** to the. Head of the Circle through the head office.*

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110/1. Express delivery letters, postcards and book-packets.ð (1) As soon as the mail bags are opened, fully prepaid express delivery letters, postcards and book-packets should be taken out and stamped. They should then be serially numbered, a separate serial being maintained for each day, and the name of the addressee of each article and the serial number assigned to it should be entered in the receipt book of the delivery clerk.

(2) If the delivery post office is a combined office, the express delivery letters, postcards and book-packets should be transferred at once to the signaller under receipt in the delivery clerk's receipt book. The signaller should enter the serial numbers of the articles preceded by the letters " E. D. " in form T. I.-117, and issue them for delivery by telegraph or boy messenger as soon as possible with any telegrams there may be for delivery. The messenger will take trie addressee's receipt against the entry of each article in the form T. 1.-117.

(3) *Deleted.*

(4) In combined offices which are non-delivery offices, for telegrams and in non-combined offices, delivery should be made through a packer, letter box peon, runner or special messenger, the addressee's receipt being taken in the receipt book (Form Ms.-7).

(5) Express delivery articles should contain the full address of the addressee. But if such an article is received addressed to a Post Box Number, the Post Office of destination should note the full address of the addressee on the article before issuing it for delivery.

(6) The names of the addressees of insufficiently paid letters, postcards and book-packets marked " Express Delivery " should be noted in the error book of the delivery department of the post office of destination under the heading " Insufficiently prepaid E. D. ". The postmaster should sign the entry after examining the Articles which should then be issued for delivery with the ordinary letters through postmen or at the window.

(7) Undelivered " Express delivery " letters, postcards and book-packets whether fully prepaid or not should be treated like ordinary undelivered letters, postcards and book-packets.

(8) When packers, letter-box peons and runners, who do not form part of the delivery staff of the post office, are employed for delivering express delivery articles, they may be paid a sum varying from three paisa to six piisa for delivery of each express delivery article according to the distance to be traversed in effecting the delivery. These orders should be given effect to only in cases where delivery of express delivery articles to be made from the post office cannot be effected by the ordinary delivery staff, *viz.,* postmen, village postmen, or mail peons for whom no extra remuneration is permissible.

111. Window delivery.ð As the distribution proceeds, articles to be delivered from the window should be made over in instalments to the clerk who makes the window delivery and be sorted by him at once into the window delivery case, the compartments of which should be labelled with the names of those to whom articles are delivered at the window. The window delivery should begin as soon as the distribution is completed.

112. Delivery of telegrams.ð (1) Departmental telegraph, head and combined offices receiving a telegram for delivery by post should make out a delivery sheet in form T. I.-l 17 in duplicate by means of carbonic process and date-stamp it after noting therein the number of the telegram and the addressee's name. The upper copy of the delivery sheet should then be enclosed together

with the message and its cover addressed to the addressee in a service cover marked "Telegraph Urgent" and addressed to the post office of destination for despatch by the earliest mail. The office of destination should, after delivering the telegram, return the signed delivery sheet in a service cover to the office from which it was received. If the telegram cannot be delivered, the reasons for non-delivery should be endorsed on the delivery sheet and the telegram together with the delivery sheet returned to the office which it was received.

(2) The lower carbonic copy of the delivery sheet should be retained by the office which posted the telegram as a check upon the return of the original.

(3) Every telegram received by an account office for delivery through one of its branch offices should be sent duly entered on the branch office slip In case delivery of the telegram is applied for at the telegraph office or account office the request may be complied with after proper identification of the addressee' In the case of non-delivery at the office for which it is intended, the telegram should be returned to the account office by the branch postmaster entered on the reverse of the daily account.

(4) Any telegraph charges that may be recoverable on a telegram received under this rule will be shown on a form of memorandum sent with the telegram by the telegraph office and should, on realisation of the amount by the post office of delivery from the addressee, be converted into postage stamps. The postmaster should affix the stamps to the'memorandum, deface them with the date-stamp and then send the memorandum in an unregistered service cover to the telegraph office by which the telegram was posted.

(5) A departmental telegraph office should obtain an acquittance from the post office at which a telegram is handed in for transmission onwards by post on the carbon copy of the delivery docket itself. "A combined office should similarly obtain an acquittance on the carbon copy of the delivery docket signed by the sorting branch of the office. If the telegram is to be delivered through a branch office, the sorting branch will transfer the same under receipt to the sub account branch ".

(6) A telegram received by a Railway telegraph office for delivery through the post will be made over to the postmaster of the nearest post office, or to the postal peon, who clears the letter-box at the railway station in case the post office is at a considerable distance from the railway station. If there is no letterbox at a railway station or if there is one which is not cleared daily, the telegram will be made over to the Railway Mail Service sorter or travelling peon. In all these cases a receipt will be obtained from the official to whom the telegram is made over on the lower carbon copy of form L.T.-9. At railway stations where no section works or where there is no post office close by, the telegram will be delivered to any postal official who serves to the railway station. These telegrams should be dealt with in the same manner as other telegrams received from departmental telegraph offices or combined offices for delivery by post.

113. Paid unregistered articles in depositð The paid unregistered articles to be transferred to the deposit department at the time of delivery will comprise _____

articles received missent or misdirected ;

articles to be redirected ;

articles to be deposited in the office till called for by the addressees ;

articles the addressees of which are not known ;

articles with undecipherable and incomplete addresses ; and

articles with fictitious addresses.

DELIVERY OF UN-PAID ARTICLES

114. Delivery to be made once a day.ð (1) In post offices where there is more than one delivery in the day, all unpaid articles, whether ordinary or air mail should be given out at only one delivery, according to the notice of" Hours of business "; the mid-day delivery will generally be the most convenient.

(2) IN HEAD OFFICES, a second delivery of unpaid articles may be made under the orders of the Head of the Circle provided there is real necessity for it,, and that it does not interfere with the expeditious delivery of paid articles.

115. Postage taxed on **delivery.**ð (1) The postmaster must see that the following classes of articles are properly taxed with postage in his presence :ð

(a) insufficiently-paid articles that have been treated as fully prepaid ;

(b) unpaid articles that are not impressed with the postage-due stamp ; and

(c) articles that have not been charged by the despatching offices with the full amount of postage due on them.

The postage-due stamp should be impressed on articles comprised in classes *(a)* and *(b)* ; and on articles comprised in class (c), the amount shown by the impression of the postage-due stamp of the despatching office should be corrected under the initials of the postmaster.

NOTE 1 ð IN HEAD ORFICES, and in large offices specially authorised by heads of circle, alt articles on which postage is due should also be impressed with the postmaster's unpaid stamp.

NOTE 2.ð See rule 32/2.

(2) In the case of an article received by the foreign post, postage should not under any circumstances be taxed by any post office other than the Pakistan office of exchange through which it passes. If an unpaid article of the foreign post which has not been impressed with the T stamp by the office of origin and has not been taxed by the Pakistan office of exchange through obvious error, is received in a post office for delivery, the article should be sent back to the Pakistan office of exchange concerned to be properly taxed and should be delivered on receipt back after recovery of the postage due.

A. In sub-offices, the entry of postage referred to in paragraph (1) *should be made in the memo, of unpaid postage taxed and received direct.*

116. Postage charged on **official articles** to be **attested.—**(1) If any postage is taxed on articles (inland or foreign) superscribed " On Pakistan State Service or " Service unpaid ", the delivery clerk should attest the charge by placing his *initials* immediately under the amount entered in the postage-due stamp. Whenever any alteration is necessary in the amount as entered in figures, the delivery clerk should write the amount due *in* wordy and attest *it by his signature.*

(2) If after delivery, a request is made by a Government officer to initial theDostage taxed upon an official article which had not previously been treated as such owing to the omission of the superscription " Service unpaid " or " On Pakistan State Service ", the postmaster should comply with the request.

117. Letter postage accountð (1) In head offices or in large sub-offices specially authorised by Heads of Circles, the total postage due on all unregistered articles of the letter mail received for delivery from the head office and its subordinate offices, whether taxed by the office of posting or by the head office itself or sub-offices as the case may be, will be entered by the postmaster or sub-postmaster in the letter postage account (Form A. C G. 44) and the articles will be disposed of by him in accordance with the procedure laid down in the *Posts and Telegraphs Initial Account Code,* Volume I.

118. Method of accounting for postage on articles received by a sub-office.

A- The postage due on all the unpaid articles of the letter mail received in the account bag from the head office should be carefully calculated by the sub-postmaster, and compared with the entry in the s.-o. slip. The amount should then be entered in the sub-office account.

B. The postage taxed each day in the sub-office and its branch offices, as shown in the b. o. daily accounts should be entered by the sub-postmaster in the appropriate columns of the memorandum of unpaid postage taxed and received direct, against the names of the offices of posting; and the daily total of these entries should be credited in the sub-office account under the head Postage due on articles of the letter mail received direct by the sub-office and postage taxed by the sub-office ".

C *The sub-postmaster should calculate the postage due on the unpaid article received direct from post offices and R.M.S. sections compare the amount due on articles received from each post office with the entry in the registered list received from that office, and enter the amount actually due in the memorandum of unpaid postage taxed and received direct against the name of the office or section concerned, noting any discrepancies that exist in the column for remarks. After adding together all the entries of postage in the memorandum, he should credit the aggregate amount in the column of the sub-office account referred to in the preceding paragraph.*

NOTE 1.ð *In the case ofa sub-office served direct by the R.L.O., if any unpaid articler of the letter mail are received in the station closed bundle from the R.LO., the postage due should be ^credited under the proceburelaid down in this rule.*

NOTE 2.ð *As regards redirected articles with postage due received direct from another sub-office, see rule* 141-4.

119. Sorting of unpaid articles.ð The' unpaid articles received from the postmaster and those received from the deposit department for delivery should be sorted for each postman, for the window delivery and for deposit, only those received from the deposit department being stamped before they are sorted.

120. Unpaid unregistered articles in depositð (1) All the station articles of the letter mail on which postage is due are, for purposes of account, considered as placed in deposit.

(2) The articles to be actually transferred to the deposit department at the time of delivery will compriseð

articles received missent or misdirected ;

articles to be redirected ;

articles to be sent to subordinate offices or made over to village postmen;

articles to be deposited in the office till called for by the addressees;

articles the addressees of which are not known ;

articles with undecipherable and incomplete addresses ; and

articles with fictitious addresses.

(3) *In Head Offices and in Sub-Offices in charge of selection grade officials,* unpaid articles for redirection and unpaid articles received missent and misdirected should in every case be forwarded by the first mail to the revised offices of destination.

121. Distribution of unpaid articles.ð (1) When the sorting of unpaid articles for delivery is completed, the delivery clerk, should, in the first instance, in order to avoid erasures in the postage account, make a rough account of the postage for which each postman is responsible, and also of the postage due on articles to be delivered from the window or placed in deposit. A total should be made, and if this total excluding the amount due on articles taken from deposit, agrees with the entry made by the postmaster in the column of the letter postage account headed " Total postage due on articles of the letter mail received this day ", the account will be correct; otherwise, the articles should again be examined and the difference reconciled. When agreement is secured, the unpaid articles should be distributed for delivery, and the necessary entries should then be made in the postage account by the delivery clerk from the rough account.

(2) The delivery clerk must see that the clerk entrusted with the window delivery and each postmen himself enters in words and figures, in the postage account, the amount of postage for which he is responsible, and signs the entry. NOTEð *See* Notes 1 and 2 to rule 110.

A. In sub-offices, the total of the rough account referred to above, excluding the amount due on articles taken from deposit, should agree with the sum of the amounts credited in the sub-office account under rw/ell8.

122. Accounts of postage with planters and othersð (**1**) In the case of planters and others living at a distance from the post office, regiments, officials and mercantile firms, accounts will be kept, if desired with the addressees of the postage due on unpaid articles received to their addresses, under the conditions laid down in the *Post and Telegraph Guide.* In such cases, the clerk who make, the window delivery must sign the postage account daily in acknowledgment of the total postage due on the articles in question.

(2) The postmaster must see that these accounts of postage are punctually adjusted, and give the addressees notice when the amounts deposited by them in advance to cover postage are nearly expended.

(3) Addressees wishing to have surcharged air mail correspondence redirected by air are required to deposit in the post office a sufficient sum for prepayment oftheairfee for its transmission by the air route under the conditions laid down in the *Post Office Guide.* In such cases, the accounts should be maintained, and the amounts deposited should be accounted for in accordance with the procedure laid down in the preceding paragraphs.

NOTE.ð The total amount held on account of advances deposited by planters and others to pay postage under this rule, should be shown each day under head C in the h.o. summary. The delivery clerk should keep a separate memorandum showing the balance at credit of each depositor.

A. In sub-offices, the total amount of the advances in hand should be shown daily in the column for remarks in the sub-office account.

123. Undelivered articles returned by postmenð **(1)** The postmaster must take over all unregistered articles of the letter mail returned undelivered by the postmen, enter the postage due on those that are not fully prepaid in the proper column of the postage account, and initial each entry. These entries should be made immediately opposite the original entries of the amounts issued to the postmen, but always with the actual date on which the accounts with the postmjn. are adjusted.

(2) The delivery clerk, after deducting this sum from the amount previously debited to the postmen, should enter the balance in the column provided for the purpose in the postage account, against the date on which the accounts are actually adjusted with the postmen. This balance will be the amount for which the postman is liable, and which he should be required to pay immediately in cash to the treasurer who will initial the entry in the postage account in acknowledgment of receipt.

(3) The delivery clerk is strictly forbidden to receive postage collections from the postmen. The several columns of the postage account which are to be filled up by the delivery clerk must be totalled by him every day.

(4) The postmaster should see that the postman's No. and the cause of non-delivery are noted on each article returned. Before placing any such article in deposit as unclaimed, he should satisfy himself that it is really undeliverable. If he is not so satisfied, he should send out the article again by some other postman or the head postman and, if delivery is then effected, call to account the postman who originally brought back the article as undeliverable. Whenever the work of a postman is tested in this way, the result should be noted in the postmaster's order book.

NOTE.— This rule, so far as it refers to postman, applies also to articles entrusted to the window delivery clerk.

124. Account of postage with postmen and window delivery clerk.— (1) When the postage account is completed by the delivery clerk, the postmaster must see that the balance recoverable from each postman and the window delivery clerk is paid in cash direct to the treasurer.

(2) The accounts with all the postmen and with the window delivery clerk must be adjusted on the same day and at some convenient hour which will not interfere with the delivery. If the accounts with all the postmen can be adjusted on the day the articles are issued for delivery, this should be done ; but if this is not possible, either in the case of all the postmen or any single postman, the accounts with all the postmen and with the window delivery clerk should be adjusted on the next day.

(3) IN HEAD OFFICES, the total amount of the collections paid each day to the treasurer will be transferred to the h. o. summary against the item " Postage realised on articles of the letter mail delivered ", on the date on which the money is received by the treasurer.

LIST OF ACCOUNT RULES IN CHAPTER 4

(Issued under the authority of the Auditor-General) RULE

:

115. Postage taxed on delivery. 118. Method of accounting for postage on articles received by a sub-office.

122. Accounts of postage with planters and others.

123. Undelivered articles returned by postmen.

124. Accounts of postage with postmen and window delivery clerk.

CHAPTER 5

DEPOSIT DEPARTMENT

*N. B.ð The postmster's personal duties prescribed in the following rules in this Chapter or in any of them may, under the orders of the Head of the Circle be performed by the deputy postmaster, assistant postmaster, supervisor or head clerk in the caseof head offices and by the deputy sub-postmaster, assistant sub-postmaster, supervisor or head clerk in the case of sub-offices.*ð

Rules* 127,** 130, **133,** ***141 and 146.

GENERAL RULES

125. General supervision by postmaster.ð The postmaster should frequently examine articles about to be placed in deposit as well as those already in deposit to see that they are not retained unnecessarily, that all refused articles are sent to the R. L. O. or returned to the offices of posting by first miil and unclaimed articles immediately after the expiration of the prescribed period. He should also occasionally examine articles that have been redirected to see whether the process of redirection has been carried out in the manner prescribed. He should note the result of these examinations in his order book.

126. Custody of articles in deposit.ð Unregistered articles of the letter mail, while in deposit, must be locked up in the deposit case, the key of which should remain dining working hours in the deposit clerk's possession.

127. Deposit account.ð (1) The deposit account (Form A.C.G.-45) is an account, kept in a head office or in sub-office in charge of a selection grade official, of the postage due on all articles of the letter mail received for delivery from itself and its subordinate offices, or returned as undeliverable by the latter and by village postmen, and also of the postage due on unpaid articles of the letter mail delivered or issued from deposit.

(2) The deposit account must be written up by the deposit clerk, with the exception of the columns headed " Postage due on articles redirected " and " Postage due on articles sent to the R. L.O. ". The entries in these columns will be made by the postmaster and attested by the initials of the sorting clerk.

(3) The amount to be entered in the column headed " Postage due on articles received for delivery" will be the total of the entries made by the postmaster in the postage account in the column headed " Total postage due on articles of the letter mail received this day ".

(4)"The entry in the column headed "Postage due on articles actually in deposit ", which forms one detail of the balance of the deposit account, must be verified daily by the deposit clerk with the aggregate postage due calculated on the articles actually in deposit ; this calculation will be facilitated if a slip is put with each bundle of unpaid articles indicating the postage due on its contents. The entry in the column headed " Postage due on articles, with postmen ", which forms the other detail of the balance ofthe deposit account, should be taken from the postage account and agree with the daily total for the same date of the column headed " Total postage due on articles issued for delivery ". It will be necessary to enter this latter detail of balance in the deposit account only when the accounts with the postmen are adjusted on the day following that on which the articles are issued for delivery.

128. Disposal of articles in deposit.ð The unregistered articles of the letter mail which may be received into deposit and the manner of their disposal are shown below :ð

(o) Station article (including missent and misdirected articles) which, at the time of distribution, arc not given out for delivery;	by transfer to the sub-account department ;
	by redirection ;
(6) undeliverable articles returned by postmen village postmen and subordinate offices; and	by subsequent delivery from the office ;
	by despatch to the R. L. O.

129. Sorting of deposit articles.ð (1) The deposit case should be labelled as below and in its several compartments should be placed the deposit articles mentioned opposite :

" For sub-account".ð Unpaid articles for despatch to subordinate offices and for distribution to village postmen.

" For redirection ".ð Articles to be redirected, also missent and misdirected articles.

" Refused ".ð Articles refused.

" Undecipherable and fictitious ".ð Undecipherable articles and articles with fictitious addresses. On such articles received from the delivery department, the word " Undecipherable " should be written in red ink on undecipherable articles and the words "fictitious address" on articles with fictitious addresses, and the articles should be despatched the same day to the R. L. O.

For re-issue ".ð Articles returned undelivered but which are to be re-issued for delivery.

" Left Pakistan and deceased ".ð Unclaimed articles the addressees of which are known to have left Pakistan without leaving any instructions at the post office as to the redirection of their correspondence or are dead and there are no persons to whom they can be delivered.

" Not known and left ".ð Unclaimed articles the addressees of which are not known or have left the station without intimating their fresh address.

" Poste restante ".ð Unregistered articles, notices of arrival of registered letters, money orders, etc., marked "Poste restante", "To await arrival", or the like, which are to be kept in deposit pending the arrival of the addressees.

(2) When necessary, an alphabetically-labelled sorting case will be provided for the articles comprised in the classes "Not known and left " and " Poste restante " and in sorting these articles care should be taken to maintain the separation by putting them in two distinct bundles. In order to guard against the retention of these articles in deposit beyond the prescribed period, the bundles of such articles should further be separated into daily bundles according to the dates, on which they have been finally placed in deposit in the case of " Not known and left" articles, and according to the dates of receipt in the office of delivery in the case of " Poste restante " articles a slip being put with each daily bundle showing the

date on which the contents will be despatched as well as the postage due, if any, on the contents. When under the orders of the Superintendent, the articles of these two classes are not to be sorted alphabetically, those of each class should be kept in daily bundles arranged with slips and according to the dates in the manner described above.

130. Forward Postage.ð (1) At the time of each despatch of mails from the office, the forward bundles should be placed before the postmaster, who should examine each article in each bundle to see whether the articles have all been actually redirected. After satisfying himself on this point, the postmaster should place his initials against the name of the new office of destination written on the actual cover (not on any slip that may be affixed to the cover) of each redirected article, and only after having done this he should calculate the total postage due on all the forward bundles.

(2) *In Head Offices and in Sub-Offices in charge of selection-grade officials* the total postage due on all the forward bundles to be despatched should be entered by the postmaster in the memo, of forward postage (Form M.-36). This entry should be initialled both by the postmaster and the deposit clerk, after which the bundles should be immediately made over by the latter to the sorting clerk who will calculate the total amount of forward postage on the bundles received by him and enter the amount in words under his initials in the memo, of forward postage against the corresponding entry made on figures by the postmaster. When the last despatch of unpaid postage for the day is about to be made the remaining forward bundles should be placed before the postmaster, who will calculate the postage in the manner described in the preceding paragraph, and enter the total amount (including the total sum on account of forward postage for the day previously entered in the memo, of forward postage) in the appropriate column of the deposit account. The forward bundles to be despatched by the last mail should then be made over, with the deposit account, to the sorting clerk, who will verify the entry in the deposit account by comparison with the postage due calculated on the contents of the forward bundles and the entries of forward postage in the memo, of forward postage and attest the entry in the deposit account with his initials.

NOTEð The forward postage due on unpaid articles for the R.L.O. will be accounted for in the manner described in rule 147.

*Exception.*ð In offices where there is only one despatch during the day, the forward postage account need not be maintained in form M-36, but entries relating thereto should be made direct in the deposit account.

A. In sub-offices other than those in charge of selection-grade officials, the postage due on undeliverable articles should be calculated by the sub-postmaster himself and entered in the sub-office account in the column headed "Postage due on articles of the letter mail returned to the head office " before the articles are bundled and placed in the account bag for the head office.

*B. In cases in which unpaid articles are redirected by one sub-office direct to another sub-office under the same head office, the amount of postage due on such articles should be carefully calculated by the sub-postmaster himself and written off in the sub-office account to the head " Cash remitted to head office or direct to sub-offices under the same head office ", the name of the sub-office to which the articles are redirected as well as the amount of postage due on them being noted in the column for remarks. In the s.-o. daily account, the amount of postage due should be entered against the appropriate item and details should be given on the back of the form under the head " Remittances sent ", thus:*ð

" Basirhat~3 unpaid articles—0.25 ".

C. The sub-postmaster of the receiving office should himself carefully calculate the postage due on the redirected unpaid articles received, compare the amount with the entry on the registered list received from the redirecting office, and credit it in the sub-office account under the head " Cash received from head office or direct from other sub-offices under the same head office", the name of the sub-office from which the articles are received as well as the amount of postage due on them being noted in the column for remarks. In the s.-o. daily account, the amount of the postage received should be entered against item 3*, and details should be given on the back of the form under the head" Remittances received ", thus:*ð *"Basirhat—3 unpaid articles—*0.25".

UNPAID ARTICLES FOR SUBORDINATE OFFICES

131. Articles for subordinate offices and village postmen.ð All unpaid articles received for delivery from subordinate offices or by village postmen are, at the time of distribution, placed in deposit. The postage due should be included in the amount shown in the deposit account, if maintained, under the head " Postage due on articles received for delivery ". When the mails for subordinate offices are under preparation for despatch, or when the village post men are preparing to proceed on their beats, the articles should be made over to the sub-account clerk, the postage due on them being entered in the appropriate column of the deposit account.

NOTE.ð *See* exception to rule 85.

REDIRECTION

132. Process of redirectionð (1) When an unregistered article of the letter mail is to be redirected, the name of the post-town on it should be scored out, and the revised destination should be legibly written in red ink, in English, on the face of the article, parallel to the original address. If the article is so overlaid with writing or corrections that there is no space available on the face for the fresh address, the name of the new office of destination only should be plainly written in red ink somewhere on the cover, and a slip of paper with the full revised address legibly written on it should be attached to the article with paste.

(2) If a letter to be redirected is torn or damaged, it should be enclosed in an envelope addressed to the postmaster of the office of destination ; the words " Re-directed letter " should be written on the envelope and the postage-due stamp should also be impressed on it, if there is any postage due on the contents.

(3) When correspondence for a regiment, corps, detachment, etc., has tc be redirected, each article should not be redirected individually. The paid and unpaid correspondence should be put up in separate bundles and enclosed in paper packets to which should be pasted labels showing the name of the regiment, corps, etc., and the post-town to which the articles are to be sent.

(4) If a postal article, or a notice of its arrival, has once been tendered to the addressee, it will not be redirected to his address elsewhere.

133. Book of Addressees' Instructions.ð (1) A book in form M.-32 should be maintained by all offices wherein all changes of address communicated by per sons moving from one place to another and instructions regarding disposal of articles to their address, etc., should be recorded. In head offices and important sub-offices, Redirection Cards should also be prepared as per instruction con tained in rule 134.

(2) Written instructions from the public are necessary in each instance. **In** the case of persons leaving Pakistan, the form " Instructions for redirection to foreign countries" (M-33) should be furnished to them, and any person who may make enquiries on the subject or call at a post office to leave such instruction, should be asked to fill in one of these forms. If a person leaving Pakistan gives incomplete information to the Post Office regarding redirection of his correspondence, etc., one of these forms should be sent to him, if there is time.

(3) When a person moving to another post town gives instructions for the redirection of correspondence received on his address after his departure, he should be requested to leave instructions also as to the disposal of money orders that may be received for payment to him.

(4) One or more pages in the book of addressees instructions should be assigned to each letter of the alphabet and the purport of the instructions should briefly and clearly written against the appropriate names. The original letter of instructions should in every case be placed on record, so that it can be referred to, if necessary.

(5) AH instructions that have lapsed or been subsequently modified should be scored out under the Postmaster's initials.

(6) Instructions received from a member of the public authorising the post office to deliver articles or to pay money orders received to his address to a person other than himself should be communicated to the postmen concerned.

NOTE 1 .ð The conditions under which and the period during which the Instructions slculd be attended to are given in the *Post Office Guide.*

NOTE 2.ð Instructions received from the addressees authorising the post office to deliver articles or pay money orders to persons other than themselves should he treated *?s* lapsed after 3 months. Instructions received through a branch office in accordance with rule 38 (21 of the *Rules for Branch Offices* should be recorded in the hcok of addressees instructions or in Redirection Cards maintained by the account office and communicated to the money order clerk who examines money orders paid by the Branch offices as required by Rule 267 of the *Post Office Manual* Volume VI.

134. Redirection Card.ð In Head Offices and important Sub-Offices, **on** receipt of a request for redirection, redirection card in the prescribed form (M.-34(a)] should immediately be prepared by the officer-in-charge of the delivery branch for the different departments and distributed to the Head Clerks of the respective branches under receipt, who will be responsible to see that the instructions are promptly and carefully carried out. On expiry of the period of currency of the instructions, the cards will be returned to the issuing official for filling with the original instructions.

134/1. Instruction Slipð When instructions have to be communicated to town sub offices instruction slip in the prescribed form (M. 34) should be prepared in duplicate by carbonic process and carbon copy made over under receipt to the Head Clerk, registration department, who should despatch them to the offices concerned by the first mail entered at the head of the registered list and attach to it. The original should then be filed with the addressees' instructions and a daily bundle made up.

135. Needless redirection prohibited.ð **(1)** Careless and needless redirection must be avoided, and a postmaster who receives an article which has been redirected to his office obviously without good reason, should forward it to the sender
Åor the R. L. O., attaching a slip with the words " Needlessly redirected by ..... *(name)* post office " written on it, if it is sent to the R.L.O.

(2) Where the book of addressees' instructions does not supply, the required information, the exercise of judgment is necessary to decide whether information supplied by postmen or otherwise obtained is *complete and trustworthy, or not.* In the absence of complete and reliable information, articles should be sent to the Sender or the R. L. O.

136. Redirection of inland articlesð Article posted in Pakistan at inland postage rates may be redirected to any place in Pakistan that is served by the inland post, in accordance with the instructions on record in the book of addressees' instructions, or, in the absence of such instructions, on reliable information supplied by postmen or otherwise obtained. Such articles may not be redirected to places which are not served by the inland post, or to which inland rates are not applicable, without the express written instructions of the addressee. If the article was received by an air mail, it should be forwarded to the new address by the ordinary route unless the addressee has left written instructions at the post office to redirect the article by the air route and has deposited at the post office the amount of the air fee for the new transmission. Before redirection is under taken it should be seen that an air route is available to the revised destination ; the superscription on the article should then be suitably altered. In cases in which the article is forwarded to the new destination by the ordinary route, the air mail lable and any superscriptions on the article relating to its transmission by air should be scored out by means of two thick transverse lines.

137. Redirection of foreign articles____(1) All articles of correspondence originally received for delivery in Pakistan by the foreign post may be redirected to any place served by the inland post or to any country or place served by the foreign post, in accordance with the instruction on record in the book of addressees' instructions, or, in the absence of such instructions, on reliable information supplied by postmen or otherwise obtained. Such redirection should be undertaken immediately. Redirection to a foreign country should, however, bj allowed only if the article to be redirected satisfies the conditions required for transmission to the new country of destination. Surcharged air mail articles should be forwarded to the new address by the ordinary route unless the addressee has left written instructions at the post office to redirect the article by the air route has deposited at the post office the.amount of the air mail postage for the new transmission. In cases in which the article is forwarded to the new destination by the ordinary route, the air mail label and any superscriptions on the article relating to its transmission by air should be scored out by means of two thick transverse lines.

NOTE.ð Undelivered correspondence should be returned fcrthwiih to the country of origin. Printed papers of no value are not returned, unless the sender has asked for their return by means of a note on the outside of the article. Registered printed papers ought always to be returned.

(2) Before an article is redirected to a country or place served by the foreign post, the original written instructions of the addressee snould always be referred to, as well as the entry in the book of addressees' instructions, or, in the absence of such instructions, special care should be taken that the information on which the article is redirected is really reliable and complete.

138. Redirection of telegrams.ð Telegram posted by a telegraph office, which cannot be delivered owing to the addressee having changed his address, should, if the revised address is known, be placed in a cover marked " Redirected telegram " and sent by post to the revised destination. If such telegrams cannot be delivered or are unclaimed, they should be returned to the telegraph office con cerned.

139. Redirection of articles issued from the R. L. O.ð If an article issued by The R. L. O. either for delivery to the addressee or for return to the sender, cannot be delivered, it may be redirected whenever the revised address of the addressee or the sender is known to the post office.

140. Missent and misdirected articles.ð Missant articles (including articles received in station instead of in sorting bags) do not require to be redirected ; but if the office of destination is not legibly written on them, it should be clearly rewritten. Misdirected articles will be received in deposit with the correct destination written on them in English by the delivery clerk. All such articles should be disposed of in the same way as redirected articles.

141. Disposal of redirected articles.—The redirected articles to be forwarded by each despatch should be separated by the deposit clerk into ' paid ' and ' unpaid '. The former should be made over to the sorting clerk and he latter made up into separate " forward bundles " for cash office or section to which they are to be sent : these bundles should be placed before the postmaster in time to be included in the first despatch of mails to the offices or sections concerned. The postage due on the redirected articles will be calculated by the postmaster and accounted for in the manner described in rule 130.

A. Selection-grade sub-offices will follow the procedure described in rule 130J *In other sub-offices, the unpaid articles should be put up in a bundle for despatch in the first account bag sent to the head office. Any sub-office may, however, redirect unpaid articles direct to another sub-office, which is under the same head office and with which it exchanges registered lists. In such a case, the sub-postmaster must enter the total amount of postage due, under his initials, at the top of the registered list for the sub-office to which the articles are redirected, thus* :ð

*"Postage on redirected unpaid articles*ð " *Rs.....Paisa __ ".*

*Note.*ð *If a sub-office which sends unpaid ankles of the letter mail posted in the office direct to another sub-office, also redirects such articles to the same sub-office, the amount of the postage due on the articles redirected should he entered in the registered list quite separately from the amount of postage due on articles posted in the office.*

ARTICLES DELIVERED FROM **DEPOSIT**

142. Entries in deposit account.ð The postage due on unpaid articles of the letter mail delivered by the postmen or the window delivery clerk should be written off in the deposit account, if maintained, under the head " Postage due on articles delivered from deposit". The amount to be entered under this head should be the total of the column of the postage account showing the balance realised in cash from the postmen.

DISPOSAL OF UNDELIVERABLE **ARTICLES**

143. Disposal of unclaimed articles.ð Unclaimed unregistered articles **of** the letter mail should be disposed of in accordance with the following instruc tions :ð

" Not known " and " Left".ð After seven days, articles which bear clearly on the outside the names and addresses of the senders as well as packets and registered newspapers in respect of which the names and addresses **of** the senders can be ascertained should be returned direct to the office of posting by head and sub offices except that articles on which

postage or any sum is due to be recovered, should be sent to the head office by sub-offices not authorised to make daily despatches to the R. L. O. If it is ascertained that the senders of unregistered packets are in foreign countries, such packets should be sent to the Returned Letter Office. This does not apply when there is a certain prospect of delivery within a reasonable time.

*' Poste restante ".ð Ordinarily after one month, and in post offices in seaport townsð after three months, articles which bear clearly on the outside he names and addresses of the senders as well as packets and registered newspapers in respect of which the names and addresses of the senders can be ascertained should be returned direct to the office of posting by head and sub-offices except that articles on which postage or any sum is due to be recovered, should be sent to the head office by sub-offices not authorised to make daily despatches to R. L. O. If it is ascertained that the senders of unregistered packets are in foreign countries, such packets should be sent to the Returned Letter Office. In case of articles superscribed "To be kept till called for", "To await arrival " or in any similar way, without any further indication of the intention of the sender, the presumption is that the sender does not wish them to be sent out for delivery and the responsibility of the post office is limited to retaining such articles in deposit for the prescribed period.

Articles superscribed " Care of Post Office " or " Care of postmaster" are held to fall under the head " Poste restante " for the purpose of being detained, if not delivered, for the period prescribed for *Poste restante* articles. In the case of an article superscribed in either of these ways without any furher indication of the intention of the sender, the presumption is that the sender is not sure of the address of the addressee and desires that the post office should endeavour to ascertain the actual address and deliver the articles there.

" Poste restante " articles should be dealt with as above, unless the sender has given any further indication of his intention or the addressee has given special instructions as to the disposal of his letters.

*Exception.*ð Telegrams marked " To await arrival " or the like should be treated in the same way as articles similarly superscribed except that they should be disposed of to the telegraph office of posting instead to the R. L. O.

" Acknowledgments ".ð To be destroyed after four months.

" Telegrams " (except " Poste restante ").ð -To telegraph office of posting after three days.

"Packet of Registered Newspaper.".ð To office of posting after seven days.

" Left Pakistan ".ð To R. L. O. at once.

" Deceased ".ð To R. L. O. at once.

" Redirected ".ð To R. L. O. at once, unless the addressee or the redirecting office has given instructions for the article to be kept in deposit or unless the addressee is expected shortly. This does not prohibit further redirection when the whereabouts of the addressee are known.

" From R. L. O. ".ð To R. L. O. at once, unless the addressee is expected shortly or has given instructions for the articles to be kept in deposit. This does not prohibit redirection of articles when the whereabouts of the addressee are known.

" C/o. Station master ".ð To R. L. O. at once, if redirection is not possible.

144. Unclaimed articles forwarded to R. L. O.ð Before unclaimed articles are forwarded to the R.L.O., the cause of non-delivery should be clearly marked on them with red ink, and the entries should be initialled and dated by the official making them. In marking the cause of non-delivery, one of the terms included in the following list should be used according to the circumstances of the case, and it should be written on the back of the article, and not on the face or side with the address :ð

" Left Pakistan ".ð To be used in cases where the addressee has left no instructions at the post office as to the redirection of his correspondence, and is *known* not to be in Pakistan.

" Left ".ð To be used in all other cases where the addressee has gone away without leaving any instructions as to the disposal of correspondence arriving to his address, and reliable information cannot be obtained regarding his new address.

" Not known ".ð To be used in cases where the addressee is not known either to the post office or to any person within its delivery area, or when it cannot be ascertained for whom the article is intended.

Not claimed ".ð To be used in the case of " Poste restante " articles and those articles which, according to the rules, are not sent out for delivery, and of which the addressees omit to take delivery within the period prescribed for keeping them in deposit.

" Deceased ".ð To be used in the case of articles addressed to persons who are dead and which cannot be delivered to some other person.

145. Disposal of refused articles.ð (1) Refused unregistered articles should not be retained in deposit, but should be forwarded by first mail to the R. L. O. But refused unregistered articles which bear clearly on the outside the name and address of the sender as well as unregistered packets and registered newspapers in respect of which the name and address of the sender can be ascertained, except unregistered packets of which the senders are in foreign countries, should be returned direct to the office of posting by head and sub-offices except that articles on which postage or any sum is due to be recovered should be sent to the head office by those sub-offices not authorised to make daily despatches to the R. L. O. If the office of posting is a " Non-delivery " office, the article should be sent to the office (head or sub) from which the place of posting receives its delivery. Before articles are forwarded to the R.L.O. or returned to the offices of posting as refused, the cause of non-delivery should be clearly indicated by writing on the back of the article, and not on the face or side with the address, the word " Refused " in red ink and the entries should be initialled and dated by the official making them. To the cover of each article returned to the office of posting as refused, the prescribed label (Form M.-37), bearing the name and address of the sender and the new post-town of destination clearly written upon it, should be securely pasted. In the case of a refused article addressed to " A.B., care of C. D." **a**

note should also be made showing whether the article was refused by A-B. or CD., or by both, or whether it was refused by A.B., and not claimed by CD., or what was the cause of failure to deliver the article to one or other of the persons named.

NOTE.ð When a cover bears en it Hie narrc of a club, hotel, etc.. it docs not necessarily folio w [hat I he club or hotel is the *sender* of the article. No article should be returned to the office of posting if there is the least doubt as to the name and address of the actual sender.

Exception.—Wherever possible, refused newspapers published in Pakistan and posted by the publishers should be returned to I he publishers after noting on them the name of the office of posting and scoring out the original name and address.

(2) If a telegram is refused, it should be sent at once to the telegraph office of posting.

(3) An unpaid letter or other article addressed to a prisoner in jail, of which delivery is not taken, should be treated as refused.

146. Articles addressed to care of station masters.ð When letters addressed to the care of station masters are returned by these officials to the post office as undeliverable, they should be accepted and the postmaster should record a note on each letter, in red ink, over his initials, as follows :ð " Received back from the station master of *(name)* on *(date)* ". If the postmaster knows where the addressee or the sender is, he should redirect the letter to his address, otherwise he should send it *at once* to the R. L. O.

147. Daily despatch to R. L. O.ð (1) The deposit clerk must prepare daily (except on Sundays and Post Office holidays) a despatch for the R. L. O. of unclaimed, refused, undecipherable, and fictitiously addressed unregistered articles of the letter mail.

(2) IN HEAD OFFICES AND IN SUB-OFFICES IN CHARGE OF SELECTION-GRADE OFFICIALS, the total postage due on the unpaid articles should be carefully calculated by the deposit clerk and written on the outside of an envelope addressed to the R. L. O- The unpaid articles with the envelope and deposit account should be placed before the postmaster, who will check the amount and enter it in the appropriate column of the deposit account and then initial the entry on the envelope.

(3) All the articles to be sent to the R. L. O. should then be separated into the following classes :ð

(a) Undecipherable and fictitiously addressed.

(b) Unclaimed.

(c) Refused.

(d) Issued from the R. L. O., but returned undelivered.

(e) Open letters and unpaid and insufficiently pa'd foreign packets.

The articles of each class should be tied in a separate bundle and the bundles should be enclosed in the envelope which has been initialled by the postmaster. This envelope should be securely closed in the postmaster's presence and made over to the sorting clerk for despatch, and will constitute the sorting closed bundle for the R. L. O.

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on any day there are no unregistered articles to be sent to the R. L. O. envelope should be forwarded, a remark being made in the error book.

cases in which the despatches between an office and the R. L. O. are)o bulky to be enclosed in an envelope, the Head of the Circle may order the reversible bags for the transmission of articles between the offices The names of the offices will be printed on the two sides (outside i of the bags, respectively, and the necessity for the use of labels will pensed with ; but, before the reversible bag is used, care should bs ee that the proper side is turned out. Offices for which the use of re's has not been authorised, may, on any occasion on which the contents ing closed bundles for the R.L.O. are too bulky to be enclosed in an ise an ordinary bag for the purpose, a label prepared in manuscript ned to the neck of the bag. Whenever a bag, whether ordinary or is used for the sorting closed bundle for the R. L. O., the total postage unpaid articles should be written on a piece of paper, which should be le sorting clerk after being initialled by the postmaster and should then fie top of one of the bundles to be enclosed in the bag which should be he postmaster's presence.

Treatment of articles for no-dak villages____Articles received at a post : address of persons known to be residing in *no-dJc* villages, *i.e.,* villages not visited by any postal official for the purpose of delivery or to the persons living in villages in an acceding State which are not served by e, should be treated as "Poste restante" articles and kept in deposit for from the date of their receipt, before they are treated as not-claimed ".

of a value-payable article, if the intimation to the addressee remains 1, the article should be returned as "not-claimed " one month after y receipt. If the intimation is delivered within this period, the article retained for seven days from the date of delivery of the intimation as / rule 231 of this *Manual.*

LIST OF ACCOUNT RULES IN CHAPTER 5 *(Issued under the authority of the Auditor-General)*

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postage. titries in deposit

account.

CHAPTER 6 **REGISTRATION AND PARCEL DEPARTMENTS**

N.B. 1.ð *The postmaster's personal duties prescribed in the following rules in this Chapter or in any of them may, under the orders of the Head of the Circle, be performed by the deputy postmaster, assistant postmaster, supervisor or head clerk in the case of head offices and by the deputy sub-postmaster, assistant sub-postmaster, supervisor or head clerk in the case of sub-offices :*ð

Rules 148, 149, 150, 160, 162, 165, 166, 174, 182 *(Note 2),* 184, 185, 186, 195, 196, 197, 200, 201, 202, 203, 211, 213, 217, 218, 219, 220, 222, 226, 227 *and* 232.

*N-B. 2.*ð *The postmaster's personal duties prescribed in rule* 202 *cannot be delegated to an official below the rank of an assistant postmaster in the case of head offices and assistant sub-postmaster in the case of sub-offices.*

PART I.ð GENERAL.

GENERAL RULES

148. Outward Foreign **Parcels**ð Foreign countries to which parcels may be Ådespatched are shown in the *Post Office Guide.* Foreign parcels tendered for despatch are treated in the same way as inland registered parcels, subject to the special conditions in respect of postage, etc., laid down in the the Guide.

All parcels for foreign countries other than India are treated as registered parcels but no separate fee is charged for registration and such parcels are not marked " Registered ". If any such parcel is found to have the word " Registered " written on it this should be carefully scored out in ink. Registration of all parcels for India is however compulsory in accordance with the usual procedure and en payment of the prescribed registration fee.

AH foreign parcels must be accompanied by the following documents duly completed by the sender :ð - ..-,Å*, r At 1*

1. A declaration of the contents and value of the parcel in form **R-P-13** or **RJW-3-fb).**
2. A declaration in form 1PEX in case of parcels for India and in form PEX for parcels for other countries except Afghanistan (no declaration is necessary for parcejs for Afghanistan).

.' ., 3- A Despatch note **(~~CTI2)~~** [except in case of parcels for foreign countries for which despatch note is not necessary under clause 227 (At of th~ w *Post Office Guide}.*

When foreign parcels are tendered for despatch duly accompanied by the required documents as indicated in the foregoing para a receipt from the registered journal (RP-51) should be given to the sender. The name of the country of destination should always be added below the post town of destination on this receipt The name and address of the sender should be recorded in the registered journal in the place provided for the purpose in the case of insured articles, the other printed entries relating to insurance being struck out.

NOTE 1.ð The form I PEX PEX should be completed in quadruplicate by the sender The original and the quadruplicate copies along with the insoice attached to ifcem s hould be preVentcd to the Post Office aU-ng with the parcel at the time of despatch. The Prst Office should Vrd the two copies along with the invoice attached to them to the Foreign Post with respective parcels

One form may be used to cover several parcels despatched to the same country at the same time. No parcel will be despatched to a foreign country unless it is cleared by the Customs authorities. The Post office does not accept any responsibility if the parcel cannot be despatched to the destination on account of any objections from the Customs. The provision relating to this note does not apply in the following cases :ð

1. When the parcel is covered by a certificate issued by the State Bank of Pakistan or any other Authorised Foreign Exchange dealer to the effect that the despatch does not involves any transaction in Foreign Exchange.
2. When the parcel is accompanied by a declaration from the sender in the form of a letter addressed to the Post Office to the effect that value of the contents of the parcel is less than Rs. 50 and that the despatch does not involve any transaction in foreign exchange.
3. When the parcel is despatched under the orders of the Central Government or of the Military, Naval or Air Force authorities of Pakistan accompanied by acertificateto the effect that the despatch does not involve any transaction in foreign exchange. The certificate must be signed by a gazetted officer or by a person entitled to use service postage stamps. The certificate should be pasted to the outer cover of the parcel.

NOTE 2.ð The sender should be asked to indicate by underlining one of the instructions on the back of the Despatch. Note the manner in which the parcel should be disposed of if it proves to be undcliverable. The underlined instruction should be reproduced on ihe parcel itself. Failing such entries the parcel would be returned by the country of destination at the end of a period of 15 days or at the latest after a month from the date following that on which it was presented to the addressee if it remains still un-delivered.

NOTE 3.ð The rules regulating the insurance of outward foreign parcels will be found in the Guide for ready reference the limits up to which outward parcels can be insured for each country have been shown in the Tariff Manual. When a foreign parcel is presented for insurance, the insured value noted on its cover should be checked with the value of its contents as entered in the customs declaration form R. P.-l3 or R.P.-l 3(b) accompanying it. If the former amount is found to be higher than the latter, or if the parcel is found to infringe any of the other conditions laid down in the Guide, it shouid not be accepted for insurance. A foreign parcel accepted for Insurance should be entered in the registered journal in the same way as an inland insured parcel, except that the weight of the parcel should be recorded in grammes. The value insured should be stated in the currency (sterling or Pakistan) in which it is expressed by the sender. If insurance is not available to the country of destination and the parcel is to be insured during inland transit only, the words " Insured for inland transit " should also be written on the receipt for the sender from the journal, and reproduced on the form below.

NOTE 4.ð Outward foreign parcels should be forwarded to the Pakistan offices of exchange in the same manner as inland registered or insured parcels for delivery from them. The customs declaration [Form RP-13 or RP-13(b)] filled up by the sender should always to affixed to the parcel to which it appertains, and if this has not been done by the sender, it should be done by the office of posting. The despatch note filled up by the sender should also, where prescribed, be sent with the parcel to the office of exchange.

An outward foreign parcel found in a letter box and transferred from the Sorting Department should, if it fulfils the special conditions in respect of postage, etc., laid down in the Guide and is accompanied by a declaration of contents and value in prescribed form and in cases where necessary by the form IPEX or PEX and Despatch Note should be treated like an out-ward foreign parcel tendered at the window /or despatch and forwarded in usual course to the office of exchange concerned. The receipt for the sender should be stamped and handed over to the sorting clerk. The postmaster or the Supervisor should himself note on the receipt prepared in the office the value of the stamps affixed to the parcel and the fact that the parcel was found in the letter box.

If on the other hand the parcel is not accompanied by any of the required documents *i.e.,* the declaration of the contents and value, the form PEX or IPEX, and the despatch note or fails to fulfil any of the special conditions as to postage, etc., laid down in the Guide it should be entered in the registered journal in the usual manner and forwarded by the first post to the sender (if his address is available on the outer cover otherwise to the R.L.O.) with a remark explaining why it has been returned.

149. Prepayment of customs duty and other charges on parcels for Great Britain and N. Irelandð (1) In the case of parcels for Great Britain and Northern Ireland (whether insured or uninsured) all charges including customs duty, may be prepaid, at the option of the sender, at the time of posting. When such a parcel is presented at the window for despatch, it should be examined by the parcel clerk to see that it is clearly superscribed with the words " To be delivered free of all charges ", and that it fulfils the other conditions laid down in the *Post Office Guide* as applicable to postal parcels for Great Britain and Northern Ireland.

(2) The sender should be required to make a deposit in cash of (i) the amount of customs duty at the rate of 50 % of the declared value of the contents of each parcel and (ii) the special fee required by the British Post Office for the performance of customs formalities as laid down in Clause 256 of the *Post Office Guide* in Pakistan currency at the current rate of exchange plus a postal fee of 62 paisa for the service to be rendered by the Pakistan Post Office. He should also be required to fill in and sign the prescribed form of agreement [RP.-13 (a)] binding himself to pay whenever called upon by the Post Office to do so, any sum over and above the amount of his deposit that may be found to be due when the charges actually assessed on the parcel in Great Britain and Northern Ireland have been ascertained. He should, also however, be assured that any portion of his deposit that may be found to be in excess of the charges actually levied on the parcel in the country of destination is refundable to him.

(3) The following entry " All charges prepaid. Amount deposited by sender Rs.---------- " should be made on the receipt for the sender and copied by means of carbonic paper on the duplicate copy of the receipt which forms the office record. The prescribed form of free delivery label [RP.-13 *(d)]* bearing the following words printed on red paper, *viz.,* " To be delivered free of all charges/customs Åluty " should then be signed by the postmaster or other responsible officer in the office of posting, date-stamped, and securely pasted along the upper edge of the form of customs declaration appertaining to each such parcel. In all other respects, theparcel should be dealt with and forwarded to the office of exchange in Åexactly the same manner as other outward foreign parcels.

(4) The amount deposited by the sender, including the British special fee as laid down in clause 256 of the *Post Office Guide,* and the postal fee of 62 paisas, should, at the close of the day's work, be made over by the parcel clerk, under receipt, to the treasurer who should convert the amounts into postage stamps and affix the latter to the form of agreement signed by the sender. Each postage stamp should then be defaced by the treasurer by a separate impression of the date-stamp.

(5) IN THE HEAD OFFICE, particulars of each of its own transactions as it occurs and of each transaction in its sub-offices as soon as it is communicated to the head office should be entered in the memorandum of customs duty prepaid [Form RP.-13 (c)] which should be prepared in duplicate by means of carbonic paper. The postmaster should check the entry of the amount of customs duty in the memorandum by reference to the corresponding form of agreement and he should also see that the value of the stamps affixed to the form of agreement is correct. On the first of each month, the money columns of the memorandum should be totalled and, after both copies of it have been signed by the postmaster, the top or pencil copy should be submitted to the Audit office accompanied by the relative forms of agreement signed by the senders. The forms of memorandum -will be supplied in loose duplicate sheets which should be kept in a guard-book.

*A. In sub-offices, the form of agreement signed by the sender should be attached to the s.o. daily account, on the reverse of which particulars should be written according to the following sample entry :*ð

"Agreement relating to foreign insured/uninsured Parcel No..... dated..... 19 ..... *, posted by.....* (sender's name and address). "

150. Prepayment of Custom duty and other charges on parcels for the Irish Republic.ð Parcels for the Irish Republic (whether insured or uninsured) may, at the option of the sender, be prepaid with all charges including the customs duty at the time of posting. When such a parcel is presented at the window for despatch, it should be examined and dealt with in all respects like similar parcels for Great Britain and Northern Ireland except that the amount which should be deposited in prepayment of customs duty will be @ 75% of the declared value of the contents of the parcel in case of sports goods, @ 15% of the declared value in case boxing gloves and @ l/3rd of the declared value in case of other articles.

151. *Deleted.*

152. Particulars to be furnished in the case of enquiry about outward foreign parcels.ð The following particulars should always be furnished when offices of exchange are addressed to make an enquiry in respect of parcels sent to foreign countries :ð

(a) No. ;

(b) Date of posting ;

(c) Office of posting ;

(d) Value of the stamps affixed ;

(e) Name and full address of the addressee ;

(f) Name and full address of the sender ;

(g) Declared contents and value ; and (h)

Approximate weight.

153. Numbering of registered articlesð (1) Separate Registered Journals in form RP.-5I and Registered V.P. Journals in form R.P.-51 (a) with distinctive covers are supplied to the Registration and Parcel Departments for use in connec tion with registered articles of the letter mail and registered parcels posted. Num bers in consecutive series are assigned to the respective classes of registered articles from the separate Registered Journals relating to letters, parcels and V.P. articles.

(2) Forms RP.-51 and RP.-51 (a) are bound in books containing 200 receipts serially numbered. Post Offices with light booking of registered articles and parcels should use the journals [RP.-51 or RP.-51 (a)] bound in single books with receipts numbering from 1 to 200. Post Offices (head as well as sub-offices) with a heavy booking of registered articles or parcels should use registered journals bound in books in five or more parts containing receipts serially numbered from 1 to 1000 or more as the case may require together with number slips (RP.-16 or RP.-39 as the case may be) serially numbered from 1 to 1000 or more.

NOTE.ð Tn post offices at which a large number of foreign parcels are booked every day and there is a separate counter for booking of foreirn parcels a separate Registered Journal (RP.-51) may be used for such parcels.

(3) In large offices which have many no-delivery offices attached to them **a** series of numbers separate from the series assigned to the V.P. articles booked at delivery offices may be prescribed by the Head of the Circle to be used for V.P. articles booked at the no-delivery offices. For example, serial number of V.P. articles posted at the delivery office and the no-delivery offices attached to it may be allotted as follows :ð

To each no-delivery office serial numbers 1 to 1000 of which numbers 1 to 500 should be used by the Registration Department and numbers 501 to 1000 by the Parcel Department.

To the delivery office itself numbers 1001 to 3000 of which numbers 1001 to 2000 may be reserved for Registration Department and 2001 to 3000 for Parcel , Department.

154. Registered abstract.ð (I) The registered abstract (Form RP.-33) is divided into two parts *viz.,* " Receipts " and " Issues ". Every registered list received or despatched must be entered in the abstract.

(2) Under " Receipts " are shown :ð

the number of registered (except v.-p., in the case of articles from branch offices) articles of the letter mail received with each registered list, or posted in the office ;

the number of registered articles (other than v.-p.) returned by postmen or by sub-account clerk, or in deposit on the previous day ; and

the number of v.-p. articles taken from deposit for redirection or for despatch to branch offices authorised to perform registration work independently ;

and under " Issues " are shown :ð

the No. borne by each article (other than v.-p. articles) issued to postmen for delivery, delivered at the window, or transferred to the sub-account department ;

the No. borne by each article (other than v.-p.) remaining in deposit ;

the total number of articles (except v.-p., in the case of articles from branch offices) despatched with each registered list, entered against the name of the office or section to which the list is addressed ; and

the total number of v.-p. articles received for delivery and transferred to the register of v.-p. articles received.

(3) The registered abstract also shows, on the receipt side, the total number of registered and insured bundles made up in the office for despatch each day ; and on the issue side, the total numbers of registered and insured bundles opened.

(4) The totals of both sides of the abstract should agree, and it should be signed by the registration clerk before the office is closed for the day.

NOTE !.-ð The Superintendents of post offices are empowered under rule 108, *Post Office Manual,* Volume VIII, to authorise an office lo maintain separate abstracts for each separate branch of the registration or parcel department where different clerks are in charge of the different branches of any of these departments.

NOTE 2.ð In no-delivery offices, which are not authorised to deliver from their window insured and value-payable articles exceeding the prescribed limits of value, no registered abstract need be maintained. With a view to verify the correct disposal of articles posted, a summary in the following form should be recorded at the close of each day in the registered journal on the back of the last-used page headed by the date to which the entries relate :ð -

	Registered (Excluding V.-P.) articles	V.P. Articles Registered bundles made up	Insured bundles made up
A. Total number posted this day			
B. Total number in deposit yesterday	15	3	
C. TOTAL	12	3	
D. Total number disposed of this day	3 (Nos. 176 to 178).	0	
E. Total number in deposit	15	3	
F. TOTAL			

Registration clerk. *Sub-postmaster.*

Instead of repeating the side-headings in full every day, the letters A, B, C, etc., maybe written to denote them.

155. Parcel abstract.ð (1) The parcel abstract (Form RP.-8) is divided into two parts, *viz.,* ″ Receipts " and " Issues ". Every parcel list received or despatched must be entered in the abstract.

(2) Under " Receipts " are shown :ð

the number of registered parcel mail articles received with each parcel list, or posted in the office (including those received from branch offices) ;

the number of registered parcels (other than v.-p.) returned by postmen or the sub-account clerk ;

the number of registered parcels (other than v.-p.) in deposit on the previous day ; and

the number of v.-p. articles taken from deposit for redirection ; and under Issues" are shown :ð

the No. borne by each registered parcel (other than v.-p. parcels) issued to Å postmen for delivery, delivered at the window, or transferred to the subaccount department ;

the No. borne by each registered parcel (other than v.-p.) remaining in deposit ;

the total number of registered parcels despatched with each parcel list, entered against the name of the office or section to which the list is addressed ; and

the total number of v.-p. articles received for delivery and transferred to the register of v.-p. articles received.

(3) The charges due on the ordinary (inland or foreign) registered parcels **made** over to the postmen for delivery should be noted by them in the last column of **the** abstract.

(4) The totals of both sides of the abstract should agree, and the abstract **should** *bs* signed by the parcel clerk before the office is closed for the day.

NOTE I.ð *See* Note I below paragraph 4 of the preceding rule.

NOTE 2.ð In no-deliverv offices, which are not authorised to deliver from their window insured and valus-payable articles exceeding the prescribed limits of value, no parcel abstract n^eJ b; miintained. With a view to verify the correct disposal of articles posted, a summary in th; following form should be recorded at the close of each day in the registered journal on *<hi bxzk* of th; last-used page headed by the date to which the entries relate :ð

	Registered (excluding v.p.) articles	V.P. Articles
A. Total number posted this day	3	2
<B. Total number in deposit yesterday	5	ð
C. TOTAL ..	8	2
D. Total number disposed of this day	6	2
E. Total number in deposit	2(Nos. 345 and 346)	ð
F. TOTAL ..	8	2

Parcel clerk. *Sub-postmaster.*

Instead of repeating the side-headings in full every day, the letters A, B, C, etc., may be written to denote them.

156. Station registered and parcel lists.ð A station registered or parcel list is **a** list from an office to itself. Station registered lists are prepared daily and **are** treated as due documents ; but station parcel lists are prepared only when **required** and are not **due.**

A. In sub-offices, station registered lists are prepared only when necessary ***and are*** *not due.*

NOTE.ð In offices where a large number of uninsured registered articles is transferred daily by one clerk to another, the preparation of detailed registered or parcel list for such articles may be dispensed with under the order of the Head of the Circle.

157. Receipt of bags and articles.ð **(1)** Registered and parcel bags and articles will be received as follows :ð

(a) Registered bags contained in station and combined mail bags will be made over by the delivery department, and those contained in sorting mail bags, by the sorting department, under receipt, to the registration clerk. Registered packet bundles received in packet bags will be similarly transferred to the registration clerk under receipt. Registered articles of the letter mail (except v.-p. articles) posted at branch offices which perform registration work independently are received in the account office in registered bags which will be made over by the sub-account clerk to the registration clerk under receipt to be taken on the b. o. daily accounts.

(b) Parcel bags will be made over by the mail clerk to the parcel clerk under receipt to be granted on the mail list. Parcel mail articles received in mail bags will be transferred to the parcel clerk, under receipt, by the delivery clerk. Parcel mail articles (except v. p.) for branch offices will be transferred under receipt to the sub-account clerk for despatch to branch offices duly entered in parcel lists in the case of branch offices doing independent registration and parcel work or in branch office slips in the case of other branch offices. Parcel mail articles received from branch offices will be made over by the sub-account clerk to the parcel clerk under receipt to be taken on the branch office daily accounts.

(2) Before granting receipts for registered and parcel bags, the registration or parcel clerk must carefully examine each of the bags and see by comparing the entries in mail lists with the registered or parcel lists, as the case may be, that all the due bags are correctly received every day.

158. Telegraph covers.ð (1) Telegrams received from the public for trans mission to telegraph offices and telegrapic advices to be despatched by post should ordinarily be forwarded enclosed in envelopes registered on service; but, if their transmission in this manner is likely to cause delay in their disposal in the office of delivery or in a sorting office, the envelopes should be sent enclosed in the Teelgraph covers (Form T.1.-60).

(2) When a Telegraph cover is used, the service registered envelopes enclosed in it should be entered in the registered list which accompanies other registered letters, but a note should be made at the foot of the registered list explaining that the articles have been sent separately in a Telegraph cover. Ordinarily, a Telegraph cover is sent loose and should be made over, when ready, to the mail department under receipt taken in the registered abstract.

(3) In special circumstances, when a Telegraph cover is to be forwarded enclosed in a mail or transit bag, it should be made over, when ready, to the mail department or sorting department concerned under receipt taken in the registered abstract.

(4) It may sometimes be necessary, owing to interruption of telegraphic communication, for a telegraph office to post telegrams to another *telegraph office,* and in such cases, the telegraph envelope received from the local telegraph office should be registered, received during the time the registration department of the office is open and forwarded to destination in a Telegraph cover. It should be understood that a Telegraph cover is always to be used in such caes, even though the precaution may not appear to be required in order to ensure the prompt delivery of the telegraph envelopes.

(5) When a Telegraph cover is received, it must be opened at once and the contents dealt with immediately without reference to the fixed hours for the opening of mails or for delivery.

159. Preparation of receipts to be signed by addressees.ð (1) A receipt to *bi* signed by the addressee should be prepared in form RP.-31 or RP.-l in respect of each registered (including insured) article of the letter mail, inland o_r foreign, and in respect of each inland registered (including insured) parcel for delivery from the office or from any of the branch offices in account with it which does not per form registration work independently, special care being taken to make the re quired entries correctly and legibly. In the case of registered articles (excluding

V.-P. articles, *see* Rule 221), the receipt to be sigued by the addressee may be prepared in indelible pencil but in the case of insured articles the receipt should be prepared in ink and the amount for which it has been insured, as shown on the article itself, entered in the receipt in figures.

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(2) If an insured article is received without its acknowledgment, a copy should be prepared in form RP.-54 and attached to the article ; but if the sender's name is not given on the cover of the article, the entry in the acknowledgment should be left blank to be filled up by the office of posting from the record kept in the registered journal.

NoTF.ð The above procedure should also be followed in the case of an uninsured registered article wilh which an acknowledgment, though due, has not been received.

(3) If any inward foreign registered article of the letter mail for which an acknowledgment is due, is received for delivery from the office or any of its branch offices which does not perform registration work independent!}', accompanied by a *blank* form of acknowledgment, the form should be filled in by the office, special care being taken to enter the *correct No.* and *the full name of the office of posting* of the article in the form. If informtion on these two points cannot be obtained from *the* article or from the registered list, the name and address of the sender should be ascertained from the addressee and entered in the acknowledgment. If the addressee is at a branch office, the branch postmaster should be requested, in a slip attached to the acknowledgment, to obtain this informaton and to com municate it to the account office in the same slip.

160. Attestation of remarks in parcel lists.ð Remarks in parcel lists received or in delivery slips, as the case may be, showing the disposal of registered parcels-bearing charges for recovery which are redirected, returned to the offices of posting, sent to the R.L.O. or treated as misscnf, should be carefully examined and attested by the postmaster after satisfying himself that the entries regarding the parcels in the parcel lists with which they are to be despatched are correct.

161. Delivery of articles at the Post ojfice.ð (1) Postal and Telegraph service registered (including insured) articles and parcels addressed to the postmaster and articles (other than v.-p.) for which the addressees or their messengers are in waiting at the post office, should be entered on the issue side of the registered or parcel abstract, as the case may be against the entry "Delivered at the window (other than v.-p.)", and then delivered by the clerk concerned. If an acknowledgment is due, the letter " A " should be written below the entry of the No. of the article in the abstract. The signed receipts (if any) shou'd be disposed of in accordance with the ordinary rule.

(2) Before a registered (including insured) article of the letter mail or a parcel in deposit is delivered at the window of the post office, reasonable precautions must be taken to prevent misdelivery, even in cases where the person claiming the article produces the intimation or any other document relating to the article purporting to be signed by the addressee.

(3) Delivery of a registered article of the letter mail including an insured article or a parcel placed in deposit as unclaimed should not be made at the window to any person subsequently claiming to be the addressee, unless such person is known to the postmaster or registration or parcel clerk, or is identified by some respectable person known to the post office ; but, in the case of un-insured artiles in deposit addressed to well-known persons the postmaster may, at his discretion, order their delivery without requiring the claimant to be identified, though , even in these cases, it is necessary to take all reasonable precautions against misdelivery.

(4) A registered or insured article addressed to a specific address should not be delivered at the post office unless the claimant is known to a member of the post office staff to be the addressee or unless he can be satisfactorily identified. This does not affect the existing rules about delivery at the post office of insured articles valued at more than Rs. 250 and of v.-p. articles exceeding the prescribed limit.

(5) When the identification of a claimant for a registered or insured article, who has called at the post office, is accepted as satisfactory under the words of a postmaster, deputy postmaster, sub-postmaster or head clerk, the official who gives the order should sign the receipt under the words " Identification accepted ", and it will be the duty of the clerk concerned to see that this is done.

NOTE.ð Registered, insured and v.-p. articles and money orders intended for delivery and payment, respectively, at the window of a post office will usually be delivered and paid during the hours fixed for the booking of the respective class of articles, but longer or shorter hours may be fixed according to local circumstances by the Heads of Circles concerned.

162. Delivery to residents at hotels, clubs, etc.ð If the addressee of a registered article, who resides at a hotel, club, or other similar institution, is not at home when the postman brings the article for delivery he should fill in and sign an intimation in form MS.-17 and hand it over to the Manager or Secretary of the hotel or club, *under receipt* to be taken in his book of intimations and notices delivered, for delivery to the addressee on his arrival. On'receipt of a reply from the addressee, the article should be delivered in accordance with his instructions.

163. Delivery of inward acknowledgments for foreign articlesð The acknowledgments of receipt [Form RP.-54(a)] prepared in the offices of posting in respect of foreign registered articles of the letter mail and foreign parcels will, after delivery of the articles, be returned by the offices of delivery, duly completed, direct to the addresses of the senders of the articles and should be dealt with and Ådelivered to the senders in the same manner as acknowledgments for inland registered articles (Form RP.-54).

164. Preparation and use of " Delivery slips "ð (1) Offices authorised to use the " Delivery slip " (Form RP.-58) should enter therein particulars of the registered (including insured) articles of the letter mail or of the parcels (including insured) received for delivery, instead of entering them in the registered or parcel abstract where only the total number of articles of each category made over to each clerk should be shown against his name in a lump figure. AH v.-p. articles for delivery should, however, be entered *in detail* in the register of v.-p. articles received.

(2) The articles (including value-payable) should be separated by the registration or parcel clerk concerned into the following groups, *viz.* :ð

(a) Articles to be delivered by each postman,

(b) Articles to be delivered at the window,

(c) Articles to be made over to the sub-account clerk for despatch to branch offices and for delivery by village postmen, and

(d) Missent and misdirected articles as well as articles to be redirected. Particulars of these articles (including amounts recoverable, if any) should be entered in the «' Delivery slip ", a ssparate slip being prepared in duplicate, by means of carbonic paper for each postman and a single slip for each group of articles mentioned at *(b), (c)* and *(d)* above. The articles should then be distri buted together with their receipts and acknowledgments (if any) to the postmen and clerks concerned.

(3) Each postman and each clerk should check the articles made over to him with the entries in the slip, the clerks and the postmen, however, should write *in words,* below the last entry in the slip, the total number of articles made over to them, as well as the total amount to be recovered on them and sign this entry. If an alteration in the particulars of an article made over to a postman for delivery is made in the delivery slip, attestation by the postman concerned must be obtained.

(4) In the case of articles intended for delivery by postmen, the upper copy of the slip should be detached and made over to the postman before he proceeds on his beat, and, at the close of the day, should be filed in the delivery department as the ñPostmanôs bookò so far as articles given out from the registration and parcel departments are concerned. The lower copies of the slips should be kept by the registration or parcel clerk with the other (single) slips prepared to serve as the registered or parcel abstract. The signed receipts for articles delivered should be arranged in the order of the entries in, and filed with the copies of the slips to which they appertain.

(5) The registration or parcel clerk concerned should place his initials in the appropriate column of the slip, against the entries concerned, in acknowledgement of *(a)* receipts and acknowledgements for delivered articles, *(b)*articles returned undelivered, and *(c)* cash realized from addressees. In the case of articles returned undelivered, the registration or parcel clerk should satisfy himself that each article beares the reason for the non-delivery, which should also be noted by him in the appropriate column.

(6) The copies of the delivery slip filed in the several departments should be destroyed after 18 months, the receipts for inland registered articles of the letter and parcel mails delivered being destroyed at the same time by the departments concerned.

NOTE. ï In the case of offices using the ñDelivery Slipò system where there is no separate clerk for issuing the delivery slips to postmen, the registration or parcel clerk who prepares the abstracts should make the following entry in manuscript in column 3 or column 5 of the registered or parcel abstracts, as the case may be, and note against it the total number of articles issued to postmen by entry in the delivery slips.

ñGiven to postmen for delivery by entry in the delivery slipsò.

165. Extra expenditure incurred for delivery of heavy parcel mail articles. ï (1) In special cases where it is necessary to incur extra expenditure in employing coolies or any other agency, in addition to the ordinary delivery staff, for the delivery of heavy parcel mail articles, the amount should be charged to contingent expenditure, and the item should be supported by a certificate signed by the postmaster stating the aggregate number and weight of the articles.

(2) In head offices, at the end of the month, the postmaster will submit to the Superintendent a statement, in form Pa.-12, showing the charges incurred by the office during the month accompanied by the certificates and payeesô receipts. Similar statements received from sub-offices should be checked and disposed of in the manner laid down in rule 79 (4) of the *Post Office Manual,* Volume V.

A. In sub-offices, the expenditure incurred should be treated as a contingent charge, and debited to the head "Bills paid". The certificate and the payee's receipt should be sent to the head office attached to and entered in the place for remarks on the back of the daily account. As each charge is incurred, the sub-postmaster should enter the required particulars in a statement in the prescribed form and when the statement is complete at the end of the month, it should be sent to the head office entered in the daily account for submission to the Superintendent.

m words, below the last entry n the slip the W»? , u"' ho,wever" sho"'d writ?

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issued to postmen by entry in **fS&$fe«« ^ againS< " <"c «*8 number ¥?&£ " G.vcn to postmen for delivery by entry in the delivery slips »

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mg coohes or any other agency, i$_n$ addition to the £ffidlture in ei"P'°y-dehvery of heavy parcel mail articles, the amount XMV uCry Staff, for the gen expenditure, and the item should be suSoSed by a*c£i?*^ lo COnti»-postmaster stating the aggregate number andwefgnt *3&2£St "^ * **

(2) IN HEAD OFFICES, at the end of *thp* Ê ~Ă»t. *t to the Superintendent a statement, "n formPa*if*:t, ^*i*^*08*^ W"" Subrait by the office during the month accompanied by the *Z l*^ Charges inc»r«d ceipts. Similar statements received from suSoffite shS*tf**and* ^^ *' disposed^ m the manner laid down in rule *^rtT^^jfi*

recey* *«/Jfc SS3 /0 rte W 0#efl,J A *d ton/ZW™? and the payee's marks on the back of the daily account. As eachchat$_{Pr}$J*ed"' lhe P^e for remaster should enter the required particular,' *a st«$_e$ZnV£T/*d*' "" «**»*-and when the statement is complete at the end ofthem^mh h« fibbed form head office entered in the daily account for submissi$_0$7!otheUu^rtfeVdZ '° '^

166. Parcel receipts submitted by sub-offices.ð (1) IN HEAD OFFICES, receipts for all inward foreign and inland parcels charged with customs duty which are delivered by sub-offices and their branch offices will be received from the sub-offices duly entered on the reverse of their daily accounts and will be transferred by the sub-account clerk to the accountant, under receipt to be granted on the daily accounts. The receipts should be dealt with in the manner described in rules 182 and 189.

(2) The accountant should apply a random check to see that the dates of the carbonic m.o. receipts relating to money orders issued on account of foreign v.-p. articles and of inland v.-p. articles charged with customs duty which are delivered from the sub-offices and its branch offices, correspond with the dates of the same money orders as entered in the sub-office daily list of money orders issued- The dates selected for this check should be noted in the error book, and the head postmaster's initials obtained against the entry.

167. *Deleted.*

168. Money order envelopes.ð (1) Money order envelopes for despatch will be received from the money order clerk under receipt and should be enclosed in the appropriate registered bag entered at the foot of the registered list. If there are no money order envelopes for despatch the word ' nil' should be written in the registered list against the appropriate entry.

(2) Station money order envelopes and sorting money order envelopes addressed to the office should be transferred under receipt to the money order clerk after checking the number invoiced in the registered list.

169. Mobilisation and Reservist Covers.ð Rules relating to the treatment of covers containing Mobilisation notices and notices to Reservists will be found in Appendix A.

170. Monthly statistics.ð (1) The registration clerk should enter the following statistics daily in the statistical register (Form MS.-13) the figures being taken from the undermentioned records of the previous day :ð

(a) *From the registered journals.*ð (/) the total number of ordinary registered articles of the letter mail posted in the office and its branch offices and (/;) the total number and value of insured letters posted in the head office and its branch offices, and the total amount of insurance fees realised.

*(b)'From the reverse of b. o., daily account.*ð the total number of ordinary registered articles of the letter mail, the total number and value and the total amount of insurance fees realised on insured letters posted in branch offices which are authorised to perform registration work independently.

(c) *From the registered v.-p. journal.*ð the total number of v.-p. registered articles of the letter mail posted in the office and its branch offices and the total amount specified for remittance to the senders.

(2) The parcel clerk should enter the following statistics daily in the statistical registered (Form MS.-13), the figures being taken from the undermentioned records of the previous day :ð

*[a) From the registered journal.*ð (/) the total number of ordinary registered parcels posted in the head office and its branch offices, (//) the total number and value of the insured parcels posted in the head office and its branch offices and the total amount of insurance fees realised!

*(b) From the reverse of the branch office daily account.*ð the total number of ordinary registered articles of the parcel mail, the total number and value and the total amount of insurance fees realised on insured parcels posted in branch offices which are authprised to perform parcel work and insurance work independently.

' (c) *From the registered v.-p. journal.*ð the total number of v.-p. registered parcels posted in the head office and its branch offices and the total amount specified for remittance to the senders.

(3) Postal and Telegraph service registered articles of the letter mail and parcels on which no postage is paid, should also be counted and entered in the appropriate columns of the statistical register.

(4) IN HEAD OFFICES, on the 1st of each month, the entries made by the registration and parcel clerks under each head in the register during the preceding month should be totalled, the certificate at the foot of the register signed, and the totals posted in the monthly statistical abstract (Form MS.-14). The corresponding figures for the sub-offices of the head office, as shown on the reverse of the monthly copies of the sub-office accounts, should also be copied under the appropriate heads into the abstract against the name of each office, and the entries made against the head office and all its sub-offices should then be totalled- These totals should be transferred by the registration and parcel clerts to the monthly statistical memorandum^

A. In sub-officesflhe dates entered in the monthly statistical register for each month should be the dates of the daily accounts which are accounted for in the head .office from the first to the last day of the month.

PART ILð ORDINARY REGISTERED ARTICLES OF THE LETTER MAILS AND PARCELS

DESPATCH OF REGISTERED ARTICLES AND PARCELS

171. Treatment of articles presented for registrationð (1) An article of the letter mail presented for registration should be examined to see that it is in good condition and that the postage and registration fee and, in the case of air mail articles, the air fee prescribed for the air route to be followed are fully paid, the article being weighed for this purpose, if necessary. In the case of a parcel, it should be examined to see that the conditions laid down in the *Post Office Guide* have been complied with, that it bears the name and address of the sender written on the cover, and that postage stamps in full prepayment of the prescribed charges have been affixed to it or to an official label pasted on it, the article being in all cases weighed for this purpose. In the case of an article of the letter mail, if the name and address of the sender do not appear on the cover, the registration or the parcel clerk should explain to the person tendering the article the advantage of adding these particulars in the proper place. In the case of foreign parcels, it is obligatory that the name and address of the sender should be recorded on the covering of the parcel. If the fee for an acknowledgment of delivery has been paid for at the lime an article is presented for registration it must be accompanied by a prescribed form of acknowledgment [R.P.-54 or R.P.-54(#)] duly filled in. A receipt for the sender should then be prepared on one of the forms

in the registered journal (Form R.P.-51) in which the name of the addressee, the post office of destination, and the value of postage stamps affixed to it should be recorded in the places provided in the form ; and in the case of air mail articles, a remark " By Air Mail" should be made at the top of the form. The serial No- printed on the receipt and the date of posting should be clearly written **at** once on the face of the article, in large bold figures, in ink.

Exception.— The amount should not be recorded in the receipt in case of uninsuicd letter of not more than the initial weight prescribed in the *Post Office Guide* on which no acknowledgment is due.

NOTE.— The receipt granted to the sender of a registered article in respect of which a fee for a special acknowledgment has been paid, will have the letters "A.D." written across it.

(2) Each set of forms in the registered journal comprises (a) the receipt for the sender, and *(b)* the office record or registered or parcel journal proper and the entries made in the upper form are copied on the lower by means of carbonic paper so that both documents are prepared and initialled at one process. *Double-sided* carbonic paper must always be used for this purpose.

(3) The receipt for the sender should be detached from the journal, stamped with the date-stamp, and handed to the person who presented the article for registration, except in the case of an article registered by the postmaster on service, in which case the receipt should be stamped and left on record in the journal. All the articles registered each day should be entered on the receipt side of the abstract concerned.

(4) If an article presented for registration is believed to contain anything the insurance of which is compulsory, it should be refused registration unless the sender is willing also to insure it.

(5) If a registered article of the letter mail which has been delivered, is pre sented with a revised address for registration at the office which delivered it, or **at** any other office within the local limits of the same post-town, a fresh registra tion fee is payable, but no additional *postage* should be charged on the article unless it has been opened. In the case of registered parcels presented in like manner, a redirection fee should also be charged, unless the original address **and** the substituted address are within the delivery area of the same post office or are within the same post-town. This fee can be prepaid by the person presenting it or will otherwise be marked on the parcel for recovery from the addressee.

(6) If an inland registered article after having been accepted for despatch is suspected or found in the office of posting to contain anything the transmission of which by the inland post is prohibited, it should be dealt with under rule **122** of the *Post Office Manual,* Volume V.

172. Treatment of unregistered **parcels presented for despatch.**— An unregistered parcel will be presented at the window and should be examined to see that the conditions laid down in the *Post Office Guide* have been complied with, and that postage stamps in full prepayment of the postage chargeable on the article have been affixed to it or to an official label pasted on it. The article will not be numbered, nor will any particulars regarding it be entered in any book **or** journal, but the parcel clerk should write on the article, in blue pencil, in **large** bold characters, the words " Unregistered parcel".

173. Treatment of parcels containing cultures, etc.—When parcels ccnta'n-ing cultures or other articles known or believed to contain the living germs or plague are presented at the window for despatch, they should be examined to see that they comply with the conditions laid down in the *Post Office Guide,* and that the declaration and certificate prescribed are in order and contain all the information required. The certificates (for which no special form is prescribed) should, after particulars of the parcels to which they relate have been noted on them, be carefully placed on record for future reference.

174. Preparation of articles for despatch.—A registration number slip [form RP.-39 or RP.-39(a)] or a parcel number slip [form RP.-16 or RP.-16(a)j, as the case may be, bearing the number corresponding to that assigned to the article in the Registered Journal and the impression of the number slip name stamp should be securely pasted to the upper left hand corner of the address side of the articles in the case of registered articles of letter mail and as close as possible to the manuscript entry of the same number on the articles in case of registered parcels.

In the case of foreign parcels it must specifically be seen that all documents required as per Rule 148 have been duly filled in and submitted by the sender. In case of foreign parcels accompanied by Despatch Notesa parcel label CP.-8 (Form FP.-57or FP.-58 as the case may be) bearing the number assigned to the article in the Registered Journal and the name of office of posting either in print or by impression of number slip name stamp should be pasted on the top of the relevant Despatch Note (Form RP.-12) in the space provided for the purpose. The Despatch Note should then be impressed with the date-stamp of the office of posting in the space provided for the purpose and annexed with the parcel along with the other required documents.

NOTE.ð In the case of articles closed with "Economy" labels the number slips shou-ld be affixed on the labels and not on the covers.

(2) Each postage stamp affixed to the article or to an official label pasted on it (in the case of a parcel) should be defaced by a separate impression of the combined date-stamp, the registration or parcel clerk, as the case may be, himself doing this in respect of registered articles. In large offices, however, postage stamps of the value of One Rupee and above affixed to parcels/packets shall be defaced by X-ing *(i.e.,* by two thick cross-wise lines) with special rubber stamps and magenta stamping ink.

(3) The acknowledgment in form RP.-54 (if any) to accompany a registered article of the letter mail should be fastened with the side containing the sender's name and address to the back of the article by means of thread or fine twine, which should be threaded through the centre of the acknowledgment and then tied cross-ways round both the article and the acknowledgment in such a way as to ensure that they will not get separated in transit. The thread must not be passed through the registered article. The acknowledgment to accompany a registered parcel should not be attached to it. The article with its acknowledgment fastened to it, or not, should then be locked up until the time for preparing the mail for despatch.

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(4) Each complete set of No. slips and parcel labels should be carefully and legibly impressed with the No. slip name-stamp *before they are brought into use* and the postmaster should insist on this rule being strictly complied with, except where the name of the office is printed on the No. slips and parcel labels supplied to it.

NOTE.— *See* Note below rule 22(1).

175. Articles of the letter mail registered by mail peons.— When articles of the letter mail are registered by mail peons authorised in this behalf by the Superintendent, they will be handed by the mail peons direct to the registration clerk, who should make over to them the receipts for the senders. The registration clerk should daily examine the books of receipts supplied to any of the mail peons attached to the office and satisfy himself that all the unused receipts in each book are complete and in serial order. In token that this check has been carried out, the registration clerk should place his initials on the last-used receipt, or, if none of the receipts have been used, on the inside of the cover.

176. Articles of the letter mail registered by village postmen.— Articles of the letter mail brought in by village postmen for registration will be received by the registration clerk from the sub-account department, and should be treated in the same way as if they had been posted in the office, except that the receipts for the senders should be made over to the sub-account clerk for delivery to the village postmen.

177. Articles received from branch offices— **(1)** Registered articles of the letter mail and parcels posted at branch offices in direct account with the office will be received by the registration clerk or parcel clerk as the case may be, from the sub-account department together with the acknowledgments (if any).

(2) Registered articles of the letter and parcel mail posted at branch offices not authorised to perform registration and parcel work independently should be treated in the same way as if they had been posted in the account office, except that *(a)* the Nos. marked on the registered articles by the branch offices should be scored out, the N^s. given to them in the registered journal being substituted, and (/>) the receipts for the senders should be made over to the sub-account clerk to be sent to the branch offices as the receipts of the account office for the articles received. The name of the branch office and the No. of the receipt issued by it should be written at the top of the account office receipt. If the branch postmaster is unacquainted with English, these entries should be made in the local language.

(3) In the case of branch offices that perform registration and parcel work independently, registered articles of the letter mail, which will be accompanied by the acknowledgments (if any), will be advised in registered lists contained in registered bags and received ready prepared for despatch and should be treated as registered articles received in sorting, unless they are for delivery from the account office itself or any of its branch offices. Parcels from such offices will similarly be received accompanied by the acknowledgments (if any) advised in parcel lists in the mail bag, ready for despatch, and should be treated as parcels received in sorting unless they are for delivery in the account office itself or any of its branches. The registration clerk must satisfy himself that all insured envelopes advised in registered lists have been received, that they are in good condition and that their weights are correct. If any irregularity is detected, he should bring it to the notice of the postmaster.

178. Special forms of registered journals.ð (1) With the sanction of the Superintendent of post offices, firms or offices which post at least ten *uninsured* registered articles daily and desire to adopt the special procedure described below, should be supplied with a special registered journal and the corresponding No. slips. These journals will be in form R.P.-51, but will have a letter of the alpha bet prefixed to the No. printed in the journal. The journal supplied to each firm or office should have a *different* letter prefixed to the No. and this letter should also be prefixed to the No. in the corresponding No. slips. The letter allotted to a particular firm or office should always be reserved for the registered journal **and** registered No. slips supplied to that firm or office. For instance, if A is pre fixed to the Nos. printed in the journals for firm X, B should be prefixed to the journals for firm Y and these letters should not be changed. If all the letters of the alphabet are exhausted in any office, double alphabets such as AA, AZ, BB, BZ, etc., should be prefixed to the Nos.

(2) The journal will be duly filled in by the senders themselves in duplicate by means of carbon paper, and both the pencil and carbon copies will be presented at the post office along with the registered articles entered therein. *Double-sided* carbon paper must always be used for this purpose.

(3) The registration or parcel clerk should carefully compare the entries on each article presented for despatch with the corresponding entries in the accompanying pages of the registered journal, care being also taken to see :ð

(a) that the correct postage and registration fee have been prepaid by means of postage stamps securely affixed to the articles ;

(b) that the No. on the registration No. slip affixed to each article agrees with the No. of the article in the registered journal ; and

(c) that the No. slip has been securely pasted to the article by the sender.

(4) The registration or parcel clerk should then impress the date-stamp in the space provided for the purpose on each receipt in the journal. The carbon copy of journal should be kept in the post office in a guard-book labelled with the name and address of the sender, and these filed copies should be used as a registered journal in exactly the same way as the ordinary registered journals. The original or pencil copies should be returned to the sender as receipts for the registered articles posted, and the articles should then be treated in the usual way.

(5) Before preparing indents for these journals, the postmaster should ascertain the requirements of each firm for the next twelve months. Care should be taken to specify clearly in the indents the distinctive alphabet to be prefixed to the No. The postmaster should see that a supply of the forms is obtained sufficiently in advance of the date from which they will be required for use.

179. Registered or parcel bag for R. L. O.ð The head office at the head quarters of a Circle will receive undeliverable and undecipherable registered arti cles of the letter mail and parcel mail articles addressed to the R.L.O. from other head offices served by the R.L.O. The articles for the R.L.O. should be enclosed in a registered or parcel bag, as the case may be. which should be made over in the usual manner to the department concerned for despatch to the **R.L.O.**

DELIVERY OF REGISTERED ARTICLES AND PARCELS

180. Distribution to **postmen.**ð (1) The registered articles of the letter mail' and parcels for delivery, with the exception of those for delivery from branch offices or by village postmen or at the window, should be separated for each postman, and after entry on the issue side of the registered or parcel abstract (Form R.P.-33) or (Form R.P.-8), as the case may be, distributed, with the receipts and acknowledgments (if any) in the case of registered articles, to the postmen. Each postman should be required to write in words, in the abstract, the number received by him and sign the entry.

(2) If an acknowledgment is due, the letter "A" should be written below the entry of the No. of the article in the abstract.

(3) Although the rules require that postage should in all cases be fully prepaid, there will be sums on account of postage and registration fee to be recovered on delivery from the addressees of registered articles of the letter mail or inland parcels found inside a letter-box and taxed with postage as registered parcels. There will also be redirection fees to be recovered on redirected parcels, registered and unregistered. In these cases, a remark showing the amount charged and the reasons for the charged should be written on the receipt to be signed by the addressee, and the postmen should be required when signing for the articles to write in words, in the abstract, the total amount due on them.

NOTE.ð If a redirection fee has to be recovered from the addressee of an unregistered parcel received for delivery, the parcel clerk should prepare a receipt in form RP.-l in which, the name of the addressee and the amount of the redirection fee due should be entered and the receipt should be made over to the postman with the parcel with instructions not to present the receipt for the signature of the addressee.

180/1. Delivery of parcels containing more than one **communication.**ð **(1)** A parcel endorsed " For open delivery ", in course of transit, will not be sent out for delivery through postmen, but will be kept in the custody of the postmaster pending delivery. An intimation in form R.P.-68 will be prepared and issued for delivery to the addressee.

(2) IP delivery of this intimation is to be made through a postman, it should be entered in his book of receipts for intimations and notices delivered, and then handed over to him ; if delivery is to be made through a village postman, thfr intimation should be handed over under receipt to the sub-account clerk.

(3) On presentation of the intimation by the addresses or his authorised agent at the window of the post offiee, the a[r]ticle will be delivered to him in the usual course after it has been opened in the presence of the postmaster and extra postage, if any, assessed under clause 79 of the *Post Office Guide,* has been paid.

(4) If the addressee or his authorised agent refuses to take delivery of the article after it has been opened, an inventory of the contents will be prepared under the signature of the postmaster and the addressee, and the article will be protected under the postmaster's special seal and forwarded to the office of posting for re-delivery to the sender without recovering the extra postage assessed thereon.

(5) The amount of postage realised on delivery of the article to the addressee-vill be accounted as unpaid postage taxed.

181. Disposal of articles of branch offices and village postmen.ð (1) Registered articles intended for delivery from branch offices not doing independent registration work or by village postmen should be entered on the issue side of the registered or parcel abstract, as the case may be, against the heading " Made over to sub-account clerk *{other than v.-p.) ",* and then transferred with the receipts for registered articles intended for delivery from branch offices not authorised to perform registration work independently and acknowledgments, if any, under receipt (to be taken in the abstract), to the sub-account department. Registered articles (except v.-p.) intended for delivery from branch offices which perform registration work independently should be invoiced in registered or parcel lists, as the case may be, and then transferred under receipt (to be taken in the abstract) to the sub-account department.

(2) If a redirection fee has to be recovered from the addressee of any unregistered parcel, the parcel clerk should prepare a receipt in form R.P.-l in which the name of the addressee and the amount of the redirection fee should be entered and the receipts should be made over with the parcel to the sub-account department.

182. Inward foreign parcels.ð (1) Foreign parcels will be accompanied by receipts (Form R.P.-l4) to be signed by the addressees, prepared by the offices of foreign exchange concerned. The upper portion of the form containing the local number, the amount of customs duty, sales tax and other charges due on the parcel and the postal fee, if any, for the observance of customs formalities will be pasted to each parcel, the lower portion of the form containing the receipt for the parcel being kept securely attached to it, without being so pasted. On these receipts will be noted, both in words and figures, the amount of any accrued postage that may be due on the parcels or of any customs duty or sales tax with which they may have been charged and the postal fee of 75 paisa chargeable on account of the performance of customs formalities ; the total entered by the off ce of foreign exchange will be the amount recoverable from the addressee. If however, such a parcel is received for delivery after redirection in this country and a redirection fee has been charged on it, the amount of this fee should be entered against a *manuscript* entry " Redirection postage " on the customs duty label and receipt prepared by the office of exchange, and the total amount due on the parcel should be corrected *in red ink* under the initials of the postmaster or deputy Åor assistant postmaster.

NOTE 1,ð Inland parcels charged with customs duty will similarly be accompanied by receipt <Form R.P.-14) to be signed by the addressees prepared by the Pakistan offices of exchange concerned.

(2) Such parcels should be treated in the same way as inland registered par-eels the postmen being required when signing for them to write in words in the parcel abstract the total amount to be recovered on them ; and whenever the receipt for a foreign parcel shows that any customs duty has been charged on the parcel, the office of delivery should attach to the receipt, at the time of sending out the parcel for delivery, a copy of the prescribed form of notice [R.P.-15(a)] to the addressee of an inward foreign parcel on which customs duty is payable. If any complaint is made by the addressee of a foreign parcel regarding the postage or redirection fee charged on it the cover of the parcel and a copy of the receipt should be forwarded with the complaint to the Superintendent,

NOTE.ð For rules describing the procedure to be followed in connection with claims to draw back of customs duty in respect of articles subsequently exported frcm Pakistan by the foreign parcel post, and to exemption from duly in respect tf articles re-imported by the foreign parcel post, *see* Clause 257 of the *Post Office Guide.*

(3) When the addressee of a foreign parcel or, in the case of its return the sender makes reservations at the time of taking its delivery, the office which de livers it must immediately prepare a report in the presence of the addressee or the ssnder, as the case may be. This report will be prepared in duplicate, signed, when possible, by the addressee or the sender, as the case may be, and indicate :ð

(a) the outward condition of the parcel ;

(b) its gross weight ; and

(c) an exact inventory of its contents.

One copy of the report should be delivered to the addressee or to the sender, as the case may be, and the duplicate copy preserved in the office of delivery with the relative parcel list.

(4) When the office of delivery of an inward foreign parcel on which any customs duty has been charged, is a branch office in account with the office, it will be the duty of the parcel clerk of the account office, before transferring the parcel to the sub-account department, to attach to the parcel receipt a copy of the notice to the addressee referred to in the preceding paragraph.

(5) The amount of customs duty assessed on an inward foreign parcel will be entered separately, in both words and figures, on the parcel receipt prepared by the Pakistan Office of Foreign Exchange, and the total amount to be recovered from the addressee will also be entered on the receipt in both words and figures. An inward foreign parcel may not be delivered to the addressee until he has paid the total amount due on it.

(6) The offices of delivery should collect the customs duty noted on the parcel receipts in cash or by a cheque *[see* clause 37-A (a) or *(b)* of the *Post Office Guide]* and affix the date-stamp on the parcel receipts in support of such collections having been made. In a head office, the amounts thus collected will be entered in a schedule (A.C.G.-9) called " The schedule of customs duty realised in cash on inward foreign parcels ". The schedule should be totalled daily and compared at the close of each day with the total amount shown in the head office Cash Book, under a separate head. The schedule prepared by a head office should include the amounts realised by itself as well as by sub and branch offices in account with it. Separate entries should be made in the head office Summary, head office Cash Book and Cash Account of the amounts realised as customs duty. The schedules and the relative parcel receipts should be sent by the head offices to the Audit office along with the monthly cash account.

*Exception.*ð Payment of customs duty and other charges due on parcels intended for delivery to a Government official in his official capacity or in an acceding State may be made by mean of service stamps. If so paid, the stamps should be affixed, to the relative parcel receipt and defaced. The head office should include the amounts in the schedule of customs duty realised in cash with suitable remarks but without the amounts being entered in the money columns thereof. The parcel receipts should be sent to the Audit office along with the respective schedules in the manner prescribed above.

(7) Should the addressee object to pay the duty assessed or any portion of it, he should be referred to the *Post Office Guide* and ask to make an application direct to the Collector of Customs at the port at which duly was levied. The application should be accompanied by the necessary documents, if any, in sup port of his claim. Pending the decision of the customs authorities, the parcel will be kept in deposit. Should the addressee express a wish to take delivery of

the parcel on payment of the full amount of the duty assessed, with the intention of afterwards claiming a refund from the customs authorities, he should be informed that as delivery of the parcel out of the custody of the Post Office involves forfeiture of the right to have the customs duty remitted or reduced, it is advisable that it should be left in deposit until the decision of the customs authorities on his objection has been received. If, however, he takes delivery of the parcel, he should be informed that his claim for *(a)* free entry or *(b)* refund will not be considered unless the wrapper of the parcel bearing the address, the customs declaration form and the label denoting the duty affixed to the parcel is sent to the Collector of Customs at the port at which the parcel has been assessed to duty. Whenever a written objection is presented, it should be forwarded to the Collector of Customs at the office of exchange from which the parcel was received, and the Collector should invariably be informed, at the same time, whether the parcel concerned has been delivered or placed in deposit. The Collector of Customs will forward a copy of his decision to the office of delivery. In the case of a parcel kept in deposit pending the orders of the customs authorities, when the amount of duty assessed, or a portion thereof, is *cancelled* by the customs authorities, the parcel should be delivered to the addressee without recovering from him any portion of the duty originally assessed if the whole of it has been cancelled, or, after recovering only such portion of it as has not been cancelled. In every case in which the entire amount of duty is cancelled or an abatement is allowed, the copy of the order received must be attached to the parcel receipt forwarded to the Audit office.

(8) If the addressee should express a wish for the parcel to be kept in deposit pending the result of a representation addressed by him direct to the customs authorities, his request should be complied with, and the parcel kept in deposit till it is reassessed or requisitioned by the office of exchange.

(9) Should the addressee of a foreign parcel, on which customs duty is due, produce an order purporting to be from the customs authorities cancelling or reducing the amount of the duty assessed, he should be asked to entrust it to the Post Office for verification, and, if the parcel has not already been delivered, he should be informed that it will be kept in deposit until the order is returned by the Customs Department. The order should be forwarded to the Collector of Customs at the port at which the parcel was assessed to duty. On receipt of reply from the Collector of Customs, action should be taken in accordance with the instructions given in paragraph (7).

(10) An Inward Foreign Parcel is retained at the Post Office for a period of 15 days following the date of delivery of the notice of its arrival to the addressee or his agent. The detention for the first seven days is free of any warehousing charges but for detention for the subsequent days a warehousing charge at the rate of 25-paisa per day or part of a day is leveid. In case the parcel is re-directed to the second addressee in accordance with the wishes of the sender it is again retained for a further period of 15 days following the day of delivery of the notice on the same conditions as above. The second addressee has also to pay the ware housing charges, that may be due from the original addressee. In case of parcels which are kept in deposit pending the result of the addressee's representation regarding the Customs Duty levied, a notice is sent to him as soon as the re-assessment is made and the parcel is retained in the Post Office for a period of 15 days on the same conditions as above. It may, however, be remembered that all warehousing charges that were outstanding from the first or second addressee of the parcel for the detention of the parcel before the addressee (first or second)

had applied for re-assessment, will also be collected in addition to the ware-housing charges levied after the re-assessment subject to the condition that the maximum amount that can be recovered as warehousing charges should not exceed Rs. 7.75.

NOTE 1.ð A parcel addressed " Poste Restante " is kept in deposit in the office of delivery for a period of 3 months if addressed to a post office in Karachi or Chittagong and for a period of 1 month if addressed to other post offices in Pakistan. No warehousing charge is levied for the first ten days following the date of arrivalat the office of delivery of aparcel addressed" Poste Restante " but for subsequent days a warehousing charge at the rate shown in para (a) above is collected from the addresce in cash at the time of delivery.

The warehousing charge on a parcel is limited to Rs. 7.75 for the total period of retention.

NOTE 2ð When an inward foreign parcel, (ran inland parcel charged with customs duty is received at a post offi:e for delivery without the receipt appertaining to it, a duplicate receipt should be prepared in the office of delivery showing, among other particulars, the name of the office of exchange as shown by the No. slip on the parcel, the No. assigned to the parcel by the office of exchange, the date of its despatch from that office (as shown by the date-stamp im-pression on the parcel) and particulars of the postage, postal fee, cutsoms duty and redirection tee (if any) recoverable from the addressee. The postmaster should *personally* check the entries in the duplicate receipt to see that they are correct and complete in all respects and initial the receipt in token of having carried out this check.

NOTE 3.ð In the exceptional event of a parcel (which has not been delivered) being required by the customs authorities in dealing with a written, objection tendered by the addressee, the parcel Should be redirected to the office of exchange under its original number duly entered in the abstract en the despatch side. On receipt back, the parcel should be entered in the abstract on the receipt side.

NOTE 4.ð The amounts on account of the postage due, postal fee, re-direction fee, delivery fee on C.O.D. parcels and insurance fee charged for insurance in Pakistan for inland transitð -only should also be realised in cash or cheque at the time of delivery of the articles and accounted for in the same way as customs duty realised on such articles. *[See* clause 37-A (a) or *(b)* pf the *Po-I Office Guide.]*

A. In sub-offices, the amounts collected on account of customs duty and other charges should be credited to unclassified receipts and the parcel receipts should be submitted to the head office attached to the daily account on the reverse of which particulars of the parcels together with the amount realised in respect of each should be noted. Separate entries should be made in the sub-office summary,

[See Exception below para. (6) above.]

B. In sub-offices, when the duty is cancelled or an abatement allowed, the original order received from the office of exchange must be attached to the parcel receipt for submission to the head office.

182/1. Delivery of articles on which customs **duty** is due.ð All first class head **offi** e; should send out for delivery, through postmen letters and parcels on which the customs duty to b; recovered is Rs. 100 or less per article while other head **and** sub-offices should observe the similar procedure in respect of articles on which the amount to be recovered is Rs. 50 or less per article.

An intimation in form R. P.-26 should be sent to the addressees of articles on which the amount to be recovered is in excess of the sums mentioned above with a request that their delivery may be taken at the window of the post office concerned. This intimation should be entered in the postman's book of receipts for intimations and notices delivered, and then made over to him for delivery to the addressee. Tf the delivery of the intimation is to be made through a village postman, it should be handed over, under receipt, to the sub-account clerk.

The date of delivery of the intimation pertaining to a foreign registered and insured article transferred to a no-delivery office for delivery at the window, should Åbe communicated to that office by means of an entry in the parcel list sent with the next despatch to the no-delivery office.

183. Receipts, acknowledgments and undelivered articles taken from postmen.ð (1) The receipts (form R.P.-l or R.P.-31) and acknowledgments [Form R.P.-54 or R.P.-54 *(a)]* for the registered articles delivered, the undelivered registered articles with their receipts and acknowledgments (if any) and the undelivered unregistered parcels with receipts in form R.P.-l in respect of parcels on which redirection fee has been charged, must be taken by the registration or parcel clerk, as the case may be, from the postmen immediately on their return to the -office. In the case of registered article delivered to an illiterate addressee, the clerk concerned should examine its receipt to see^that it bears the postman's signature in attestation of the addressee's seal or mark.

(2) The clerk concerned should also see that the postman's No. and the cause Åof non-delivery are noted on each article returned. Before placing any such article in deposit as unclaimed, he should satisfy himself that it is really undeliberate. If he is not so satisfied, he should send out the article again by some Åother postman or the head postman and if delivery is then effected, the matter should be brought to the notice of the postmaster.

(3) The clerk should also examine the receipts for all inland registered articles delivered to see that the postage stamps affixed by the treasurer (or other official) to the receipts have been properly defaced by him and represent the full amount of the charges due, *(a)* in the case of a registered article of the letter mail -on account of (/) double registration fee and (//) deficient postage (if any) and *(b)* in the case of parcels, on account of (/) deficient postage and (//) redirection fee (if any).

(4) If any suspicious alteration or erasure is noticed in any of the entries on the receipt of a registered parcel, especially in the entry of customs duty on the receipt for an inward foreign parcel or of the redirection fee on the receipt for a redirected parcel, the matter should be reported at once to the postmaster, who yshould make it the subject of careful enquiry.

(5) The clerk should initial the postmen's books in token that the receipts and acknowledgments and the undelivered articles have been received back. The receipts'for the delivered articles should be dealt with as follows :ð

(a) The receipts for *in/and* registered articles of the letter mail, for inward foreign articles of the letter mail containing dutiable goods and for *inland* registered parcels on which *no customs duty* is charged should he arranged in the order of the entries in the lists to which they pertain and should then be attached to those lists ;

ijb) The receipts for (/) inward foreign rgistered articles of the letter mail and (//') inward *foreign* parcels on which *no charges are to be collected* should be arranged according to dates of receipt and filed in separate monthly bundles ;

(c) The receipts for all inward *foreign* parcels which are charged with customs duty, postage, postal fee, or redirection fee, as well as those relating to inland parcels which are charged with customs duty, should

be despatched by the head office to the Audit office alongwith the monthly cash account. If on receipt of calls from the Audit office it is found that the parcel receipts are not forthcoming, the postmaster should obtain memos, of admission of delivery from the addressees, keep these memos, in the relevant files and send acknowledgments for the calls to the Audit office. Receipts obtained from the Audit office for purposes of reference or in connection with enquiry should be recorded with the cases concerned. Receipts supplied to customs authorities and others should, however, be returned to the Audit office.

(6) A parcel or registered article of letter mail (except a value-payable article) will be issued for delivery in District towns only once and if it cannot be delivered through any cause on first presentation, the postman will fill in and sign notice in form MS.-17(a) and deliver it to the addressee's servant or a member of his family under receipt, directing the addressee to take delivery of the article at the post office indicated in the notice either personally or through an agent or messenger duly authorised for the purpose. For this purpose the postman, should carry with him some blank notice forms [MS.-17(a)]. Should the addressee fail to take delivery of the article at the post office within seven days of the date of delivery of the notice, the article will be treated as " *unclaimed"* and disposed of accordingly.

(7) If an acknowledgment is brought back by the postman unsigned owing to the addressee's refusal to sign it, it should be forwarded in the usual course to the sender with a remark, under the postmaster's signature, explaining why it is returned without the signature of the addressee. If the addressee is not prepared to sign the acknowledgment and return it to the postman immediately on delivery of the article, it should be taken as a refusal on his part to sign the acknowledgment.

(8) Articles addressed to A. B. care of C. D. should whenever possible be delivered to A. B. and should only be delivered to C. D. in A. B.'s absence and provided that C. D. is authorised or accustomed to receive such articles on A. B.'s behalf. When an article is addressed to A. B. care of a general or shipping agent, or care of a Scheduled Bank or its Branches in Pakistan, the article may be delivered to the care party if it is not known at the post office that the article can be at once delivered to the addressee himself.

NOTE.ð Registered articles addressed to the care of shipping agents, which are returned to the post office as undeliverable, should be brought on to the receipt side of the registered abstract and then forwarded either to the office of posting or to the Returned Letter Office according as the name and address of the sender is or is not found on the article.

(9) As soon as all the articles received with a registered or parcel list (Form R.P.-32 or R.P.-3) have been delivered or otherwise disposed of, the lists should be filed in separate daily bundles for the date on which they were received. The daily bundles should, after the close of the month, be lied in separate monthly bundles.

A. In sub-offices, the receipts for inward foreign and inland parcels which are charged with customs duty should be despatched to the head offices, as the parcels are delivered, attached to the s.-o. daily account on the reverse of which particulars of the parcels together with the amount realised in respect of each should be noted and the words " Receipt sent to..... (head office) *on*..... (date) " *should be entered in the parcel list against the entry of the parcel concerned.*

184. Receipts, acknowledgments and undelivered articles received from sub' account department.ð **(1)** The receipts and ackonwledgments (if any) for the registered articles delivered by village postmen, the receipts for those delivered by branch offices not authorised to perform independent registration work in direct account with the office, receipts for v.-p. articles delivered by all branch offices in account with it, the receipts (if any) for redirected unregistered parcels, the articles returned undelivered with the receipts and acknowledgments (if any) in the case of registered articles, and the receipts (if any) for redirected unregis tered parcels will be made over, under receipt, by the sub-account clerk to the registration or parcel clerk, as the case may be. The latter should carefully exa mine the receipts in the manner described in the preceding rule and tick off the entries in the registered or parcel abstract relating to the registered articles deli vered and returned.

(2) The instructions contained in paragraph (6) of rule 183 apply also **to** acknowledgments brought back unsigned by village postmen.

(3) If any undue delay is noticed by the registration or parcel clerk in the disposal of an article made over to the sub-account clerk, the matter should be brought to the notice of the postmaster. The absence of a tickmark against the entry in the abstract of a registered article made over to the sub-account clerk will show (unless the article is a registered article of the letter or parcel mail sent to a branch office which performs registration work independently) that it has neither been delivered nor returned to the registration or parcel department.

185. Attested copies of addressee's receipts.ð **(1)** If an attested copy of the-addressee's receipt for a registered article is applied for by the sender, under the rules in the *Post Office Guide,* he should be required to pay the prescribed fee ; the postage stamps representing the fee for the attested copy of the addressee's receipt applied for by the sender of a registered article should be affixed to the sen der's application. The stamps should then be defaced with the date-stamp of the office to which the application for the attested copy of the receipt is presented, before despatch to the office of delivery.

(2) The office of delivery, on receipt of such an application, will prepare an> exact copy of the addressee's receipt and send it, registered on postal service,, direct to the sender. The copy of receipt should be attested by the postmaster's signature in every case and impressed with the date-stamp of the date on which it is made.

(3) The office copy of the receipt for the postal service registered article sent to the sender and the application bearing the prescribed fee should be filed with, the addressee's receipt already on record.

(4) In the case of a foreign registered article received for delivery in Pakistan, in respect of which an enquiry from the Administration of origin of the article as to its disposal is received in form C-9 (FMS.-19) accompanied by a form of acknowledgment in form C-5, [R.P.-54(a)j this form of enquiry together with the acknowledgment will be forwarded by the office of exchange to the office of delivery. The latter office would in the event of correct delivery of the article (to the addressee) present the form of acknowledgment to the addressee for his signature. If the addressee refuses to sign the acknowledgment or is not available at the office of delivery, the form should be signed by the office of delivery in token of correct delivery of the article. The signed acknowledgment should then be returned direct to the sender. This acknowledgment is returned by the

first air mail if the sender has paid the relative charges. The enquiry form in such cases will be filed in the office of delivery. If the article has not been delivered to the addressee the unsigned acknowledgment together with the form of enquiry should be returned to the office of exchange enclosing, as far as possible, a declaration by the addressee stating that he has not received the article. The office of exchange will record the fact on the enquiry form in table 2 B and return it to the office of origin with the addressee's declaration by the most rapid means u(air or surface). The form C-9 and the documents annexed to it are in every case to be returned to the Administration of origin of the article under enquiry as soon as possible and at the latest within five months from the date of enquiry.

186. Examination of registered **and** parcel abstract and of articles in deposit.ð (1) Registered articles of the letter mail and parcels which cannot be delivered at once, or are unclaimed or to be redirected, or have been refused or received missent, should be entered in the registered or parcel abstract (Form R.P.-33 or R.P.-8), as the case may be, against the appropriate item " In deposit". So long as registered articles remain in deposit, their Nos. must be detailed each day in the abstract. When such articles are disposed of, they should be shown on the issue side of the abstract opposite to the proper entries.

(2) The registered and parcel abstracts should be examined daily by the postmaster, who should see that the total number of articles advised in each registered or parcel list received or despatched is correctly entered in the appropriate abstract and that the totals of the " Receipt " and " Issue " sides of the abstract are correct. He should then compare the registered articles of the letter mail and parcel mail articles in deposit with the entries in the abstracts and see that the cause of non-delivery is duly noted on each article. The postmaster should initial the abstracts in token of having carried out the checks prescribed in this rule and in rules 195 and 196 and should also see that insured articles in deposit are locked up in the safe unless their shape or size precludes this being done. The postmaster is responsible with the official who is in charge of one of the keys of the office safe, for the insured articles in the office safe.

(3) Every evening, the postmaster should see by reference to the branch office slips and registered and parcel abstracts (or delivery slips where the system of delivery slips is in force) that all insured articles intended for delivery at branch offices and transferred to the sub-account clerk have been duly advised in the branch office slips and their entries initialled by the treasurer. He should also see by reference to the branch office summary that all insured articles meant for delivery by the village postmen attached to the office have been duly accounted for therein.

NOTE t.ð When the duty prescribed by this rule has, under the orders of the Head of the Circle, been delegated to the deputy postmaster or to an assistant postmaster it will not be necessary for that officer to see that the insured articles in deposit arc locked up in the safe by the treasurer, but he should satisfy himself that such articles have been acknowledged by the treasury in the registered or parcel abstract, as the case may require, and detailed by him in the h. o. summary. The officer to whom this duty is delegated, should put his initials below each entry in token of having carried out the check.

NOTE 2.ð The principle of joint custody as prescribed in rule 208 should be rigidly observed so in the case of insured bags before they arc opened.

187. Missent articles.ð (1) If a registered article of the letter mail or a registered parcel is received missent, a note should be made in the registered or parcel list, as the case may be, showing how the article was disposed of and in the

error book. In the case of a parcel mail article, the word " Missent" should also be written on it in red ink. The registered or parcel mail article should then be stamped and forwarded with the acknowledgment (if any) to the correct destination by the first mail.

NOTE.-ð In offices where the system of " Delivery slips" is in force, the note should be made in the delivery slip in which the article is entered and in the error book.

(2) If the missent article is a foreign registered article of the letter mail, a receipt should be prepared by the registration clerk, who should write the words-
" Missent, forwarded to.....*(name of office)* on .....
{date) " across the receipt and attest the remarks with his signature. The attested' receipt should then be kept in its proper place in the bundle of foreign receipts.

188. Redirection of registered articles of the letter mail.ð (1) When a regis tered article of the letter mail is to be redirected, the new address should be written on the face of the article in red ink, and the article should be forwarded to the revised destination with the acknowledgment (if any). If the article is so overlaid with writing or corrections that there is no space available for the fresh address, a slip of paper, with the revised destination legibly written on it, should be tied round the article with thread.

(2) A note indicating the office to which the article has been redirected and giving the date of redirection, should be recorded against the entry of it in the list with which it was received, when there is a receipt bearing such a remark.

(3) Receipts prepared in the office for inland registered articles should be filed with the lists with which they were received. If the redirected article is a foreign registered article, a receipt must be prepared in every case by the registration clerk, who should write the words " Redirected to
(name of office) on.....*(date)*" across the receipt and attest
the remark with his signature. The attested receipts should then be kept in the bundle of foreign receipts in its proper place.

NOTE.ð In offices where the system of " Delivery slips " is in force, the note prescribed in paragraph (2) of this rule should be recorded ag-rinst the entry of the article in the delivery slip and, if the article is an inland one, the receipt prepared in the office should be filed with that slip.

189. Redirection of parcels.ð (1) Parcels, both inland and foreign can be redirected only under the written instructions of the addressee or his agent unless, in the case of a foreign parcel, redirection is forbidden by the sender by an entry on the parcel itself and on the despatch note (if any), accompanying it. The conditions under which a redirection fee is payable on redirected parcels as also the amount of the fee arc given in the *Post Office Guide.* This fee can be prepaid by the addressee's agent, if so desired.

(2) When the fee is not paid in cash, the amount due on this account on a redirected parcel, whether registered or unregistered, should be entered on the redirection label (Form R.P.-67) in words under the initials of the postmaster, or deputy or assistant postmaster. In the case of a second redirection, the redirection charges already noted on the redirection label should be cancelled and a fresh redirection label showing the total charges leviable for two redirections, attested by the postmaster, or deputy or assistant postmaster under his initials, should be affixed. Similar action should be taken for each subsequent redirection.

(3) **In** cases where the redirection fee is prepaid, the parcel clerk, should see that the amount paid is correct and that it covers any redirection charges already noted for recovery on the parcel. The amount should then be converted into postage stamps which should be affixed to the parcel. The parcel should be shown to the postmaster or deputy or assistant postmaster, who should carefully check **the** postage stamps affixed to the parcel and write the words " Redirection charges paid " in *red ink* on the face of the parcel, after cancelling any existing entries relating to redirection postage and initial the entry. The postage stamps affixed to the parcel should be defaced by the parcel clerk by means or the *obliterating* stamp after the postmaster, or deputy or assistant postmaster has checked the stamps.

(4) In the case of registered parcels, a note indicating the office to which the parcel has been redirected and giving the date of redirection, should be recorded against the entry of it in the list with which it was received.

(5) Receipts prepared in the office for inland registered parcels should be filed with the lists with which they were received.

NOTE.ð In offices where the system of " Delivery silps "is in force, the note prescribed in paragraph (4) of this rule should be recorded against the entry of the article in the delivery silp and f the article is an inland one, the receipt prepared in the office should be filed with that slip.

(6) Inland parcels cannot be redirected out of Pakistan. If the addressee of a *foreign* parcel has quitted Pakistan and has left written instructions for the redirection out of Pakistan of any foreign parcels that may be received for him, the parcel should be forwarded with full information regarding the new address, to the Pakistan office of exchange through which the route to the country of that address lies, and the redirecting office should note on the receipt which accompanies the parcel that the redirection has been made in accordance with the *written* instructions left by the addressee. If the addressee has left no written instructions with the post office and his agent requires a foreign parcel to be redirected out of Pakistan, the agent should be asked to pay redirection charges in advance which should be affixed to the article in postage stamps or to give a written undertaking to the effect that he will meet such charges in case the amount cannot be recovered at the new address or if the parcel remains undelivered.

(7) As regards the redirection fees to be realised from the addressees on delivery of the parcels, the procedure laid down in Article 357-A, of the *Posts and Telegraphs Initial Account Code,* Volume I, should be observed.

190. Unclaimed articles.ð (1) If an inland registered article or unregistered parcel is unclaimed, it should be disposed of in the same manner as an unclaimed unregistered article of the letter mail, the following procedure being followed :ð

(a) Tn case the article cannot be returned direct to the sender, it should be forwarded to the R. L. O. through the post office at the headquarters of the Circle accompanied, in the case of a registered article, by the acknowledgment (if any) appertaining to it.

(b) In the case of a registered article, a note showing the manner of its disposal should be made in the registered or the parcel list with which it was received, when there is no receipt bearing such a remark.

(c) Receipts prepared in the office should be filed with the lists with which the articles were received.

NOTE.ð In'offices where the system of" Delivery slips " is in force, the remark mentioned in clause *(b)* should be made against the entry of the article in the delivery slip and the receipt pre" pared in the offbe should also be filad with that slip.

(2) If the unclaimed article is a *foreign* registered article of the letter mail, the registration clerk should follow the procedure prescribed above in respect of inland articles except that he should write the words " Left (or ' Not known ', etc., as the case may require), forwarded to .....*(name of R.L.O■)* on..... *(date) "* across the receipt and attest the remark with his signature. The attested receipt should then be kept in the bundle of foreign receipts in its proper place.

(3) *If a. foreign* parcel which was originally posted in Pakistan has been treated as unclaimed in the country of destination and is received back in Pakistan office of exchange, it should be forwarded direct to the office of posting for return to the sender.

(4) Unclaimed articles received from subordinate offices should be treated in the same manner as articles which are unclaimed at the office itself, except that they should be forwarded by the next despatch to the R.L.O, without being kept in deposit.

(5) If an inward foreign parcel has been placed in deposit pending the result of a reference made to the customs authorities regarding the customs duty assessed Åon it, the parcel may be retained in deposit until the decision of the Customs Department is known. Similarly, when a parcel is kept in deposit at the request of the addressee, pending the result of a re-presentation regarding the duty assessed, made by him direct to the customs authorities, it may be retained in deposit till **it** is reassessed, or requisitioned by the office of exchange.

(6) In HEAD OFFICES, particulars of any inward foreign or inland parcels ycharged with customs duty, which have been treated as unclaimed, either by the head office or by any of its subordinate offices, should be entered in the list of parcel receipts before the parcels are sent to the R. L. O. or to the office of exchange, as the case may be.

A. In sub-offices, which are not authorised to make daily despatches to the Returned Letter Office, unclaimed registered articles of the letter mail should be forwarded to the head office the name of which should, in the case of foreign articles, be written across the receipt and unclaimed articles intended for the R. L- O. should be forwarded through the head office-

190/1. Period of detention of parcels in the office of deliveryð The period of detention in the office of delivery of inland parcels (except v.-p. parcels and those addressed to the *Poste restante)* prescribed by rule 190 (1) mu/t be strictly observed.

A parcel should be issued for delivery only once, and if it cannot be delivered through any cause on *fìrst* presentation by the postman, he should return it to the parcel clerk with a brief note regarding its non-delivery as required under rule 711.

A notice of arrival of the parcel (Form R.P.-65) should then be prepared by the clerk and made over to the postman for presentation to the addressee at the next delivery. The addressee's receipt for the intimation should be taken on the lower portion of the form which should be detached and pasted in the book of receipts for intimations and notices delivered. If the addressee cannot be found, the notice may be left with a member of his family or a servant accustomed to receive article of the unregistered letter mail on his behalf, provided that the recipient signs the receipt mentioned above. Should the addressee fail to take delivery of the parcel at the post office within seven days from the date of presentation of the notice, Ihe parcel should, on the expiry of that period, be treated as " unclaimed " and

be disposed of in accordance with rule 190. The postmaster must, before returning a parcel, satisfy himself (1) that the notice of arrival has been correctly delivered, and (2) that the period of detention has already expired. Delivery of the parcel from deposit should be made on presentation of the notice duly receipted by the addressee or his agent, and, if registered, on the required conditions being fulfilled.

191. Refused articles.—(1) Inland registered articles of the letter mail and inland parcel other than those charged with customs duty, which are refused by the addressees and which have the name and address of the sender clearly written on them should not be kept in deposit, but should be marked " Refused " and sent by first post with the acknowledgment, if any, to the office of posting for delivery to the senders, the receipts prepared in the office being filed with the lists with which they are received. Other inland registered letter mail articles which do not bear the name and address of the sender should be treated in the same way as unclaimed articles and be consigned to the R. L. O. by the offices of delivery. Inland parcels charged with customs duty should be sent to the R.L.O. accompanied by the receipts relating to them. A note showing the disposal of the article should be made on the list.

NOTE.ð Re'irect'on charges du? o.n refused inland parcels should be cancelled.

NOTE.ð *See* No'e be'ow rule 190 (1).

(2) If the refused article is a *foreign* registered article of the letter mail, it should be treated in the same manner as a refused inland article, except that it should be sent to the R. L. O. through the post office at the headquarters of the Circle and that the registration clerk should write the words " Refused forwarded to ..... *{name* of R. L. O.) on..... *{date)* " across the receipt and attest the remark with his signature. The attested receipt should then be kept in the bundle of foreign receipts in its proper place.

(3) If a *foreign* parcel which was originally posted in Pakistan has been treated as refused in the country of destination and is received back in the Pakistan office of exchange, it should be forwarded direct to the office of posting for return to the sender.

(4) If the office of posting of a refused article is a " No-delivery " office, the article should be sent to the office (head or sub) from which the place of posting receives its delivery.

(5) In HEAD OFFICES particulars of any inward foreign or inland parcels charged with customs duty which have been treated as refused either by the head office or by any of its subordinate offices should be entered in the list of parcel receipts before the parcels are sent to the R. L. O. or to the office of exchange as the case may be.

A. In sub-offices which are not authorised to make daily despatches to the Returned Letter Office, refused foreign registered articles of the letter mail should be forwarded to the head office, the name of which should be written across the receipt and refused parcels intended for the R. L. O. should be forwarded through the head office.

192. Return of undeliverable articles to senders.ð (1) When an unclaimed or refused article is received by the office of posting for return to the sender, it should be issued for delivery in the usual course, except that, if there is an acknow ledgment, attached this need not be sent out with the article, but may be destroyed.

NOTE.ð When an unclaimed or refused article is to be sent to a branch office for return to the sender the acknowledgment accompanying it, if any, should be destroyed in the account office, after noting the name and address of the sender on the article if it does not already exist there.

(2) If the article cannot be delivered by the office of posting, the registration or parcel clerk concerned should clearly indicate the cause of its non-return to the sender by writing on it the remark " *Left", " Not known ", " Not claimed", "Deceased"* or *"Refused",* as circumstances may require, and then forward the article, by first post, through the headquarters post office to the R.L.O. The same remark should be written against the entry of the article in the list with which it was received. The receipt prepared in the office should be filed with the list with which the article was received.

(3) When a parcel with charges prepaid is returned from Great Britain, Northern Ireland, or the Irish Republic as undeliverable, it will be forwarded by the Pakistan office of exchange to the office of posting for return to the sender accompanied by a refund notice. This refund notice, which will be received in an envelope addressed to the postmaster of the office of posting, should be delivered to the sender along with the parcel.

(4) If an unclaimed article of the letter mail which has been received in the office of posting from the R.L.O. for redelivery to the sender is returned to the postman by the sender without having been opened by him, with information as to the revised address of the addressee, it should be treated as a redirected article and no additional postage should be charged on it. In the case of an unclaimed parcel, registered or unregistered, returned in like manner to be forwarded to the addressee, a redirection fee, if leviable under the rules and any redirection fees which may have been cancelled at the time of return of the parcel to the sender, should be noted on the article for recovery from the addressee.

(5) If an intimation in respect of an unclaimed parcel is received from the Returned Letter Office *vide* rule 422 (3) of the *Post Office Manual,* Volume VIII, a note to this effect should be made on the back of the relative receipt of the parcel journal and in the office copy of the parcel list.

NOTB.ð *See* Note below rule 290(1)

A. In sub-offices, undeliverable registered articles of the letter mail should be forwarded to the head office and undeliverable parcels intended for the R.L.O. should be forwarded through the head office.

193. Treatment of undeliverable inward foreign parcels.ð (1) As a general rule, inward foreign parcels should be delivered to the addressee within the shortest time. Inward foreign parcels, except C.O.D. or v.-p. parcels and those addressed to the *Poste restante* should be sent out for delivery to the addressee only once. If such a parcel cannot be delivered through any cause of first presentation by the postman he should return the parcel to the parcel clerk with a brief note regarding its non-delivery as required under rule 711. A notice of arrival in form R.P.-26 should then be prepared by the clerk and made over to the postmen for presentation to the addressee at the next delivery. The addressee's receipt for the intimation should be taken on the lower portion of the form which should be detached and pasted in the book of receipts for intimations and notices delivered. If the addressee cannot be found, the notice may be left with a member of his family or a servant accustomed to receive articles of the unregistered letter mail on his behalf, provided that the recipient signs the receipt mentioned above. Should the addressee fail to take delivery of the parcel at the post office within 15 days from the date of presentation of the notice, the parcel should, on the expiry of that period, be treated as undeliverable to him. If the name of a second addressee has been mentioned on the parcel, the parcel should be presented to

him for delivery *once* and if it cannot be delivered on that occasion, a notice should be issued to him and the parcel should be kept in deposit for 15 days. If delivery is not taken within that period, the parcel should be sent immediately to the office of exchange for return to the country of origin, unless the sender has given other instructions on the back of the despatch note for the disposal of the parcel.

(2) If an inward foreign parcel cannot be delivered, in spite of the efforts made to deliver it in accordance with the sender's instructions noted on the back of the despatch note or received in response to a notice of non-delivery in form F.P.-44 (if any), it should be sent immediately to the office of exchange concerned for return to the country of origin. Similarly when the instructions have been given by the sender, the parcel should be sent to the office of exchange for return to the country of origin as soon as it becomes undeliverable.

(3) An inward foreign parcel which cannot be delivered to the addressee in spite of efforts made to deliver it in accordance with the sender's instructions noted on the back of the despatch note or received in response to a notice of non-delivery, and which is ultimately declared by the sender to be treated as abandoned, should be returned to the office of exchange from which it was received. The office of exchange concerned will make over such of the abandoned parcels as are charged with customs duty to the Customs Department at once and forward other abandoned parcels to the Returned Letter Office for disposal.

(4) If an inward foreign parcel is refused, the instructions, if any, given on the parcel by the sender for its further disposal should be attended to and eventually the parcel should be treated in the manner prescribed in paragraph (1) above.

(5) When the sender of an inward foreign parcel has requested, by means of an entry on the despatch note (Form R.P.-12) and on the parcel itself, that a notice of non-delivery should be issued to him in the event of the parcel not being delivered, the postmaster of the office of delivery should send an intimation in the following form (printed on a postal service postcard) to the Pakistan office of exchange through which the parcel was received, a note of the date of the despatch of the intimation being made against the entry of the parcel in the parcel list with which it was received. The parcel itself should be retained in the office of delivery until a reply arrives from the office of exchange, and should then be disposed of according to the instructions received :ð

To the postmaster..... *office(of exchange).*

The inward foreign parcel described below cannot be delivered owing to..... *(here stale cause).* You are, therefore, requested to obtain and communicate the instructions of the sender as to its disposal:ð

(a) Office and country of origin .....

(b) Date of posting.....

(c) Original number of parcel .....

(d) Addressed to .....

(e) Printed number attached to parcel by your office .....

(/) Date of your office date-stamp impression on parcel receipt.....

(g) Name and address of the sender as given in the declaration .....

(h) Cause of detention .....

(0 Causeof refusal *(if known)* .....

(/) Amount of accrued charges, if any, on account of redirection.....

(6) It is open to the sender of a foreign parcel to give instructions on the parcel that in case of non-delivery a notice of non-delivery should be issued to another person in this country. In such cases a notice in form R.P.-27 should be issued direct to that person and the parcel disposed of in accordance with the instructions received from him. If he gives several alternative instructions all those instructions should be carried out and the parcel should not be returned to the office of exchange unless the action so taken does not result in the delivery of the parcel. In any case of doubt, the advice of the office of exchange should be sought. If the person addressed makes a request other than those which are permissible and are printed on the notice of non-delivery, it should not be attended to. The parcel should, in that case, be sent to the office of exchange for return to the office of origin, together with a report showing the cause of return.

(7) If, before the receipt of a reply from the person concerned, the parcel is delivered to the addressee on account of his being found or if it is redirected in accordance with his instructions, the necessary intimation should be sent to the person to whom the notice of non-delivery was issued in the first instance.

(8) If an inward foreign parcel which cannot be delivered to the addressee in spite of efforts made to deliver it in accordance with the sender's instructions noted on the back of the Despatch Note or received in response to a notice of non-delivery, and which is ultimately desired by the sender to be sold at his entire risk, should be returned to the exchange office from which it was received.

194. Special procedure for delivering registered articles *to* firms, etc.ð The procedure described below should be followed in cases in which any difficulty is experienced in delivering ordinary registered articles to firms and others who receive a large number of such articles :ð

(a) At every delivery, the registered articles of both letter and parcel mails for each postman's beat should be examined, and those for firms and other addressees for whom three or more articles of either class are found should be separated.

(b) The registered articles of each class for each such addressee should then be entered in duplicate in the special form of list (RP.-57) prescribed for the purpose and should be made over with the list to the postman of the beat, who should sign for the articles in the registered or parcel abstract (Form RP.-33 or RP.-8), or in delivery slip (RP.-58) as the case may be, against an entry of the addressee's name and the total number of articles. Separate receipts to be signed by the addressee should not be prepared except in respect of parcels on which charges are due which should not be entered in the special list, but delivered in the ordinary way. The acknowledgments, if any, should be sent out with the articles attached to the appropriate list. The letters " A. D." in respect of articles for which acknowledgments are due, should be written against the entries of the articles concerned in the " Remarks " column of the proper list.

(c) The addressee will give the postman a single receipt on the upper copy of each list for all the articles delivered, as detailed in the list, and the postman should make over the lower copy to him with the articles. The addressee's signature should also be obtained on the acknowledgments, if any.

(d) Before making over the receipted copy of the list to the registration or parcel clerk, as the case may be, the postman should himself sign it in token that the articles entered therein have been duly delivered by him. In the rare event of his returning one of the articles as undeliverable or to be redirected the postman should note the fact in the " Remarks " column of the list against the entry of the article.

195. Examination of registered and parcel lists.— (1) The postmaster should see daily that all due registered lists (Form RP.-32) are received; that these lists as well as those received in registered or insured bundles are properly filed as soon as all the articles entered in them have been delivered or otherwise disposed of; that the receipts are either attached to the registered lists or filed in separate bundles, according as the articles to which they appertain are inland or in ward foreign articles; that to the receipt for every v.-p. registered article of the letter mail delivered the receipt for the corresponding m.o. is attached; and that the registered lists which have not been filed contain entries referring to articles in deposit, or with village postmen, or in branch offices which do not perform inde pendent registration work.

(2) The postmaster should see daily that all the parcel lists (Form RP.-3) are received; that the parcel lists are properly filed as soon as all the articles en tered in them have been delivered or disposed of; that the receipt which are to be kept in the office are attached to the appropriate parcel lists; that to each v.-p. article receipt, filed with the parcel lists, the receipt for the money order is attached; that remark showing the disposal of receipts sent to the Audit office (or, in the case of sub-offices, the head office) are recorded in the parcel lists; and that the parcel lists that have not been filed contain entries referring to articles in deposit, or with village postmen or in branch offices which do not perform independent registra tion work.

NOTE.— In offices where the system of " Delivery slips " (Form RP.-58) is in force, the post master should carry out the above checks by reference to delivery slips instead of to registered and parcel lists in so far as the checks relate to articles entered in those slips. He should also examine the registered and parcel lists to see that all insured articles for delivery have been correctly entered in the delivery slips.

(3) The postmaster should daily examine the receipts of all parcels on which any charge is recoverable whether they have been delivered or have been kept in deposit, in order to satisfy himself that there is a receipt in office for every such parcel. In the case of such a parcel redirected or treated as missent, unclaimed or refused, there should be a remark to that effect by the postmaster against the entry of the parcel in the parcel list or the delivery slip, as the case may be.

A. In sub-offices, the sub-postmaster should, when examining the bundle of registered lists for the day, also see that all instruction slips entered in them by the head office have been noted in the book of addressees' instructions [see *rule* 134 (2)].

NOTE.— In large post offices selected by the Head of the Circle, the supervisor or the manager will, at the time of checking the delivery slips relating to foreign parcels, impress each receipt with a special "checked" stamps provided with changeable date types, which must always remain in his custody, under lock and key.

196. Disposal of acknowledgments.— (1) The acknowledgments (Form RP.-54) for registered articles delivered should be stamped and made over to the postmaster at the time the registered or parcel abstract is placed before him for check.

(2) When applying the check prescribed in rules 186 and 195, the postmaster should satisfy himself, by reference to the acknowledgments for registered articles delivered and the registered and parcel abstracts [(Form R.P-33) and (Form R.P-8)] that there is a properly signed acknowledgment for every insured article and for every ordinary registered article for which an acknowledgment is due. The postmaster should then initial the abstracts in token of having applied the checks prescribed in this rule and the rules cited above and see that the acknowledgments are transferred at once to the sorting departments for despatch.

(3) Outward acknowledgments for foreign registered articles, *i.e.,* acknowledgments in respect of foreign registered articles and parcels received for delivery in Pakistan should, after completion, be forwarded to the country of origin in the same way as an unregistered postcard.

PART. Illð INSURED ARTICLES OF THE LETTER AND PARCEL MAILS

GENERAL

197. Responsibility **for** insured articles.ð (1) Every insured envelope **or** bundle and every insured bag received must be opened in the presence of the postmaster, after it has been carefully examined by him; and he must see that the contents taken out are at once examined and weighed by the clerks concerned and that the number of insured articles taken out from any insured bundle or bag is correct. If this rule is strictly followed, it will generally be possible to fix responsibility for the misappropriation of an insured article or any of the contents of an insured article, as between the offices of despatch and receipt.

NOTE.ð Insured envelopes appertaining to letters for delivery from a post office or from branch offices in account, which are not authorised to perform registration work independently should be preserved until the addressees* receipts have been obtained. Those appertaining to letters which are redirected or sent for delivery to branch offices authorised to perform registration work independently need not be preserved.

(2) Every insured letter for despatch will be shown to the postmaster who will be required:ð

(a) to examine it to satisfy himself that it has not been tampered with;

(b) to see that the insured letter is placed with its acknowledgment (Form RP.-54) in an insured envelope or bundle;

(c) to satisfy himself by a comparison of the address on the insured letter or letters with that on the insured envelope or bundle that the post town of destination or, in the case of branch offices, the name of the account office is correctly written on the insured envelope or bundle;

(d) to see that the insured envelope or bundle is properly closed and sealed in his presence;

(e) to see that the weight of the insured envelope or bundle (as verified by actual weighment in his presence) is entered correctly in ink on the envelope or bundle; and

(/) to see that the correct number of insured letter enclosed in an insured bundle has been written on the bundle.

(3) Every insured bag for despatch must be closed, sealed and weighed in the presence of the postmaster who will be responsible that each bag contains the correct number of insured parcels, that the insured parcels have not been tampered with before despatch, that the bags used are in good condition, that they are pro perly closed and sealed, and that the weight is entered correctly in ink on the insured label and in the parcel abstract.

(4) The postmaster must pay special attention to the delivery of insured articles of all kinds, and exercise his discretion in taking special precautions for their safe delivery. He should also satisfy himself that no insured article posted in a branch office has been insured for a sum exceeding the prescribed limit of value of Rs. 600 and, if any irregularity is detected, it should be brought to the notice of the Superintendent of Post Offices or first class postmaster to whom the office of posting is subordinate. The aggregate value of insured articles of all kinds that may be made over at one time to a single postman for delivery should not ordinarily exceed Rs. 500. Whenever the registration clerk reports to the postmaster that several insured letters of greater aggregate value than Rs. 500 have been made over to any postman for delivery, the postmaster must decide whether a second postman or some other member of the office establishment, such as a packer or letter-box peon, is to be sent with the postman for greater security. The postmaster should write his orders on the subject in the registered abstract (Form RP.-33), and if he decides that another, official should accompany the postman, he should mention in his orders the name of the official whom he selects for the duty. Also, whenever the sub-account clerk reports to the post master that an insured letter of greater value than Rs. 100 is to be given to a village postman, or that several insured letters of greater aggregate value than Rs. 500 are to be given to a village postman, the postmaster must decide whether the insured letter or letters are to be issued for delivery through the village postman, or whether any or all of them should be detained and intimations issued as in the case of an article insured for more than Rs. 250, which no postman or village postman is allowed to deliver. In these cases, the postmaster should write his order in the b.o. summary [Form A.C.G.-3 *(a)]*.

(5) It will be necessary for the postmaster, when deciding whether any special precautions are necessary for the safe delivery of insured letters made over to a postman or village postman, to take into account any insured parcels for delivery and any sums of money for the payment of money orders that may have been entrusted at the same time to the same postman or village postman.

NOTE.ð When an insured article in the possession of the post office is attached by the order of a civil court, the order should be obeyed without any question. The period for which the article so attached should be kept in the post office concerned and the manner in which it should be finally disposed of, are matters which must depend on the orders passed by the court in each individual case which may be asked for, if necessary. Each case under this rule should be reported for the information of the Head of th» Circle.

DESPATCH OF INSURED ARTICLES

198. Treatment of articles presented **for** insurance.ð (1) An article presented for insurance must be examined by the registration or parcel clerk concerned to see that it is packed, closed and sealed in accordance with the conditions laid down in the *Post Office Guide*; that the value for which it is to be insured is clearly written in words and figures on the cover; and that the name and address of the sender are also written in the cover, in the lower left-hand corner, or on a separate sheet of paper to be presented with the article, should there be no room for these particulars on the cover. Any defect in any of these respects should be pointed out to the

sender for rectification. The article should then be weighed, and the clerk concerned should see that postage stamps of sufficient value to pay the postage and the registration and insurance fees are affixed to the article or, in the case of a parcel, to an official label pasted to it.

(2) A receipt for the sender should then be prepared on one of the forms in the registered journal (RP.-51) in which the following particulars should be clearly entered in the appropriate places : *(a)* name of addressee, *(b)* post-town of destination, (c) value of postage stamps affixed to the article, *(d)* amount for which the article is insured, in figures and words, *(e)* insurance fee, (/) weight in words and *(g)* the name and address of the sender, as shown on the cover of the article or on a separate slip of paper presented with the article. The weight should, in the case of a letter, be recorded in *rates* or eighth's of a tola and, in the case of a parcel, in tolas. If the weight of the parcel is less than 20 tolas, it should be expressed in tolas and a fraction of not less than l/8th of a tola.

NOTH.ð It is not obligatory on the part of the sender of a foreign insured letter to give his name and address either on the cover of the article or on a separate sheet of paper. When however, the information is given by the sender, it should be recorded on the office copy of the registered journal.

(3) Special care must be taken to enter legibly and correctly in the journal the amount for which the article is insured. As in the case of ordinary registered articles, the serial No. printed on the receipt and the date of posting should be written at once on the face of the article, in bold characters, in ink. The receipt for the sender should be detached from the journal, stamped with the date-stamp and handed to the person who presented the article for insurance.

(4) Acknowledgments (Form RP.-54) for inland insured articles are given free of charge, but, in the case of foreign insured articles, a special fee, in addition to the postage and the fees for registration and insurance, must be paid if an acknowledgment is required by the sender. In preparing the acknowledgments, the instructions in rule 87 of the *Post Office Manual,* Volume V, should be followed with the addition that the amount for which an article has been insured as well as the weight of the article in words should be legibly and correctly written in the spaces provided for the purpose on the form of acknowledgment. The clerk concerned is responsible that an acknowledgment is actually forwarded with every inland insured article and with each foreign insured article for which it is paid for, whether the acknowledgment is prepared by the sender or by the clerk himself.

(5) Parcels posted at Pakistan post offices situated in some acceding States have, before posting, to be taken to the Custom-house, where they are sealed by the Custom-house authorities in token of customs dues having been paid; and consequently insured parcels posted under such conditions bear two diffierent seal impressions and frequently two different kinds of sealing-wax. In such cases the parcel clerk should write on the parcel the words " Custom-house seals added to the parcel; total number of seals ".

(6) When the sender of a foreign insured article applies for an acknowledgment of receipt [Form RP.-54(a)] after the article has been posted, or wishes to have an enquiry made as regards the disposal of the article, the procedure prescribed in rule 87 (5) of the Post *Office Manual,* Volume V, in connection with similar application in respect of foreign uninsured registered articles should be followed with the difference that the amount for which the article was insured should be entered in the form of acknowledgment in addition to the other particulars mentioned in that rule.

199. Insured articles posted in branch offices.ð Letters and parcels insured in branch offices not authorised to perform registration work independently of their account office will be received from the sub-account department, and should be treated in the same manner as articles insured in the office, except that *(a)* the Nos. marked on them by the branch offices should b; scored out the Nos. given to the articles in the registered journal (Form RP.-51) being substituted, and *(b)* the account office receipts for the articles should be made over to the subaccount clerk. The name of the branch office and the No. of the receipt issued by it should be written at the top of the account office receipt. If the branch postmaster is unacquainted with English, these entries should be made in the local language.

200. Preparation of insured articles for despatch.ð **(1) In** the case of an insured article of the letter mail, it should be stamped by the registration clerk with the date-stamps, the stamps affixed to it in payment of the charges due should be defaced by him as in the case of ordinary registered articles, and a registration No. slip, bearing a No. corresponding to that assigned to the article in the regis tered journal, on which the No. slip name-stamp has been previously impressed, should be *securely* pasted to the upper left-hand corner of the address-side of the article. A foreign insured articles should have in addition a red label pasted to it bearing the words " *Valeur dedaree* ". The weight of the article (in *rates* **or** eighth's of a tola) should be clearly written, in words, in ink, below the No. slip.

(2) If the insured article is of the parcel mail, it should be stamped by the parcel clerk with the date-stamp and an insured label in form RP.-20 in the case of inland parcels should be pasted to it as near as possible to the *manuscript* entry of the No. on the face of the parcel. After this has been done, a parcel No. slip [RP.-16 or RP.-16(a)] bearing an impression of the No. slip name-stamp and a No. corresponding to that assigned to the article in the registered journals, should be pasted over the upper part of the insured label, so as to cover the space provided for the entry of the office of destination. The weight *(in tolas)* of the parcel should be clearly written in words, in ink, on the face of the article, as well as in the place provided for the purpose on the label. The postage stamps affixed to the insured parcel in payment of the charges due should be defaced by the parcel clerk as **in** the case of ordinary registered parcels.

(3) Insured articles should be securely locked up until the time for preparing the mail for despatch. If any insured article cannot be disposed of within a reasonable interval after posting, it should be kept in the office safe.

(4) In the case of a foreign insured parcel, the insured label (FP.-27) should be affixed on the parcel near the address, as well as on the despatch note relating to it, in addition to the label CP.-8 as prescribed in paragraph (1) of rule 174. The despatch note should then be impressed with the date-stamp of the office of posting in the space provided for the purpose.

NOTEð See Note below rule 22 (I)

201. Closing of insured bundles and envelopes.ð (1) A sufficient time before the mail is under preparation for despatch, the insured letters should be shown to the postmaster and they should then be dealt with in accordance with the follow ing instructions.

(2) If there arc two or more insured letters for despatch to any post office, the registration clerk should enclose them in an insured bundle for that office.

The insured letters for inclusion in the bundle should be entered in a registered list and then placed with their acknowledgments and the registered list (Form RP.-32) in an " insured envelope ", or, if necessary, in a *dosuti* bag, clearly addressed to the office of destination. Before that registered list containing entries of insured articles is placed in the bundle, the total number of the insured letters contained in the bundle should be entered in the space provided at the foot of that registered list against the words " *Total (in words)* ", the word " insured " written before the printed words " registered articles " and the other printed items regarding insured and registered bundles and M. O. envelopes should be scored out. A No. should be given to the insured bundle corresponding to the number of letters it contains, preceded by the distinguishing letters " I. B." with the name of the

office of destination below it, thus:ð *,' etc.
Lahore.

These entries should be similarly repeated by all intervening sections or offices. If two insured bundles bearing the same distinguishing mark pass through the same office or section at the same time, the names of offices closing the insured bundles should be added within brackets, thus :ð

LRð 6 (of Peshawar)) etc Lahore

In the case of insured bundles made up for places for which town delivery sorting is done by the R.M.S., the full address, as written on the articles, should be copied on the envelope. The bundles should then be shown to the postmaster who should verify the number of articles enclosed in each bundle and be closed and sealed in his presence by the registration clerk. The envelope should be stamped, closed and sealed, as prescribed in paragraph (3) below for insured envelopes. If a bag has to be used, the bag should be closed, sealed and labelled in the same manner as insured bags except that a *plain manilla* tag label instead of a blue tag label should be used. After this has been done, the bundle should be weighed. The weight (in *rates* or eighth's of a tola) should be entered clearly *in words* and in ink on the insured envelope or the insured label, as the case may be, and this weight should also be recorded in the office copy of the registered list enclosed in the bundle as well as in the registered abstract.

NOTE.ð In cases where *dosuti* bags are used for insured bundles, the number of bags so used should be written in words and figures at the top of the registered list.

(3) In all other cases, each insured letter should be placed, with its acknowledgment, in an insured envelope in the presence of the postmaster, the sealed side of the insured letter being placed immediately below the address-side of the insured envelope. The No. of the insured letter, the date of posting *-nd the name of the office of destination or, in the case of branch offices, the name of the account office followed by the name of the country of destination in brackets in the case of foreign letters, should be written on the insured envelope, the lower left-hand corner of which should also be impressed with the name-stamp of the office. In the case of insured letters addressed to post offices for which town delivery sorting is done by the R. M. S., the full address, as written on the article, should be copied on the insured envelope, the object being to enable sections to forward the article to the office from which it is to be actually delivered. The envelope should then be closed and sealed with the insurance seal or, where this seal is not available, with the date-seal, by the registration clerk himself, in the postmaster's presence, in strict compliance with the instructions printed on the flap of the envelope, care being taken to see that *good red* sealing-wax is used for the purpose. If the size of the insured letter precludes its being placed in

an insured envelope, it should be wrapped in stout paper and the printed address-side of an insured envelope, with the entries filled in, should be pasted to the wrapper, which should be tied round with strong thread and sealed over the knot with the insurance seal or date-seal, as the case may be. The insured envelope should then be weighed. The weight (in *rates* or eighth's of a tota) should be recorded clearly *in words* and in ink in the place provided for the purpose on the envelope and this weight should also be written in red ink below the entry of the letter itself in the office record in the journal.

(4) The postmaster will see that the weight of each insured bundle or envelope (as verified by actual weighment in his presence) has been correctly entered on it in ink. The bundles and envelopes should then be placed in the appropriate registered bag which should be closed in the presence of the postmaster and sealed with his insurance seal.

DELIVERY OF INSURED ARTICLES

202. Delivery of insured articles not exceeding Rs. 250 in value.ð (1) Insured articles the value of which does not exceed Rs. 250 may be delivered either at the window of the post office or through the postmen or village postmen. The registration or parcel clerk should distribute such insured articles to the postmen, or make them over to the sub-account clerk, in the same way as ordinary articles. An intimation in the prescribed form (RP.-52) should be prepared and made over to the postman or village postman for delivery to the addressee in the cricums-tances mentioned in paragraph (3) of this rule.

(2) The aggregate value of the insured articles of the letter and parcel mails entrusted at one time to a single postman for delivery should not exceed Rs. 500. If several insured articles of greater aggregate value than Rs. 500 are made over for delivery to any postman, the circumstance should be reported by the registra tion or parcel clerk to the postmaster before the postman leaves the office. The postmaster will write his orders on the subject in the registered or parcel abstract, and if he decides that a second official should accompany the postman, the official selected, who will be named in the postmaster's orders, should be required to place his signature below those orders in token that he has seen them. It will be the duty of this official to accompany the postman throughout his beat and to return with him to the post office.

Exception I.ð At important post offices where many insured articles are received for delivery the Superintendent may authorise that all such articles exceeding Rs. 250 in value should be sent out by a special delivery once a day at an hour convenient to the post office.

Exception 2.ð A postman employed exclusively for the delivery of insured articles may under the orders of the Head of a Circle, be entrusted with insured articles up to an aggregate value of Rs. 2,000, including the amount of *v.-p.* articles and customs duty to be realised on articles given to him for delivery.

(3) If the addressee of an insured article sent out for delivery by a postman or village postman is not at home when the postman or village postman calls or does not at once take delivery of it, the article should be taken back to the post office. An intimation to the addressee in the prescribed form (RP.-52) should be prepared by the postman and presented to him alongwith its receipt and acknow ledgment, and he should be required to sign for the documents in the book of receipts for intimations delivered (Form RP.-53) or in the village postman's register (Form Ms-85), as the case may be. The insured article should be kept in deposit; and when the receipt and acknowledgment, duly signed in ink, are presented, either by the addressee personally or by his agent, the article should be delivered in accordance with the instructions for the delivery of insured articles at the window.

(4) Insured articles with insufficient addresses should not be given out for delivery, unless it is certain that their delivery can be effected. When it appears likely that the whereabouts of the addressee can be ascertained by making enquiries either through the head postman or some other postman, the postmaster should furnish particulars of the address given on the article to the postman and should keep the article in deposit pending the result of the enquiry.

203. Delivery of insured articles exceeding Rs. 250 in value.ð (1) Insured articles exceeding Rs. 250 in value are delivered only at the window of the post office. For each insured article to be delivered at the post office, an intimation in form RP.-52 should be prepared and issued for delivery to the addressee.

(2) If delivery of the intimation is to be made through a postman, it should be entered in his book of receipts for intimations and notices delivered (Form RP.-53), and then handed over to him with the receipt and acknowledgment; if delivery is to be made through a village postman, these documents should be handed over, under receipt, to the sub-account clerk. If the intimation is to be made over to the addressee's messenger, it should be given to him with the receipt and acknowledgment, and he should be required to sign for the documents in the book of receipts for intimations and notices delivered kept by the registration or parcel clerk.

(3) *(a)* .When the receipt and acknowledgment, duly signed in ink, together with the intimation, are presented by the addressee, he should be required to place his signature on the intimation in the presence of the registration or parcel clerk, and if this signature agrees with those on the receipt and acknowledgment, the insured article should be delivered. The mere production of these documents, however, should not be regarded as proving that the person who presented them is the addressee, and if there is any reasonable doubt on this point, further enquiry should be made at the address on the article before delivery is made.

(b) If the receipt and acknowledgment, duly signed in ink, together with the intimation, are presented by a person who represents himself to be the messenger or agent of the addressee and who has not been authorised by a general letter of authority from the addressee to take delivery of insured articles addressed to him, he should be required to produce a letter from the addressee to the postmaster authorising him to deliver the insured article to the messenger or agent, mentioning his name. The messenger or agent should be required to sign his name on the intimation in the presence of the registration or parcel clerk and the insured article should be delivered to him, subject to the precaution mentioned in the latter part of clause (a).

(c) Intimations and letters of authority received under this rule should be filed with receipts except where a general letter of authority is on record, in which case a note referring to it should be made on the receipt.

NOTE 1.ð If the addressee is illiterate and attends the post office in person to receive del very of the article, the procedure described in rule 704 should be followed. If delivery is to be made to a person who represents himself to be the messenger or agent of an illiterate addressee and there is any doubt about the *bona fides*of'the messenger or agent, further enquiry should be made at the address on the article before delivery is made.

NOTE 2.ð It should be clearly understood that when an insured article cannot be delivered to the person who claims to be the addressee, beacuse he cannot satisfactorily establish his identity astheaddresseeoftheinsuredarticles.noinstructions should beaccepted from him either fo# its redirection or its disposal in any other way. Should he wish the insured article to be redirected in such circumstances, he should be informed that this cannot be done except at the request hf the sender through the office of posting.

(4) When the postmaster decides that an insured article is not to be issued for delivery through a village postman, it should be treated in accordance with this rule and an intimation with the acknowledgment and receipt should be made over to the sub-account clerk.

(5) If an insured article exceeding Rs. 250 in value is to be delivered from the window of a no-delivery sub-office which has been specially authorised by the Superintendent to deliver such articles, the following procedure should be observed by the office by which the no-delivery office is served:ð

(a) The intimation to the addressee should be made over to the postman for delivery after it has been corrected in *manuscript* directing the addressee to take delivery of the insured article from the no-defivery sub-office mentioned in the intimation. The article itself should be redirected and entered in the usual way in a registered or parcel list, and sent to the no-delivery sub-office for delivery at the window. The date of delivery of intimation should be communicated as soon as it is known by means of an entry in the next registered or parcel list despatched to the no-delivery sub-office. This information should be noted by the no-delivery sub-office on the registered or parcel list with which the insured article was received as well as on the insured article concerned.

(b) Care should be taken by the postmaster of the delivery office to see that the intimation does not reach the addressee before the insured article can reach the no-delivery sub-office; but in cases in which this is unavoidable, and also in cases where the hours of business of a no-delivery sub-office are different from those of its delivery office, a note should be added at the bottom of the printed intimation showing the working hours during which the addressee should call at the sub-office to take delivery of the article.

A. In sub-offices, which are no-delivery offices but have been authorised by the Superintendent to deliver from the window insured articles exceeding Rs. 250 *in value, when such an article is received from the office from which it receives its delivery, the general procedure for the examination and custody of insured articles received for delivery should be followed. The insured article will be received without the receipt and acknowledgment appertaining to it, as these documents, together with the intimation, will be delivered to the addressee by the postman of the office from which the no-delivery office receives its delivery. The article should be delivered by the registration or parcel clerk in accordance with paragraph* (3) *of this rule. If such an article is to be returned marked " Not claimed", the sub-postmaster must first satisfy himself by a reference to the office from which the no-delivery office receives its delivery that an intimation of arrival of the article was actually presented to the addressee.*

204. Delivery of insured articles addressed to minors.ð An insured article addressed to a minor should always be delivered to him in the presence of the person in whose care he may be living at the time and after his signature orithumb-impression on the receipt and acknowledgment has been attested by that person.

205. Examination of book of receipts for intimations and notices delivered.ð If an intimation for an insured article has been delivered, the registration or parcel clerk must examine the postman's book of receipts for intimations and notices delivered, on his return to the office, and satisfy himself that the addressee's receipt

for the intimation has been obtained in the book. The date of delivery of intimation pertaining to the insured article transferred to a no-delivery office for delivery at the window, should be communicated to that office by means of an entry in the registered or parcel list, as the case may be, sent with the next despatch to the no-delivery sub-office.

206. Insured articles for branch offices.ð Insured articles intended for delivery from branch offices in direct account with the office and which do not receive such artices direct through the R. M. S., should be made over to the sub-account clerk in the same manner as ordinary registered articles for branch offices.

207. Disposal of receipts and acknowledgments.ð The receipts and acknowledgments for insured articles delivered, and the insured articles returned undelivered, should be dealt with in the manner prescribed for uninsured registered articles, except that the registration or parcel clerk should carefully examine the acknowledgments, for delivered insured articles and satisfy himself, as far as possible, that the articles were delivered correctly *(i.e.,* to the addressees, or to per sons authorised or accustomed to take delivery of such articles on their behalf). The receipts and acknowledgments should be signed *in ink.* In the case of an illiterate addressee it should be seen also that the receipt and acknowledgment bear his thumb-impression, seal, or other mark attested by the signature of a resident witness. The acknowledgments should then be disposed of in the usual way.

208. Insured articles in deposit.ð (1) Insured articles in deposit should be treated in the same way as ordinary registered articles in deposit.

(2) They must be kept locked up in the office safe, unless their size precludes this being done, the treasurer's receipt for the articles being obtained in the registered or parcel abstracts, in the case of ordinary articles or in the register of v.-p. articles received in the case of v.-p. articles, at the time they are made over to him. The articles should be detailed each day in the h. o. summary (Form A.C.G.-l) as long as they remain in the office safe. When they are received back from the treasurer, the registration or parcel clerk should grant receipt for them in the h. o. summary under his full signature. In General Post Offices and other *very large head or sub offices,* where the volume of insured traffic in deposit justifies this, steps should be taken at the discretion of the Head of the Circle *(a)* to secure the articles in proper custody outside the actual treasury, provided that (/) principle of joint custody is rigidly observed, and (//) the receptacles in which the articles are lodged are at least as secure as the office safe against interference; *(b)* to reduce the number of articles in the custody of every two individuals to such quantity as will make it practicable to ensure that the prescribed checks both on receiving and making over charge of the articles can be carried out on the occasion of their transfer at the end and the beginning of the day's work; and for this purpose *(c)* to arrange that the custody of articles is not confined to the postmaster's representatives alone but to other supervisory staff in addition.

A. In sub'Offices, the column for remarks of the sub-office account will be used, in the place of the h. o. summary, for the purpose of this rule.

209. Missent, redirected, unclaimed and refused insured articles.ð (l)Insured articles that are unclaimed or to be redirected, or have been refused or received missent, should be treated in the same manner as ordinary inland registered letters or parcels under similar circumstances, except thatð

(a) Each insured letter must be weighed and the weight noted by the office of posting checked by the registration clerk, who should initial the entry in token of having carried out this check. The insured letter should then

be enclosed in an insured envelope or put into an insured bundle, as the case may be, and the envelope or bundle should be prepared in the usual manner. If the letter has been enclosed singly in an insured envelope, the name of the original office of posting should be written on the envelope in the place provided for the impression of the name-stamp of the office of posting. The weight of the insured envelope should be written in ink in the office copy of the forwarding list or, if the letter has been placed in an insured bundle, the weight of the insured letter should be similarly entered in the office copy of the list enclosed in the bundle.

(/>) Each insured parcel must be weighted and the weight noted by the office of posting on the insured label checked by the parcel clerk, who should initial the entry in token of having carried out this check. The insured parcel should then be despatched in the usual way enclosed in an insured bag, and the weight of the parcel should be written in ink in the office copy of the forwarding parcel list.

(c) Unclaimed insured articles should be sent to the office of posting for return to the senders except that a foreign letter should be sent to the R.L.O., any redirection fee due on *inland* parcels being first cancelled.

(2) If the addressee of an insured *inland* article has removed to a post-town to which no insurance is available, the article should be redirected uninsured, or returned to the sender at the letter's option.

(3) If an insured *foreign* parcel which was originally posted in Pakistan, has been treated as unclaimed or as refused in the country of destination and is received back in the Pakistan office of exchange.it should be sent to the office of posting enclosed in an insured bag for return to the sender.

(4) An insured *inward foreign* article may be sent for delivery to a no-insurance office, whether it was originally addressed to the no-insurance office or has to be redirected to it. In such cases, the fact that the office of destination is a no-insurance office should be ignored, and the article should be forwarded to and delivered by it, as if it were authorised to deliver insured articles.

NOTE.ð *See* rule 190/1.

FOREIGN INSURED BOXES

209/1. Treatment of inward foreign insured boxesð Inward insured boxes should also be treated in the same manner as inward foreign insured letters. These boxes, when found to contain dutiable articles, will be accompanied by, assessment memos, in form Ms.-9(a). If an insured box is found to contain a document having the character of current and personal correspondence, the provisions of para (3) of clause 224-D. of the *Post Office Guide* will apply. An inward insured box may not be delivered to the addressee until the amounts of import customs duty and the postal fee charged on it have been paid either in cash or by a cheque *[see clause 37 A(a) or (b)* of *thePosl €>ffice Guide.)* These amounts should be brought to account in the same way as similar charges imposed upon inward foreign letters with dutiable contents.

PART IV.ð VALUE-PAYABLE ARTICLES OF THE LETTER AND PARCEL MAILS

DESPATCH OF V.-P. ARTICLES

210. Treatment of articles presented for despatch as valuepayable.ð (1) An article presented at the window for despatch under the valupayable system must be accompanied by the prescribed form of v.-p money order (M. 0.-51) duly filed up by the sender, and should be examined by the registration or parcel clerk to see that the conditions laid down in the *Post Office Guide* have been complied with. The registration or parcel clerk must also see that all the entries required to be made by the sender on the article and on the form of v.-p. money order are complete, and that they agree with each other. He must take special care to see that the entry on the article of the letters "V.-P." followed by the amount for remittance to the sender in words and figures and the full name and address of the sender are clear and legible. If the entries are not clear and complete, or, if the entries on the form of money order do not agree with those on the article, the article should not be accepted for despatch.

(2) The article should be weighed, and the registration or parcel clerk must see that it has affixed to it or, in the case of a parcel, to an official label pasted on it, postage stamps in full prepayment of the postage jand registration fee.

(3) A receipt for the sender showing the name of the addressee, the post y office of destination and the value of postage stamps affixed to it should be prepared in duplicate in the registered v.-p. journal [Forms RP.-31 *(b)* and RP.-51 *(a)]* by means of carbonic paper and initialled by the registration or parcel clerk. Double-side carbonic paper must always be used for this purpose, the upper copy of the receipt being detached from the journal, date-stamped and handed to the person who presented the article.

Exception.—The amount should *not* be shown in the receipt in case of uninsured letters of not more than the initial weight prescribed in the *Post Office Guide* on which no acknowledgment is due.

(4) The No. printed on the receipt and the date of posting should be written on the face of the article in ink in clear bold characters. The name and full address of the sender as written on the v.-p. article itself and the amount to be remitted to him should b; entered in ink or indelible pencil in the spaces provided for the purpose in the journal, opposite to the entries of the articles concerned or on the reverse of the office copy of the v.-p. receipt according as the v.-p. article is booked in a delivery or a no-delivery office, care being taken to see that these entries agree with those on the form of money order. In all post offices in which the postmaster is assisted by one or more clerks, the entry on each v.-p. article of the amount to be remitted to the sender must again be compared with that entered in the form of v.-p. money order by an official other than the one who accepted the article for despatch, the entry in the journal being initialled by the official concerned in token of the check having been carried out.

(5) The No. and date of the article should be entered on the intimation portion of the v.-p. money order form and the name of the office of destination (or of the Pakistan office of exchange, if the v.-p. article is addressed to a foreign country with which an arrangement for the exchange of such articles exists) on the left-hand half

of the address-side of the form on which side should also be written in bold character, the letter "R" or "P" against the printed entry "(Value-payable)" according as the article is of the letter or parcel mail. The form should then be folded into three parts and fastened securely to the article in the case of the letter mail. In the case of the parcel mail, the form should be turned into a roll and tied securely with twine to the string or twine used in packing the parcel. If no string or twine has been used in packing, the parcel should first be securely tied up crosswise with string to which again the v.-p. money order form should be tied in the form of a roll. Care should be taken to see that the office of destination written on the parcel is not covered by the v.-p. money order form.

NOTE.ð Care should be taken to write the number of the value-payable article *clearly and in bold letters* on the intimation portion ofthe value-payable money order form.

(6) It should be borne in mind that the sender of a v.-p. article becomes the payee of the money order by which the value is remitted from the office of delivery and it is necessary, therefore, that the office of posting, before accepting a v.-p. article for despatch, should see that the particulars of the name and address of the sender are as full as would be required in the case of the payee of a money order. It must also be remembered that a v.-p. article cannot be accepted if the name and address ofthe sender as given in the form presented with the article and in the lower left-hand corner of the article itself are such that an article similarly addressed would be refused delivery under the provisions of the *Post Office Guide.*

(7) If the office of posting of a v.-p. article is a no-delivery office it should, on each day on which one or more v.-p. articles are posted, detach the office copies ofthe receipts from the v.-p. journal concerned and send them to the office (head or sub) from which it receives its delivery, noting on the daily account or the registered list, as the case may be, the first and last serial Nos. entered in the office copies ofthe receipts so sent. The office by which the no-delivery office is served should, after satisfying itself that there is no break in the serial Nos. ofthe receipts, file them in guard-books and use them in the same way as its own v.-p. journals for the purpose of checking and noting the issue of v.-p. money orders and the receipt of v.-p. articles returned undelivered a separate guard-book being kept for each no-delivery office.

(8) If the sender of v.-p. article makes a written request that the article should be delivered free, or that an alteration should be made in the sum originally specified for remittance to himself, note to that effect should be made in the appropriate v.-p. journal, and the application should then be forwarded to the office of delivery. If a request of this kind is made by the sender of a v.-p. article posted at no-delivery office the application should be forwarded to the office from which the sender would receive payment of the v.-p. money order, to enable his wishes to be noted on the office copy of the receipt relating to the article. This should be done before the request is communicated to the office of destination of the v.-p. article.

211. Preparation of v.-p. articles for despatch.ð (1) A v.-p. No. slip (Form RP.-41 or RP.-17) bearing an impression ofthe No. slip, name-stamp and a No. corresponding to that assigned to the article in the appropriate v.-p. journal should be securely pasted as near as possible to the manuscript entry of the same No. on the face ofthe articles, care being taken not to cover any of the entries on the article. V.-p. No. slip printed on brick-red paper should be pasted to v.-p. articles of the letter mail, and those printed on green paper to v.-p. parcels.

(2) The postage stamps affixed to the v.p. article in payment of the charges due should be defaced as in the case of ordinary registered articles and the articles should then be stamped and locked up until the time for preparing the mail for despatch.

(3) The postmaster should insist on each complete set of v.-p. No. slips being carefully and legibly impressed with the name-stamp *before they are brought into use* unless the name of the office is printed on the No. slip supplied to it.

NOTE 1.ð If the form to accompany a v.p. article is filled up by the sender in a local language, the name and address of the addressee and the sum to be remitted to sender should be transcribed in English, in red ink, below the entries in the local language both on the formand on the article, unless the official knows for certain that the local language in which the article is addressed can be read and understood at the office of delivery, in which case only the name of the office of destination need be so transcribed in red ink on the v.-p. article.

NOTH *2.—See* Note below tule 22 (1).

212. V.-p. articles posted in branch officesð V.-p. articles posted in branch offices in direct account with the office will be received, with the forms of v.-p. money order filled up by the senders, from the sub-account department, and should be treated in the same manner as v.-p. articles posted in the office, except that (a) the Nos. marked on them by the branch offices should be scored out, and (b) the account office receipts for the articles should be made over to the Sub-account clerk. The name of the branch office and the No. of the receipt issued by it should be written at the top of the account office receipt. If the branch postmaster is unacquainted with English, these entries should be made in a local language.

213. Special forms of v.-p. journals.ð (1) With the sanction of the Superintendent of post offices, firms which post on an average ten v.-p. article daily and desire to adopt the spec'al procedure prescribed below, should be supplied with the prescribed form of special v.-p. journal and corresponding v.-p. No. slips. A different series of Nos. should be allotted to each such firm, 3nd these Nos. should be printed in the v.-p. journals and v.-p. No. slips supplied exclusively to that firm. For example, if the serial Nos. 2001 to 2500 are once allotted to a pari i-cular firm, they should always be reserved for the v.-p. journals and v.-p. No. slips supplied to that firm.

(2) The journal will be duly filled in by the senders themselves in duplicate by means of carbonic paper, and both the pencil and carbonic copies will be presented at the post office along with the v.-p. articles entered therein and a form cf v.-p. money order duly filled in for each such article. *Double-sided* carbonic paper must always be used for this purpose. Each page of the journal provides for the entry often articles and should, as far as possible, contain the full number of entries. If, however, a page containing less than the full number of entries is pre-sented at the post office, the aiticles entered in that page should be accepted, the procedure described in paragraph (5) being followed.

(3) The registration or parcel clerk should carefully compare the entries on each article presented for despatch with the corresponding entries in the accompanying pages of the v.-p. journal and in the form of v.-p. money order relating to that article, the utmost care being taken to seeð

(a) that the correct postage and registration fee have been prepaid by means of postage stamps, securely affixed to the articles;

(b) that al the required entries have been legibly made by ths sender on each v.-p. article and on the form of v.-p. money order relating to it;

(c) that the amount entered on the article for remittance to the sender agrees exactly with that entered in the accompanying v.-p. journal and in the form of v.-p. money order;

(d) that the No. on the v.-p. No. slip affixed to each article agrees withð

(/) the No. in the v.-p. journal against the entry of the article, and

(//) the No., if filled in by the sender on the intimation portion of the fcrm of v.-p. money order; and that the No. slip has been securely pasted to the article by the sender; and

(e) that the sender has placed his initials and the date below the last entry on the last page.

4) The registration or parcel clerk should then place his signature and also impress the date-stamp in the space provided for the purpose at the lower left-hand corner of each completed page of the journal. The carbonic copy of each *completed* page should be detached and kept in the post offiee in a guard-book labelled with the name and address of the sender, and these tiled copies should be used as v.-p. journal in exactly the same way as the ordinary v.-p. journals. The original or pencil copies should be returned to the sender as receipts for the v.-p. articles posted, and the articles and forms of v.-p. money order should then be treated in the usual way.

(5) When a page of the journal contains less than the full number of entries, the articles entered therein should be accepted, but both the pencil and carbonic copies of that page should be returned to the sender to be presented again with the next batch of articles. A register with the following headings should be kept in *manuscript* by the regstration or parcel clerk for the purpose of noting the last Nos. of v.-p. articles eintered in incomplete pagesð

(a) Name of firm.

(b) Date of posting.

(c) Last No. of v.-p. articles entered on the incomplete page of the journal Lreturned to the firm.

(d) Total number of articles booked.

(e) Initials of booking clerk.

(/) Initials of official in charge of the branch.

Before -the pencil and carbonic copies of an incomplete page are returned to the sender, each entry in them should be initialled and dated by the registration or parcel clerk, and when the copies of the page are again presented with the next batch of articles, they should, if they contain the full number of entries, be dealt with in accordance the foregoing instructions.

(6) Before preparing indents for the special forms, the postmister should ascertain the requirements of each firm for the next twelve months. Care should be taken to specify clearly in the indents the series of Nos. to be printed on the forms, and No. slips bearing the same Nos. should be indented for at the same time. Tne po?lmaster should see that a supply of the form; is obtained sufficiently in advaace of the date from which they will be required for use.

214. Dispatch of v.-p. articles.ð V.-p. articles should be despatched in the same way and in the same bags as ordinary registered articles of the letter or parcel mail.

215. Treatment in sorting offices.ð Tn sorting offices, v.-p. articles should be treated in the same way as ordinary registered articles received in sorting.

216. Insurance of v.-p. articles.ð (1) V.-p. articles may also be insured, and when they are insured, they should be dealt with according to the rules both for insured and v.-p. articles, but particulars of them should be entered only in the appropriate v.-p. journal.

(2) In preparing the articles for despatch, they should be dealt with according to the rules both for v.-p. and insured articles. V.-p. No. slips should be affixed to them, and they should be despatched as insured letters or parcels, as the case may be.

217. V.-p.rnoney orders to be noted in v.-p. journals.ð (1) V.-p. money orders received for payment will be made over by the money order clerk under receipt to the registration or parcel clerk, who should examine the orders with special reference to the amounts entered on them for payment by the offices of issue, and bring all cases in which the amounts are incorrect to the postmaster's notice. The entry of the No. of the v.-p. article over the initials of the registration or parcel clerk of the office of issue will enable the clerk of the office of payment to trace in the v.-p. journal the entry of the article to which the money order relates.

(2) After this examination the registration or parcel clerk should note the Nos. and dates of the v.-p. money orders in the v.-p. journals opposite to the entries of the articles concerned, or on the reverse of the office copy of the v.-p. receipts according as the v.-p. article is booked in a delivery or a no-delivery office, note the date of examination on the money orders and affix his initials in the place provided for the purpose on the reverse of the form (MO.-51) and then return the money orders under receipt to the money order clerk, the number of money orders so returned being entered in the receipt book of the registration or parcel clerk. Before passing the orders as correct in this way, the registration or parcel clerk should see whether in any case a request from the sender that an alteration should be made in the sum originally specified by him for remittance has been recorded in the v.-p. journal, and if there is any such request on record he should draw the postmaster's attention to it.

(3) Should it be noticed that v.-p. money orders are frequently received from the same office after an unusually long interval from the time of posting, the matter should be reported to the postmaster and by him to the Superintendent so that it may be enquired into.

NOTE.ð In the larger offices where any of the v.-p. money orders recch ed for payment cannot for any reason be returned the same day to the money order department, they should be entered in a separate register of money orders rccehed, to be kept for this purpose in the registration cr parcel department under the orders of the Head of the Circle.

218. Examination of v.-p. journals.ð (1) The v.-p. journals must be examined every Saturday by the postmaster, and if the v.-p. money order payable to the sender of a v.-p. article has in any case not been received within one month from the date of posting, an enquiry should be made by the office of posting direct from the office of delivery in form RP.-56. If no satisfactory reply is received

within fifteen days from the date on which the rcfercrtca wis dasp.itcho J, a repart should ba made to the Superintendent. The postmaster must initial the v.-p, journals on every occasion on which they are examined under this rule, in token that the examination has been carried out.

(2) The examination of v.-p. journals prescribed by this rule apo'.ies also to-copies of the v.-p. journals received from no-delivery offices and of tha spaciaf v.-p. journals used by firms.

(3) Enquiries of an ordinary or routine nature regard ing v.-p. arti:|es dispatched to foreign countries should be addressed to the postmaster of the Pakistan office of exchange concerned, but, except when there is special reason for the belief that there has been some irregularity, a reference regarding a v.-p. article despatched ta **a** foreign country other than Ceylon should not be mada until a period of two months (three months in the case of the Seychelles) has elapsed from the date of posting. In no case should such an enquiry be made without first ascertaining by reference to the register of v.-p. articles received that the article in question not actually baen received as refused or unclaimed. In cases of loss or in matters others than those of routine, a report should be made at once through the Superintendent to the Head of the Circle, who will address the Head of the-Circle to whom the office of exchange concerned is subordinate.

DELIVERY OF V.-P. ARTICLES

219. Entries in register of v.-p. articles received.ð (1) The particulars of v.-p. article received for delivery, as written on the articles themselves, should be checked by the registration or parcel clerk with those on the corresponding forms of v.-p. money order. V.-p. articles received for delivery by the office and the branch offices indirect account with it, as well as the v.-p. articles-taken from deposit that are to be given out for delivery, should be sorted into groups for each postman and the sub-account clerk, particulars of the articles being then entered in the register of v.-p. articles received (Form RP.-9) so that the articles intended for each postman and those to be made over to the sub-account cleric may be bracketed together in column 8 of the register. Special care should be taken to enter accurately the No. of each article, the date of posting, the name of the office of posting and the amount for remittance to the sender. The Nos. and offices of posting will be checked every day by the postmaster with the registered p a reel lists.

Exception.—The articles which cannot be issued for delivery or sent to branch offices *on the date on which they are received,* need not beentered in detail in the register of y.-p. articles received on that date, but should be shown in lump, thus "Received to-day but not given out for delivery or sent to branch offices ..... 5". *Details* of these articles must be entered on the register on the next day agreeably to the instructions given in paragraph (5) of this rule.

NOTE 1.ð In large offices there may, if necessary, be two groups so as to allow of the articles in deposit and those which are received for delivery in the early morning being entered in the register without having to wait for those received later in the day.

NOTE 2.ð Jn offices where delivery slips arc used, the articles need not be sorted into groups or the postmen.

(2) If the form of money order relating to a v.-p. article has not been received in the office by the time the article is due to be sent out for delivery, the entries in the register of v.-p. articles received should be made from the article itself without waiting for the form so that the delivery of the article may not ba delayed. The non-receipt of the form of v.-p. money order should ba reported by the registration

or parcel clerk to the postmaster (or the deputy or an assistant postmaster) who should check the relative entries in the register of v.-p. articles received with those on the article itself, before it is sent out for delivery, and place his initials against the entries in token of having carried out this check, If the entry of the *name and address of Ihe sender* on the v.-p. article has become illegible from any cause, the column for the entry of these particulars in the register of v.-p. articles receiv ed should be left blank and should be filled in subsequently on receipt of the v.-p. money order form; or, if this is not received, after reference to the office of posting.

(3) If the entry, made by the sender.on the v.-p. article of *the amount for remittance* to himself, *(a)* has become illegible from any cause, and the v.-p. money order Âs not received, or *(b)* differs from that entered on the form of money order relating to it, the office of delivery should ascertain particulars of the amount by telegraph from the office of posting or, if the office of posting is a no-delivery office, from the office from which it receives its delivery. The office to which the enquiry is addressed should, in every such case, telegraph the amount to be remitted as recorded in the v.-p. journal. The cost of telegrams issued in connection with *(b)* will be recovered from the officials in fault in the office of posting.

(4) *(a)* The number of v.-p. articles in deposit should be noted *in manuscript* by the reigstration or parcel clerk each day in the register, in the following form, at the end of day's transactions, and the entries must be checked, verified and signed by the postmaster as prescribed in the next rule:ð

Deposited yesterday

Received to-day

Total

Deduct—

Delivered

Redirected

balance in deposit, including .....made overtosub-account department for branch offices and village postmen

(in words).

*C. & V.

Postnmsier.

* Abbreviation for "Checked and verified".

Nothing need be written on any day on which all the entries would be "Nil."

(b) In the case of v.-p. articles in deposit for which intimations have been delivered, the dates of delivery of the intimations should be noted by the registration or parcel clerk, as the case may be, on the relative v.-p. articles as well as against their original entries in the register of v.-p. articles received as laid down in rule 230 (3) and the postmaster in carrying out the check referred to in paragraph *(a).* above will satisfy himself that this has been correctly done and will initial the entries of the dates both on the v.-p. articles themselves as well as the register of v.-p. articles in proof of their correctness.

(5) All v.-p. articles in deposit at the close of each day, except on Sundays or Post Office holidays, including those made over to the sub-account clerk, should be re-entered *in red ink* in the next day's account in the register of v.-p. articles-received, the remark "Re-entered" being written against the entries so transferred,, and initialled by the clerk by whom it is written. In re-entering the articles, only the actual date of receipt, the No., the office of posting and the date of delivery of the intimation of each article should be noted in the register, except when an-article is actually re-issued for delivery, in which case full particulars should be noted. In the case of articles which were made over to the sub-account clerk, a note to this effect should be recorded in column 8.

(6) In offices in which the duties of the registration or parcel and sub-account departments are performed by the same clerk, the post-master, before signing the register of v.-p. articles received, should satisfy himself by reference to the copies of b.o. slips and the b. o. summary that v.-p. articles, shown in the register as. having been sent to branch offices or made over to village postmen, have actually been disposed of in this way.

(7) Insured v.-p. articles in deposit must be kept locked up in the office safe, unless, in the case of parcels, their size precludes this being done, the treasurer's receipts for the articles being obtained in the register of v.-p. articles received at the time they are made over to him. They should be detailed each day in the h. o. summary as long as they remain in the custody of the treasurer. When the articles are received back from the treasurer, the registration or parcel clerk should grant receipts for them in the h. o. summary.

A. In sub-offices, the column for remarks of (he sub-office account will be used in place of the h. o- summary for the purpose mentioned in paragraph (7).

220. Examination of register of v.-p. articles received.ð (1) The register of v.-p. articles received should be examined daily by the postmaster, who should satisfy himself by reference to the registered or parcel lists that particulars of all v.-p. articles received for delivery are entered day by day in the register, and by comparing the v.-p. articles in deposit with the entries in the register of v.-p. articles received, sec that the v.-p. articles in deposit are identical with those which are shown in the register as not yet delivered or otherwise disposed of. All articles in deposit should be carefully examined and the postmaster should satisfy himself that they have not been tampered with in any way.

NOTE.ð *See Exception* below rule 219(1).

(2) The postmaster is required himself to enter in the register the No. and date cf the money order issued for payment to the sender. He is also required to write in the register remarks showing the disposal of undelivered v.-p. articles and he

is responsible to ?ee that the period for retaining v.-p. articles in deposit is not exceeded by a reference to the dates of delivery of the intimations as noted under rule 230 (3) on the articles themselves as well as in the 'Remarks' column against their origiral entries in the register of v.-p. articles received.

(3) r\To v.-p. article of **a** value exceeding the limits metioned in rule 221, should he returned as "Not claimed" without the postmaster first making sure by **a** reference to ihe book of receipts for intimations and notices delivered, or in case the book be not readily available, by a reference to the article itself as well as to the register of v.-p. article containing the date of delivery of the intimations that an intimation was actually presented to the addressee.

221. Delivery of v.-p. articles not exceeding the prescribed limits of value.ð **(1)** When the amount to be recovered from ihe addressee of a v.-p. article received for dcliveiy dees rot exceed Rs. ICO, the article may be delivered either at the window of the post office or through a postman, and when the amount to be recovered does not exceed Rs. 25, delivery may be made through a village postman. The registration or parcel clerk should distribute such v.-p. articles to the postmen or make them over to the sub-account clerk, in the same way as ordinary registered articles, except that the postmen and sub-account clerk should be required to sign, opposite their respective groups, for the articles in the register of v.-p. articles received, where each postman should also be required to write, in words, the total number of articles articles made over to him for delivery and the total amount to be recovered on them from the addressees.

(2) A receipt to be signed by the addressee should be prepared in ink in form RP.-55 which also bears an intimation printed on the reverse and this should be made over with the article to the postman or village postman for the purpose of obtaining thereon the signature of the addressee. Care should be taken to score out the last paragraph of the intimation. The names and addresses of the add ressees should be entered at the head of the printed intimation which should be signed and dated by the registration or parcel clerk, in order that it may, if ne cessary, be used in the manner prescribed in rule 230.

NOTE.ð In the case of a redirected v.p. parcel, ihe redirection fee charged on ihe parcel should be entered separately on the receipt and a total struck for the whole amount to be recovered from the addressee.

(3) The aggregate value of v.-p. articles of the letter and parcel mails entrusted to a postman for delivery must on no occasion exceed Rs. 200 and the aggregate value of v.-p. articles made over to a postman for delivery added to the amount of cash given to him for payment of money orders must not exceed the **'limit** prescribed by the Head of the Circle for the latter.

(4) The registration or parcel clerk should prepare, in Form RP-55, the receipts to be signed by the addressees of v.-p. articles, intended for delivery from branch offices in direct account with the office.

NOTE.ð *See* the *Except on* below rule 222 (3).

222. Delivery of v.-p. articles exceeding the prescribed limits of value.ð **(1)** When the amount to be recovered from the addressee of a v.-p. article received for delivery exceeds the limits of value mentioned in the preceding rule, it should be placed under lock and key pending delivery. A receipt to be signed by the add-resseeshould bcfilledinon the preseribcdfoimininkwhichalsobeaisanintimation

printed on the reverse, care being taken to score out paragraph 2 of the intimation. The name and address of the addressee should be entered in the place provided for the purpose at the head of the form of intimation which after being signed and dated by the registration or parcel clerk, should be issued for delivery to the addressee.

(2) If delivery of this intimation is to be made through a postman, it should r>e entered in his book of receipts for intimations and notices delivered, and then handed over to him; if delivery is to be made through a village postman, the intimation should be handed over, under receipt to the sub-account clerk.

(3) When the receipt (on the reverse of the intimation) is duly signed and presented, either by the addressee personally or by his agent, at the post offiee, together with the full amount recoverable as entered in the receipt the article should be delivered. Before delivery, the official concerned should see that the amount for remittance to the sender of the articles noted on the v.-p. article receipt corresponds with that written on the article itself.

Exception.- -A oostmaster is authorised to comply with a written request from the seider of v.-p. article to deliver it to the addressee free, or to alter the sum specified by the seider for remittance lo h'mself. provided *(a)* thai such requests are communicated through the postmaster of the office of posting, or when the office of posting is a no-delivery office, through the postmaster of the office from which the no-delivery office received its delivery,'and *(b)* that the v.-p. article has not been returned lo the office of posting when the request of the sender reaches the office of delivery. If the article is delivered free, no v.-n. fee will be recovered. :is no v.-p. money order will be issued. The se dcr's writ e- requesi should be filed w ih the receipt s'g ed by the addressee.

NOTF.ð The request of the sender of a refused or undelivered v.-p. article to deliver it to a person other than the addressee should not be complied with.

(4) If the articles are to be delivered from ths wind JW of a no-delivery sub-office which has been specialty authorised by the Superintendent to deliver such articles, the procedure laid down in paragraphs (1) and (2) of this rule should b; followed, except *(a)* that the article should be redirected to the no-delivery sub-office entered in a registered or parcel list (Form RP-32 or RP-3), *(b)* that the corresponding v.-p. money order form should be sent along with the article in the usual way, and *(e)* that, before the intimition is issued for delivery to the addressee, the following remark should be added at the bottom of it:ð

"Please take delivery of this v.-p ..... *(class of article)* at the..... *(name)* sub-office between *(hour) and (hour)."*

The hours specified in the intimation as those between which delivery can be taken must be carefully calculated with reference to the time at which ths v.-p. article is expected to reach the no-delivery sub-office. The date of delivery of the intimation should be communicated as soon as it is known by means of an entry in the next registered or parcel list despatched to the no-delivery sub-office On receipt of the article, the no-delivery office should follow the procedure laid down in rule 219 and in paragraph (3) of this rule. When information regarding the date of delivery of the intimation is received in the no-delivery office, it should be noted in the register of v.-p. articles received against the original entry of the v.-p. article.

NOTE.ð *See* rule 221.

223. Examination of book of receipts for intimations and notices delivered.ð (i) On each postman's return to the office, the registration or parcel clerk must examine his book of receipts for intimations and notices delivered (Form RP-53) and satisfy himself that the slips containing the addressees' receipts for intimations delivered have been pasted in the last column of the book against the entries of **the** articles conerned.

(2) The date of delivery of the intimation pertaining to the v.-p. article transferred to a no-delivery office for delivery at the window should be communicated to that o ffice by means of an entry in the registered or parcel list, as the cases may be, sent with the next despatch to the no-delivery sub-office.

224. V.-p. articles for branch offices.ð V.-p. articles intended for delivery from branch offices in direct account with the office should be sent to them duly .advised in the branch office slip together with the receipts to be signed by the add ressees.

NOTE I.ð The sub-account clerk should be required to sign for all v.-p. articles for branch offices *in* the register of v.-p. articles received.

NOTE 2.ð The date of delivery of the intimation to the addressee in respect of a v.-p. article held in deposit by a brand) office as shown on the reverse of the branch office daily account should Abe noted against the original entry of the respective v.-p. article in the 'Remarks' column *w'* the register of v.-p. articles received and the branch office daily account should be initialled by the v.-p. clerk in token of having seen it.

225. Receipts, cash and undelivered articles taken from postmen.ð (1) The receipts for the v.-p. article delivered, the amounts realised from the addressees and the undelivered v.-p. articles must be taken by the registration or parcel clerk from the postmen immediately on their return to the office.

(2) The v.-p. article receipts should be examined and dealt with in the same manner as receipts for ordinary registered articles. The registration or parcel clerk should initial the postmen's books in token that the v.-p. article receipts, *cash and undelivered articles have been received from them.

226. Receipts cash and undelivered articles received from sub-account depart ment.ð (I) The receipts for v.-p. articles delivered by branch offices and by village postmen the am >unts realised by the village postmen from the addressees and the ^articles returned undelivered by branch offices or village postmen will be made over, under receipt, by sub-account clerk to the registration or parcel clerk.

(2) The v.-p. article receipts should be examined and dealt with in the same manner as receipts for ordinary registered articles delivered by branch offices and village postmen, except that the entries relating to the articles delivered and returned should be ticked off in the register of v.-p. articles received (Form R.P.-9).

(3) If any undue delay is noticed by the registration or parcel clerk in the ^disposal of v.-p. article made over to the sub-account clerk, the matter should be brought to the notice of the postmaster. The absence of a lick-mark against the entry in the register of v.-p. articles received of the article made over to the sub-account clerk will show that it has neither been delivered nor returned to the registration or parcel department.

227. Issue of v.-p. money order.ð (1) As soon as any sum recovered from the addressee of a delivered v.-p. article for payment to the sender is received by the registration or parcel clerk, he should enter the No. of the v.-p. article on the advice portion of the form of v.-p. money order(M.O.-51 filled up by the sender, initial the form in the place provided for the purpose after striking out the words "Registration or " or "or Parcel" in the printed entry "Registration or Parcel Clerk", and write the name of the office (head or sub) of payment on the right-hand 3half of the address-side of the form, after scoring through the name of the post

office of destination entered on the left-hand half. The form with the amount to the remitted *plus* the v.-p. fee should then be made over to the money order department. Where a money order payable to the sender will be issued in accordance with the money order rules.

Exception.—In offices where the registration and parcel clerks are authorised by the Superintendent to make over sums recovered from addressees of v.-p. articles to the treasurer direct instead of to the money order department, the amounts should be made over by the clerks concerned to the treasurer, under receipt to be taken in the receipt book against an entry "Rs .....paid to the treasurer on amount of ..... v.-p. articles". The money order forms should then be made over to the money order department accompanied by the receipt book showing the amount paid to the treasurer.

(2) If, in any case, the form of v.-p. money order filled in by the sender of a v.-p. article is not received from the office of posting by the time the v.-p. article-has been delivered, a money order in the prescribed form should be prepared by the registration or parcel clerk with the help oftheenrties in the register of v.-p. articles received, special care being taken to enter fully and correctly th& name and address of the payee. If, however, the column for the entry of the name and address of the sender in the register has been left blank in the circumstaces mentioned in rule 219 (2) and a reply to the reference made to the office of posting for those particulars has not been received, the space for the entry of the name and address of the payee on the v.-p. money order should be left blank in order that it may be filled in by the office of payment from the record kept io» the v.-p. journal. Th original form of v.-p. money order received subsequently, should be attached to the v.-p. article receipt to which it appertains.

(3) The money order receipt granted to the registration or parcel clerk as remitter of the v.-p. money order should be attached to the v.-p. article receipt relating to the delivered article, except in the cases referred to in rule 226(3).

(4) If a v.-p. money order is not issued on the date of delivery of the v.-p. article, an explanation of the delay must be written in the error book (Form Ms.-2) and on the v.-p. article receipt (Form RP-55) under the postmaster's signature. The date entered by the addressee on the receipt will be assumed to be the date of delivery and when this is not the case, the actual date of delivery should be noted on the receipt and attested by the postmaster's signature. In all cases in which money recovered from the addressees of v.-p articles is not remitted on the day on which it is paid to the registration or parcel clerk, the amount must be made over by him to the treasurer, under receipt to be taken in his receipt book against an entry "Paid to treasurer on account of v.-p. articles delivered on ..... *(date)* after..... *(latest hour fixed for issue of money orders)* Rs..... *(amount)".* This amount will be shown by the treasurer in fa. o. summary. On the following day, the registration or parcel clerk should, after filling in the v.-p. money order forms relating to these articles in accordance with paragraph (1) of this rule, make over to the money order department accompanied by his receipt book showing the amount paid to the treasurer on the previous evening. The money order clerk will then issue the money orders in the usual course.

*Exception.*ð No explanation of delay need be written in the error book and on thev.p.- article :ceipt in cases where the amount realised on a v.-p. article delivered by a branch office is brought o account by the branch office on the date on which the v.-p. article was delivered by it. In the case of v.-p. articles delivered by a village postman, the date on which the v.-p. receipt is receive from the village posiman should be entered on it ; no remark need be made in the error book if. this date is the same as the date on which the money order is issued.

(5) The registration or parcel clerk must be very careful to make the v.-p.. money order payable at the office at which the v.-p. article was posted. But if the office of posting is a no-delivery office, the v.-p. money order should be made payable at the office (head or sub) from which the place of posting receives its de livery.

(6) The money order receipt must always be pasted to the side of the v.-p. article receipt on which the amount to be recovered from the addressee is entered.

(7) The postmaster should daily compare the receipts for the v.-p. articles-shown as delivered in the register of v.-p. articles received with ihe corresponding m. o. receipts granted to the registration or parcel clerk as remitter of the v.-p-money orders, and attached to the v.-p. article receipt. He should satisfy himself that the particulars of each money order are correct, and that the date of issue corresponds with the date of delivery of the v.-p. article. Should there be any difference between these dates, the postmaster should call for an explanation and record it under his signature on the v.-p. article receipt. The postmaster is personally responsible that for every v.-p. article delivered, a money order for the correct amount, as specified by the sender, is issued in due course in favour of the-sender.

(8) In the case of a v.-p. article delivered at a branch office, a money order in the prescribed form should be prepared by the registration or parcel clerk as. soon as the receipt for the delivered article is made over by the sub-account clerk.

A. In sub-offices, the columns for remarks of the sub-office account will be used in place of the h.o. summary for ihe purpose mentioned in paragraph (4).

228. Disposal of v.-p. article **receipts.**ð The v.-p. article receipts,with the money order receipts for the v.-p. money orders issued, should be attached to the-appropriate registered or parcel lists or delivery slips, as in the case of ordinary registered articles.

A. In no-delivery sub-offices, this rule applies to v.-p. article receipts relating' to v.-p. articles delivered from the window.

229. Non-responsibility of the Post Office.ð The Post Office is not responsible for the contents of v.-p. articles; but if any complaint is made in writing of malice, fraud, or intentional annoyance on the part of the sender, the postmaster should at once, forward the complaint to the Head of the Circle, *[see* also rule 277(5)].

230. Delay in delivery.ð (1) If the addressee of a v.-p. article sent out for delivery by a postman or village postman is at home when the postman or village postman calls and *doa* not at oi:: tik; dilivsry of it, th; i itimiiion (Form RP-55). to the addressee should be presented to him by the postman or village postman and. he should be required to sing the receipt for it. This receipt should be detached and pasted in the postman's book of receipts for intimations and notices delivered (Form RP-53) or in the village postman's register (Form Ms.-85), as the case may be, against an entry of the article to which it relates to be made by the postman or village postman.

(2) If the addressee is known to be living at the address marked on the article, it should not be given out for delivery at more than two consecutive deliveries. On the second occasion, if the addressee is not at home when the postman or village postman calls and delivery of the article cannot be effected, the intimation should be handed over by the postman or village postman to an adult member of the addressee's house-hold or to and other person authorised to receive ordinary correspondence for the addressee and his receipt should be obtained in the postman's book of receipts for intimations and notices delivered or in the village postman's-register, as the case may be. If this person is illiterate, his name should be noted by the postman or village postman and delivery made in the presence of a witness whose signature should be taken below the note in the postman's book of receipts, for intimations and notices delivered or in the village postman's register.

(3) On the return of the postman to the office, the registration or parcel clerk should see that the addressees' receipts for the intimations delivered have been pasted into their books or that the signature of the person taking delivery of the intimation under paragraph (2) has been obtained there in. The sub-account clerk will see to this in the case of the village postmen. The registration or parcel clerk should note in red ink the date of delivery of the intimation in column 8 against the original entry of th relative v.-p. article in the register of v.-p. article received and also on the articles itself.

(4) When an article is not delivered in the circumstances mentioned in paragraphs (1) and (2), it should be taken back to the post office and kept there inde-posit for the prescribed period.

(5) Delivery of such articles form deposit should be made on presentation by the addressee or his agent of the intimation duly receipted on the reverse, together with the full amount to be paid as entered on the receipt.

(6) If a postal article, or a notice of its arrival, has once been tendered to the -addressee, it will not be redirected to his address else where.

231. Unclaimed v.-p. articles.ð (1) If the addressee of a v.-p. article fails to take delivery of it at the post office within seven days following the date of its first Åpresentation or the date of delivery of an intimation of its arrival to him or to his accredited agent, as the case may be.it should, at the end of the period, be marked "Not claimed" and returned to the office of posting as a refused article on the eighth y'day. If in the meantime the addressee has applied in writing to the post office for the detention of the article for a further period not exceeding seven days beginning with the eighth day and had paid in advance a fee of twenty five paisas for each day of the further period, the article will not be returned to the sender *.until the expiry of the further period covered by the application.*

NOTE 1 .ð ð IF the seventh day following the date on which the article has been presented or intimation of its arrival has been delivered to the addressee or his accredited agent, falls on a Sunday or Post Office holiday, the article will be detained until the next working day and no demurrage will be charged for the extra days.

NOTE 2.ð If the last day of the period for which the addressee has asked for the detention or the article beyond the first seven days, falls on a Sunday or Post Office holiday, the article will be - detained till the next working day and no demurrage will be charged for the additional detention on account of the Sunday or Post Office holiday.

(2) Postmasters at the end of the day's transaction should carefully examine each article in deposit and see that none has been kept in the post office for a period of more than seven complete days after the date of its first presentation or the Ådelivery to the addressee or to his accredited agent of the intimation of its arrival.

(3) When an article is retained in deposit for more than seven days, postmasters should see that there is a corresponding written application on record and that no value-payable article is retained in the office beyond the maximum period of fourteen complete days following the date of its first presentation or of delivery of the intimation of its arrival.

(4) All applications for the retention of v.-p. articles should be securely pasted \o the v.-p. article receipt (Form R.P.-55). When, however, a v.-p. article is treated as unclaimed or refused and is returned to the sender, an the form R.P.-55 is not available in the office having been delivered to the addressee as an intimation, the applications should be filed with the relative registered or parcel list, or with the y'delivery slip (Form R.P.-58) where delivery slips are in use.

(5) Demurrage realised in cash should be converted into postage stamps which should be affixed to the relevant application and defaced with t he date-stamp of the office.

(6) In the case of an article sent out for delivery through a village postman,, the period of seven days should be counted from the dale of the village postman's return to the post office after its first presentation or delivery of intimation of its arrival to the addressee or to his accredited agent. The date of return of 'lie village postman to the post office should in all cases be indicated in *manuscript* on the reverse of the form of v.-p. article receipt (R.P.-55) relating io the article-above the entry "Intimation to the addressee".

(7) In every case in which a v.-p. article cannot be delivered because of the-death *of* the addressee, immediate intimation should be given to the sender by-means of **a** postcard registered on service.

(8) It must be understood that this rule in no way affects the ordinary rules as to keeping a v.-p. article in deposit when the addressee is absent from his residence or when it is unclaimed.

NOTE I.ð A v.-p.article which has once been treated as unclaimed under this rule and returned to the office of posting, cannot be recalled at the request of the addressee.

NOTE *2.*ð In post offices which serve planters residing in remote areas, not ordinarily visited by postmen, and which make over mail matter to *Dak wallas* of planters at the window, the post-masters will obtain from the planters written instructions as to how intimations of the arrival of value-payable articles should be served on him. The attention of the planters should be drawl* to clauses 30 and 141 of the *Post Office Guide.*

NOTE 3.ð The request of the sender or a refused or undelivered v.-p. article, to deliver to a person other than the addressee should not be complied with.

A. Jn no-delivery sub-offices authoriesed to deliver v.-p. articles from the window, before such an artilce is returned as "Not claimed"under this rule, the sub-postmaster must satisfy himself by a reference to the office from which the article was received for delivery the an intimation of the arrival of the article was actually presented to the addressee.

232. Missent, redirected, unclaimed an refused v.-p. articles.ð *(If* If **an** inland v.-p. article or if **a** *foreign v.-p. artilce of the letter mail is* to be redirected, or has ben refused or treated as unclaimed or recived missent, the following procedure should be followed :ð

(a) The article should be treated in the same way as an ordinary registered article under similar circumstances. In the case of inland articles, the receipt prepared in the office of delivery should be filed with the registered or parcel list in which the article is entered; while in the case of *foreign* article, attested receipts should be prepared and filed in the bundle of foreign receipts in the manner prescribed for other missent, redirected, unclaimed and refused registered articles received by the foreign post(*?e rules 187, 188, 190 and 191).

*Exception.*ð Jn offices where the system of "Delivery slips" is in force, on remark need be made in the registered or parcel list showing the disposal of a v-.p. article which has been refused or is to be redirected. Such remark should be recorded in the delivery **slip.**

(b) in the case of missent and redirected v.-p. articles, the forms of v.-p. money order should be sent to the revised office of destination in the usual way, while, in the case of a refused or unclaimed article the upper or money order portion of the form should be torn off and destroyed and the lower portion containing the sender's certificate and other entries should be filed alongwith the v.-p. article receipt in the office of destination.

*Exception.*ð When a v.-p. article not exceeding the prescribed limit of value is treated as refused under rule 231(1), a fresh receipt need not be prepared for the purpose of being filed with the lower portion of the v.-p. money order form appertaining to it. In such cases, only the lower portion of the v.-p. money order forms should be filled with the registered or parcel list concerned.

(c) In all the cases referred to above, a note should be made by the post master of the despatching office in the register of v.-p. articles received (Form R-P 9) showing the mode of disposal of the article; and a note should also be made, in the case of unclaimed and refused article, by the postmaster of the office of posting in the v.-p. journal, showing that the articles have been returned undelivered.

TJOTE 1.ð In the case of unclaimed and refused v.-p. articles received back in the office of posting for return to the senders, the following particulars only need be entered in the register of v,p. articles received : ð

(i) No. of the article.

(i'i) Date of posting.

(ii'i) Class of article.

(iv) Office of posting.

These particulars should be entered in a separate register of v.-p. articles received if the office has been authorised by the Head of the Circle to maintain a separate register for the purpose.

NOTE 2.ð When a refused or an unclaimed v.-p. article which cannot be connected with the entries in its v.-p. journals is received by an office for delivery, the article should be examined to ascertain the name of the office in which it was originally posted. When this is determined, an intimation regarding the delivery of the returned v.-p. article to the sender should be sent by letter without delay to the office where the article was originally posted.

id) When a v.-p. article is redirected, an intimation of the redirection in form Ms,-4(a) should be sent at once to the office of posting. The office of posting should make a note of the revised office of destination in the v.-p. journal.

NOTE.ð Jf the office of posting is a no-delivery office, the intimaton of re-direction, should be sent to the office of delivery by which it is served.

(2) If a v.-p. *foreign* article of the parcel mail which was originally posted in Pakistan has been treated as unclaimed or as refused in the country of destination and is received back in the Pakistan office of exchange, it should be forwarded direct to the office of posting for return to the sender.

NOTE.ð Undeliverable v.-p. parcels originating in Pakistan are received back from Great Britain and Northern Ireland by the Karachi office of exchange. If an undeliverable v.-p. parcel is received back by the Karachi office of exchange through which the parcel was not originally sent, it should be forwarded to the office of exchange through which it was so sent.

(3) If a *v.-p. foreign* article of the parcel mail which was originally posted in a foreign country has been treated as unclaimed or as refused, it should be sent to

the Pakistan office of exchange concerned for disposal in the same manner as an unclaimed or refused inward foreign parcel.

NOTE.ð In the case of v.-p. parcels from Great Britain and Northerrn Ireland, Irish ýrepublic, Kenya, Uganda and United Republic of Tanganyika & Zanzibar the parcels, if treated as unclaimed or refused, should be forwarded for disposal to the Karachi office of exchange while in the case of those from Singapore and Malaysia the parcels, in similar circumstances, should ba forwarded for the same purpose to the Dacca office of exchange.

A. In sub-offices, the v.-p. articles and the forms of v.-p. money order, which in head offices are sent to the R.L.O., should sent to the head office.

FOREIGN V.-P. ARTICLES

233. Description of foreign v.-p. exchages.ð (1) V.-p. exchanges with certain foreign countries are conducted generally on the principles governing the inland v.-p. system, subject to the modifications indicated in the preceding rules and the limitations specified in the *Post Office Guide.*

(2) V.-p. exchanges with Great Britain and Northern Ireland, and certain other countries (shown in the *Post Office Guide)* are however, conducted on a different basis known as the C. O. D. *(i.e.,* cash on delivery) system. The latter system Åliffers from the former in respect of the following points:ð

(a) The service is confined to parcels only.

(b) In the case of a v.-p. parcel posted in Pakistan, the limit of the amount specified for remittance to the sender varies for each country as shown in the *Post Office Guide.*

(c) Parcels posted in Pakistan are subject to the further charge mentioned below, in addition to the ordinary parcel postage rate:ð

A fee equivalent to the commission on a foreign rupee money order for the amount specified for recovery. This fee, which will in no circumstances be refunded must be prepaid by the sender in postage stamps affixed to the parcel.

(d) On every v.-p. parcel, the sender must write or print boldly beside the address the word "Reimbursement" followed by an entry in Pakistan currency, without any alteration or correction, of the amount to be remitted to him. The sender may also note on the parcel a request that, if the parcel is undeliverable as addressed it is to be (/) abandoned or (//) delivered at a second address. No other alternative is admissible. In the absence of definite request for abandonment, a parcel which is undelivered at the original address, or at the alternative address, if one is furnished, within a period (of 15) days, is returned to the sender without previous intimation and at his expense.

(e) The letters "C.O.D." should be entered in red ink at the top of the v.-p. form (M.O.-51) to be forwarded with such parcels.

Under both systems, the general rules of the foreign post and the special rates and conditions which apply to articles intended for the particular country of destination will be applicable to articles sent under the v.-p. system.

(b) In the case of a v.-p. parcel posted in Pakistan, the limit of sending to inland v.-p. articles will apply to foreign v.-p. articles also. NOTB.ð **See** rules 279 and 280.

[23S

LIST OF ACCOUNT RULES IN CHAPTER 6 *(Issued under the authority of the Auditor-General)* RULE

149. Prepayment of customs duty and other charges on parcels for Great Britain and Northern Ireland.

150. Prepayment of customs duty and other charges on parcels for Irisfe Republic.

CHAPTER 7

MONEY ORDER DEPARTMENT

N.B.ð *All the duties of the postmaster in connection with the Money Order Department may, under the orders of the Head of the Circle, be performed by the deputy postmaster, assistant postmaster, supervisor or head clerk in the case of head offices and by the deputy sub-postmaster, assistant sub-postmaster, supervisor or head clerk in the case of sub-offices, except that the postmaster is personally res-pcnsible that the returns for submission to the Audit offices concerned are despatched on the due dates. Ash the postmaster alone has authority to order the payment of money orders when there is any doubt as to the identity of the payee.*

In offices where the duties prescribed in rule 353 *are entrusted to a deputy post-master, assistant postmaster supervisor or head clerk in the case of head offices or deputy sub-postmaster, assistant sub-postmaster, supervisor or head clerk in the case of sub-offices the postmaster must obtain every week a report from that official that the check has actually been carried out.*

The duty of signing the Audit office returns as laid down in rules 304 (2) *and* 309 (3) *maybe performed'by the deputy postmaster, assistant postmaster or a supervisor, as the case may be.*

PART I.ð GENERAL

GENERAL RULES

234. Information in Post office Guide.ð The conditions under which money orders are issued and paid, the rates of commission, the maximum amount for which a single inland or foreign money order may be issued, and other information regarding money orders will be found in the *Post Office Guide.*

235. Supply of fund?.ð (1) It is the duty of the money order Savings Bank and sub-accounts clerks to bring to the postmaster's notice any unusually large demands on the office, so that provision may be made in time for an additional supply of funds, if necessary.

(2) IN HEAP OFFICES, when owing to the amount of money orders received for payment Savings Bank withdrawals or discharge of savings certificates being un-usually large the head postmaster has reason to be' ;ve that the funds at his credit at the treasury are likely to be exceeded he must ask the Audit office by telegraph, to place additional funds to his credit. By the same day's post he must send a copy of the telegram to the Audit office, with the following further particulars, *viz.* :ð

(a) The balance still available to his credit at the treasury.

(b) The amount of money orders received for payment during the month.

(c) The names of the offices of issue (head or sub) from which orders are chiefly being received.

(d) Amount of Savings Bank withdrawals or savings certificates discharged during the month.

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i sub-offices, all applications for additional funds to be placed at sub-at the credit of the sub-office must be made to the head office.

Distinguishing letters placed before Nos.ð The classes of money orders low are distinguished as follows:ð

'•payable money orders—by the letters " V.-P." placed befor e the

No.

*tail money orders*ð by the letter "A" placed before the No. *raphic money*

orders—by the letter ″T " placed before the No.

ard foreign sterlingm oney orders—by the letter " S " placed before the No.

foreign moiiy orders -by the letter " F " placed before the the No.

il and Telegraph service money orders—by the letters "P.O." for postal, " Tel. O. " for Telegraphs, " tph. O. " for Telephone and " R.O " for Radio placed before the No.

igs Bank money orders—by the letters " S.B. " placed before the No.

r *office money orders—by* the letters " O.F." placed before the No.

money orders—by the letter " R " placed before the No.

money orders—by the letters " Rt. " placed before the No. The same mode of distinguishing these classes of money orders should be adopted wherever the No. is recorded.

Audit Offices.ð (1) There are, at present, two Audit offices for the 'ircles, as follows:ð

Audit offices	*Circ'es*
.. *i,*	f Eastern Circle and l_ Western Circle.
e .. ÅÅ ÅÅ"! and	f Northern Circle l_ Sothern Circle.

i distinguishing one Audit office from another, the Audit, office for the cle will be referred to as the " Home Audit Office ", and the other ces as " Foreign Audit offices ", whenever this may be convenient.

Monthly statistics.ð (1) IN HEAD OFFICES, the money order clerk should laily from the journals of money orders issued and paid [Forms M.O.-2 /I.O.-4] for the preceding day, the total number and value of rcuney tied and paid, and the total amount of commission realised, and enter s in the monthly statistical register (Ms.-13).

(2) On the first of each month, the entries made by the money order clerk under each head in the register during the preceding month should be totalled, the certificate at the fcot of the register signed, and the totals posted in the monthly statistical abstract (Form Ms.-14). The corresponding figures for the sub-offices of the head office, as shown on the reverse of the monthly copies of the sub-office accounts, should also be copied under the appropriate heads into the abstract against the name of each cffice and the entries made against the head office and all its sub-offices should then be totalled. Those totals should then be transferred by the money order clerk to the monthly statistical memorandum [Forn Ms.-14

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239. Stamping of money orders.—(1) The following stamps will be impressed on money orders :ð

(a) By the office of issue, whether it is a head or sub-office :

(/) the month-stamp in the oblong space provided for it at the top of the form ; («') the oblong money order stamp in the oblong space provided for it at the top of the form ; *(Hi)* the Audit office stamp in the circular space provided for it at the top of the form ; *(iv)* the name-stamp on the acknowledgment ;

(b) At the time of receipt of the money order for payment by the office of payment, whether it is a head or sub-office :

(v) the round money order stamp authorising payment in the ciicular provided for it in the receipt portion of the form;

(c) *After payment by the office of payment whether it is a head or sub-office :*

(vi) the oblong money order stamp in the oblong space to the left of the round money order stamp ;

(vii) the date-stamp on the acknowledgment.

(2) The round and oblong money order stamp must always remain under lock and key in the personal custody of the postmaster who must be very careful to see that they are impressed on the orders issued, received for payment and paid, in his presence at the time the money orders are placed before him for examination. The other stamps will be impressed by the money order clerk before the orders are given to the postmaster for final examination.

NOTE.ð See Notes below rule 21 (2).

(3) In every case, the date of the round money order stamp will be the date on which payment is actually authorised by the postmaster and the date of the oblong ir.oncy order stamp on payment will be the date on which the amount paid is actually entered in the accounts of the office.

(4) IN HEAD OFFICES, any omission or error made by a sub-office must be sup plied or rectified by hand before the paid money order is sent to the Audit office. This must be seen to from day-to-day as the paid orders are received and not left o\er to the end of the account period, when the accounts are under despatch.

A- In sub-offices, in the case of money orders issued during the last few days ifa month, the instructions given in rule 249-*A for impressing the month's stamp will be followed.*

PART II.ð MONEY ORDERS ISSUE OF

INLAND MONEY ORDERS

240. Presentation of money order.ð (1) When a remittance by money order is desired, the particulars to be filled in by the remitter must be written on a pres cribed form of money order ; if the proper form is not used, one should be given to the remitter or his agent for the purpose. The money order clerk may fill up the money order form (M.0.-8) for the remitter or agent and require him merely to sign it or if he is illiterate to affix his thumb mark, whenever this can bs done without causing interruption to postal work; but on no account should any fee be charged or gratification accepted, for this service. A maney order should not be accepted in absence of signature or thumb mark of the remitter or his agent.

(2) When a money order form is presented at the post office for issue, it should be examined to see that the particulars to be filled in by the remitter are properly and clearly entered. When a money order is payable at a town with town sub-offices, the actual office of payment should be ascertained from the remitter and entered on the money order.

(3) Special care must be taken to see that the entries of the name and full address of the payee are legible, and that the name of the payee's father is added in cases in which it is customary for Pakistan payee to be described by his father's-name. When the payee is a Pakistani woman, the entry of her name on the money order should not be insisted on, and may be replaced by that of her husband, or son, or father. Thus a money order payable to the " wife of Shib Chandra Datta ", should be accepted.

NOTE.ð Attention is drawn to the rule in the *Post Office Guide* regarding indefinite or fict'ous addresses.

241. Money orders written in local language.ð (1) The particulars to be entered by the remitter in a money order form may be written either in English or in the current local language of the district,

(2) When the entries are in local language, the money order clerk must write an English translation (in words) of the amount of the order underneath the entry in local language, and unless the money order clerk knows for certain that the local language in which the remitter's requisition is written can be read and understood at the office of payment, he must also transcribe the payee's name and address in English, below the entries in local language. The entries in the acknowledgment and coupon must in no case be translated.

242. Presentation of special forms of money order.ð (1) A special form of inland money order will be accepted for issue by any post office when the money order, is payable within the tract for which the form has been prescribed, e.g., an East Pakistan revenue money order payable in East Pakistan will be accepted if presented for issue at any post office in Pakistan.

*Exception.*ð The restrictions referred to in para (1) does not apply to the aspecial forms of inland Rent Money Order.

NOTE.ð The form will ordinarily showð beneath the departmental crestð the Circle for which it has been prescribed, and if this information does not appear on the form, it can be ascertained from the remitter.

243. Realisation of amount.ð (1) When the money order clerk has satisfied himself that the particulars furnished by the remitter are correct and complete, money should be taken for the value of the money order and the commission chargeable either in cash or by cheque [See clause 37*A(a)* or (fc) of the *Post Office Guide].*

(2) *(a)* The rules regarding acceptance of cheques given in Articles 165 to I65E of the Post and Telegraphs Initial Account Code. Volume T, should be followed in respect of money orders issued when their amount and the commission thereon are paid by cheques. The following classes of cheques should be generally accep ted unless otherwise provided in those rules:ð

(;") cheques drawn on the treasury in favour of the postmaster of the office of issue by an officer of Government in his official capacity, or by a District, Local or Municipal Board or by the Manager of an Estate under the control of the Court of Wards ;

(//) chequesdrawn byanofficerof Governmsnt (Including Pakistan Western and Eastern Railways) in his official capacity, in favour of the postmaster of the office of issue, on the State Bank or any scheduled banks in the locality;

(Hi) cheques drawn in favour of the postmaster of the office of issue by a District, Local or Municipal Board or by the Manger of an Easte under the control of the Court of Wards or by a member of the public on the State Bank or any scheduled bank in the locality provided each individual cheque is duly certified by the bank concerned " good for payment " or all such cheques are covered by the guarantee, renewable annually, tendered by the bank to the effect that all cheques drawn in favour of the Pakistan Posts and Telegraphs Department, by the drawers are " good for payment " and that their genuineness has been verified by reference to the specimen signatures of the Bank's officers to be maintained in all such post offices where such cheques are likely to be presented.

NOTE.ð Money orders issued by treasuries in payment of refunds shall be accompanied by the certificate referred to in rule 245 which shall be acepted in lieu of cash.

(b) The words " Paid by cheque " should be written across the receipt to be given to the remitter and reproduced by carbon paper on the office copy of the receipt. The cheque should be paid without delay into the treasury.

NOTE 1.ð This rule also applies to a member of the public who wants to issue a money order by cheque drawn on the State, or any approved local bank.

NOTE 2.ð Clause 37-A of *the Post Office Guide* may be seen for a specimen form of guarantee to be executed by banks.

*Exception.*ð The guarantee envisaged above will not apply to a cheque issued by an Income Tax Officer in respect of a money order on account of a refund of income-tax.

(3) In the case of money orders issued by the Kashmir and Jammu State in payment of establishment bills of primary schools, State Treasury receipts for the amounts and the cc mmission may be accepted by post offices dealing with transac tions relating to that State.

*Exception I.*ð No commission is chargeable on money orders issued at Field post offices by men on military service, provided that the money orders are endorsed by the remitter's Commanding Officer with the following certificate :ð

" ..... Expeditionary Force. Certified that the remitter is entitled to make this remittance, which does not exceed his pay and allowance for the month of remit- tance".

This system has been extended also to certain other offices by special orders against these money orders in the Issue List, the letters " F. R. " will be marked in the column for commission. In order to enable the Audit office to charge the commission realisable on these money orders against the Military Department a certificate from the Officer Commanding the unit should be obtained and furnished to the Audit office showing the number of money orders issued each month free of commission and the military accounts officer against whom the debit for the commission should be raised.

244. Receipt to be given to remitter.ð (1) A receipt (Form M.O.-l) to be given to the remitter should be made out in duplicate (by means of double-sided carbonic paper) in the book of m.o. receipts. The receipts in each book bjar printed Nos. in a consecutive series : there arc 250 receipts in each book, and the series is continued from 1 to 10,000.

(2) The money order clerk should sign the receipt, which will show the amount of the order and commission, and the name, but not the address, of the payee, and then tear out the original, which should b; stamped and handed to the person who presented the money order. The duplicate should also be stamped and will remain in th" book as the office record.

(3) The printed No. of the receipt given to the remitter will be the serial No. to be assigned to the money order, and should be written on the form wherever the No. is to be entered by the office of issue.

(4) The issue of a receipt upon any but the authorised form will be punished by dismissal.

(5) IN HEAD OFFICES, if a receipt is spoiled, the original should be made over to the postmaster, by whom it will be personally destroyed after the word " Spoiled " has been written in ink under his signature across the duplicate in the book. The No. of a spoiled receipt should be entered in its proper place in the journal of mon-y orders issued, followed by the word " Spoiled ". The No. of a spoiled receipt must not be entered on a money order.

The following are examples of the usual cases in which a receipt should be treated as spoiled :ð

(a) when there is an error in any of the entries which requires correction ;

(b) when the receipt is mutilated or disfigured by the spilling of ink or other matter ;

(c) when the receipt bears a wrong serial number, owing to a misprint , and

(d) when, after the close of the day's money order business with the public the receipt is found to have been inadvertently passed over and left blank.

NOTE 1.ð In the case of a money order payable to a person in his official capacity whose name is not given, the designation of the payee should be eitered in the money order receipt with sufficient fullness to identify him, *e.g.. Collector, Hyderabad, (Capital) Postmaster, Karachi, Secretary, Chamber of Commerce, Karachi, etc.*

NOTE.ð The Head of the Circle may, at the request of the Audit officer, supply books of money order receipts to any particular head office, in which the series of Nos. is continued beyond the usual limit.[1]

A. In sub-offices, the receipt should be made out in triplicate. The duplicate and triplicate copies should also be stamped. The duplicate should be forwarded to the Head Office along witn Daily List of M. Os- issued and the triplicate retained in the book as office record.

B. *In sub-offices, the series of Nos. runs from* 1 *to* 5,000.

C. In sub-offices, if a receipt is spoiled, the word" Spoiled" should be written in ink under the sub-postmaster's signature across all three copies ; both the original and the carbonic copy of the spoiled receipt will be sent to the head office attached to

the sub-office daily list of money order issued, the other copy being left on record in the book- The No- of the spoiled receipt should be entered in the pre per place in the sub-office daily list of money orders issued, followed by the word" Spoiled". The No. of a spoiled receipt must not be entered on a money order.

245. Money orders from treasuries.ð (J) In the case of money orders issued by Treasury Officers, payment to the Post Office is not made in cash. The amount of order including the commission is credited to the Post Office in the Treasury Accounts by book transfer, a certificate to that effect being appended to the order.

(2) The words " Adjusted by book transfer " should be written across the receipt for the remitter by the counter clerk and reproduced below by means of carbonic paper and the words " By book transfer " should be written in red ink across the money order form by the remitter himself. The certificate should then be made over to the postmaster who should treat the amount as a remittance to the treasury and follow the procedure prescribed for such remittances, except that the certificate should be sent to the treasury in lieu of cash.

(3) The acknowledgment signed by the payee will be returned by the office of payment direct to the remitter, enclosed in an ordinary service cover. In all other respects, these money orders will be treated in the same way as ordinary money orders.

(4) Jf any money orders issued under the procedure prescribed in this rule are received back as unclaimed or refused, the amovnt of such money orders should be adjusted by book transfer. The money orders should be sent to the treasury for payment accompained by a treasury voucher representing the total value of the money orders. The procedure prescribed for drawings from treasury should be followed in all respects, except that no money will be received from the treasury. When the money orders are received back from the treasury duly signed they should be entered in one group in the journal of money orders paid and the remark " *Adjusted by book transfer "* should be made against the entry in the office copy of the journal.

246. Money orders issued by Telephone Revenue Account Offices.ð (1) The Accounts offices, Telephone, Revenue, are authorised to remit by means of service money orders refunds of telephone rents payable to the persons to whom the refunds are due. These money orders will be prepared on the prescribed money order forms and presented at the counter of the post office duly certified under the initials of the Accounts office in charge as " refunds of telephone rents " with a covering list in duplicate. In such cases the amount of the money orders will not be sent in each. The money orders should be issued by a *per contra* charge in the Schedule of unclassified payments. One copy of the covering list duly stamped with the date-stamps of the office, together with the corresponding money order receipts, should be returned to the Account office. The second copy of the covering list should be forwarded to the Audit office concerned with the cash accounts. In other respects, the procedure to be followed in respect of these service money orders should be the same as that of ordinary money orders.

(2) When service money orders referred to above are presented at and issued from a town sub-office the amount of the money orders should te shown in the accounts of these offices under the head " Unclassif cd payments ". The second copy of the covering list should be forwarded with the daily arcount to the head office for transmission to the Audit office concerned.

(3) In cases of settlement of accounts with acceding States where adjustment by book transfer is not in vogue and adjustment is required to be made in cash and the balance goes in favour of a State, the A.O.T.R., and the General Manager Telephone Districts may remit the balance by service money order in the manner laid down in sub-para (1) above.

247. Money orders from branch offices.ð Money orders received from branch offices for issue, will be transferred by the sub-account clerk to the money order department, where they will be numbered examined, and prepared for issue in the same manner as money orders presented at the window, but the m. o. receipts for the remitters will be made over to the sub-account clerk for despatch to the branch offices. The name of the branch office and the No. of the receipt issued by it will be written at the top of the m. o. receipt issued by the acount office. If the branch postmaster is unacquainted with English, these entries will be made in local language.

248. Entries in journal of money orders issued.ð (1) Particulars of the money orders issued by the office and received from the branch offices in direct acount with it for issue, should be etered by the money order clerk in the journal of money orders issued [Form M. O.- (s)]for the Audit office. The money order Nos. entered in the journal will be the Nos. assigned to the money orders from the book of money order receipts.

(2) IN HEAD OFFICES, particulars of each money order should be entered against a serial No. printed in the first column of the form and the daily totals of the entries with the total number of money orders issued should be made in the column for remarks of the journal (lower sheet) against the last entry of the day, instead of below it, in order that the entries for the following day may be commenced from the next serial No. on the same sheet. The money orders should be entered in the journal in separate groups *(a)* for the head office and *{b)* for its branch offices, and a copy of the entries should be made on the journal (the lower sheet) by means of carbonic paper. A separate total should also be made for each of the groups and entered in the column for remarks of the journal (the lower sheet) but not in the journal for the Audit office.

(3) The daily totals of the entries of value and commission made in the column for remarks of the journal against the last entry of the day or the totals made against the last entry of each page should be recorded only in the copies of the issue journal retained in head and sub-offices and in the journals sent by sub-offices to head offices. In the journal to be sent to the Audit office the totals should in no case appear, but should be carried to a separate sheet of the money order issue journal in which the totals page by page should be consolidated and the grand total be struck. This extra sheet of the journal should be attached to the daily or fortnightly journals submitted to the Audit office in accordance with rule 304.

A. In sub-offices, the particulars of the money orders need not be entered strictly according to the serial Nos. and the daily totals with the total number of inland money orders issued should be entered below the last entry of the day. A copy of the entries in the journal should be made by means of carbonic paper on the ***two*** *lower sheets,* viz.. *the daily journal for the head office and the sub-office journal* ***{or*** *office record).*

249. Preparation of money orders for despatch.ð The No. of the money order, the date of issue, and the amount payable to the payee should be written in the appropriate places on the advice portion of the money order, and the name of the office (head or sub) of payment followed, where necessary, by the name of the

district of acceding states as the case may be within brackets shoueld be entered on the address side of the order. Care must be taken to make the entries in strict accordance with the amount of the remittance and the address of the payee, as given by the remitter, and to write clearly the amount payable and the name of the office of payment. The money orders should then be signed and stamped by the money order clerk.

ÅNOTE 1.ð If the post office named in the address of the payee is a no-delivery sub-office, the order should be issued on the office head or sub from which the station to which the order in address receives its delivery. In all cases of doubt as to whether an office is a no-deli very office or Ânot, reference should be made to the list of Pakistan post offices in the *Post Office Guide.*

A. In sub-offices, in the case of money orders issued during the last few days of a month, the accounts for which are included in the accounts of the head office for the following month, the month-stamp for the latter month, instead of that for the month in which the money orders are actually issued by the sub-office, should be impressed on each money order form. As a check on this being done, as soon as the accounts of the sub-office are closed on the last of the dates covered by the sub-office account for each month, the type of the month-stamp should be changed to that of the next month and the altered stamp should be impressed in the book of postmarks and also on the sub-office daily accounts of the day in the right-hand top corner, just ■below the impression of the sub-office date-stamp. In the case of money orders issued during the last few days of June, however, the month-stamp for the month of June, not that for July, should be impressed.

250. Despatch of money **orders**^ð (1) When the mail is under preparation for despatch, the money orders for despatch should be sorted by the money order clerk according to the due mail and sorting list (Form M-9). They should then be folded along the heavy lines printed on the reverse of the form so as to leave the name of the office of payment outside, and enclosed in " envelopes (M.O.69) ". addressed to the offices or sections concerned. The total number of money orders enclosed in each envelope must be clearly written on the envelope which should '"be sealed.

(2) When money order envelopes are made up for a post office, the money orders sent to the office for payment and those sent to it for onward transmission should be placed in separate envelopes marked " Station " and "Sorting".

(3) If, in the money order envelopes to be closed for the R. M. S. or in the money order envelope marked " Sorting " to be closed for a post office, there are six or more money orders for any particular post office, those money orders should be enclosed in a separate cover which should be addressed to that post office and marked " Station ".

NOTE.ð In cases in which the number of money orders to be sent to any particular destina-4ionis too large to be enclosed in the envelope (M, O. 69) registered bundle envelopes (R. P.-37) may be used after scoring through the letters R. B. printed en them. Where the number of money order to be despatched is so large that even a R. P.-37 envelope is not sufficient to give cover to them, drill bag may boused for the purpose.

251. Money orders issued by sub-offices.ð (1) Money orders issued by sub-offices are sent direct to the offices of payment but the particulars of the money orders are communicated to the head office in the journals of money orders issued [Form M. 0.-2 (s)]. For any date on which money orders are shown as issued by a sub-Office in its accounts, **a** daily Journal of the issues will be sent to the Head Office, together with the carbonic copies of the receipts granted to the remitters.

(2) IN THE HEAD OFFICE, the sub-office daily journals and their accompaniments will be made over by the sub-account clerk under receipt (to be granted on the daily accounts) to the money order clerk, and the latter should check the entries in the journals with the copies of receipts, verify the totals, and see that the Nos. of the receipts run in a consecutive series. The first and last Nos. of the receipts received with each daily journal should be entered in the index of receipt Nos. (FormMS-15) under the date of the journal. Thedaily totals of the journals should also be entered in the prescribed form of " Compilation of daily totals of sub-office money order issue journals" (Form M.O.-22).

(3) If the original and carbonic copies of a money order receipt are received wilh the word " Spoiled " written across them under the signatures of the sub-postmaster, the No. of the money order ought to be found in its proper place in the sub-office daily journal of money orders issued, followed by the word "Spoiled". The spoiled receipts should be brought to the notice of the head postmaster who will personally destroy the duplicate and make a note in the S, O. daily journal against the relevant entry and send on the original to the Superintendent. Spolied receipts are always to be regarded with suspicion as being a possible accompaniment of fraud.

252. Examination by postmaster of money orders for issue.ð (1) The money order clerk should stamp the money orders in the presence of the postmaster with the oblong money order stamp and then place them with the following books and documents before the postmaster, *viz,* :ð

the book of M. O. receipts [Form M. O. -1 or M. O.-l (s) J; the

journal of money orders issued [Form M. 0.-2 (s) J; the money order

envelopes (Form MS.-5) ; and the b. o. daily accounts [Form A.C.G.-

22 (a)].

IN HEAD OFFICES, the following documents should also be placed before the head postmaster:ð

the daily journals of money orders issued, received from sub-offices, and the carbonic copies of money order receipts attached thereto; and the index of receipt Nos. (Form MS.-15).

(2) The postmaster should carefully compare all the entries in all these books and documents and tick off the corresponding entries in the book of m. o. receipts, journals, b. o. daily accounts, and sub-office daily lists. He should then check the dailytotal of the journal of money orders issued, and after writing the amount of the total in words and initialling the entry, sign the journal and the money orders. Special care must be taken by the postmaster to see that money orders issued at branch offices have not been delayed in the account offices, but have been cr.fered-in the book of receipts and journal on the day on which the transactions of the branch office appear in the b. o. summary; that the amount entered in each money order by the money order clerk agrees with the amount as written by the remitter; and that there has been no delay on the part of the branch office in issuing the money order, by referring to the date entered in it by the remitter. If, in any case,, cither the amount or date, as written by the remitter, shows any sign of having been altered, enquiry should be made from the remitter by the postmaster, though the issue of the money order should not be delayed.

NOTE.ð In the case of money orders issued on cheques or paid for by treasury certificates in lieu of cash, the postmaster should sec that the total amount of such money orders agree with the amount of the cheque or Treasury certificates with which ihe money orders were received.

(3) After the check prescribed in para. (2) the money order clerk should, in the presence of the postmaster, plae the money orders in the envelopes wmcn should be closed at once with national economy labels, which should t>e impressed with the date-stamp of the office. Ordinary economy labels may be used for the purpose after they have been crossed in red ink or red pencil so as to be distinguished from others. The envelopes should thereafter be made over by the money order clerk under receipts to the registration clerk for despatch.

(4) IN HEAD OFFICES, the head postmaster should also satisfy himself that the first serial No., entered against each sub-office in the index of receipt Nos., under the date of its daily journal, follows consecutively the last serial No. previously recorded.

253. Money orders received in sorting.ð (1) Money orders received from offices and sections for onward transmission to the offices of payment or other sorting offices, will be received in separate money order envelopes addressed to the office marked " Sorting ". They will be made over under receipt by the regis tration clerk to the money order clerk.

(2) These money orders should be sorted and despatched enclosed in money order envelopes, together with money orders issued by the office.

(3) The money order envelopes received should be opened by tearing the economy slips.

PAYMENT OF INLAND MONEY ORDERS

254. Examination of money orders.ð (1) The money order envelopes, con taining money orders intended for payment, will be handed over unopened under receipt by the registration clerk to the money order clerk. The money order clerk is required to open each envelope himself by tearing the economy slips and to verify the number of money orders contained in each envelope with the number noted on it. He will then carefully examine each money order to seeð

(a) that it is impressed with the prescribed stamps by the office (head or sub) of issue;

(b) that it is signed by the postmaster and the money order clerk, or other authorised officer of the office (head or sub) of issue;

(c) that it is payable at his office, or at a branch office in direct account with his office, as shown by the payee's address entered by the remitter;.
za«dð

(d) that the amount of the money order, as written by the office of issue, agrees with the amount as written by the remitter;

(e) that the money order has been received within 20 days of its issue. For money orders received after 20 days of their issue, see instructions in the note below.

NOTE.ð Money orders which are not received by the office of payment within 20 days,, their date of issue should not be issued for payment unless the office of issue has been consulted by making a reference in Form MO-13 to ascertain whether payment has not already been, made on a duplicate money order. This form provides space for a reply by the office of issue and is printed on a bright red paper to make it conspicuous. This form should be transmitted ,n a registered cover and should invariably be relumed by the office of issue within 24 hours ot s receipt. In urgent cases the offices may transmit and receive replies telegraphically- The orm or the telegraphic reply received from" the office of issue should be kept on record at the

office of payment in a special Guard Book, while the office of issue should endorse a note in the Journal of Money Orders issued against the relevant entry. The office of payment should act only according to the advice of the offke of issue and also note the particulars of the replies received from that office on the M. O. before making payment or otherwise disposing it of.

NOTE.ð If a money order has been seriously delayed in transit, care should be taken to see that payment has not already been made on a duplicate money order.

(2) If there is a discrepancy of Rs. 10 or more between the amounts entered in a money order by the remitter and by the issuing office, or if there is any ground for suspecting fraud, such as the absence of the issuing postmaster's or the money order clerk's signature or of the impressions of any of the prescribed stamps, or an alteration in the name of the payee or the amount, the postmaster's attention should be drawn to the irregularity and payment should be withheld pending the result of a reference by telegraph to the office of issue. If there is a discrepancy of less than Rs. 10 between the amounts entered by the remitter and by the issuing office, the amount entered by the remitter should be paid, the irregularity being reported by post to the office of issue. The erroneous entry in the money order should be corrected under the postmaster's initials.

(3) IN HEAD OFFICES, if a money order which is payable at a sub-office in account with the head office, is received for payment, it should, unless it is a money order which has been redirected to the head office, be treated as misdirected or missent, as the case may be. When, however, such a money order has been redirected to the head office, it should be entered in the register of money orders received (Form M.O.-3) as laid down in rule 284, and should then be further redirected to the sub-office of payment under the procedure described in
tfule 283.

255. Entries in register of money orders received.ð (1) The money orders received for payment by the office, together with the money orders taken from deposit that are to be given out for payment, should be sorted into groups for each postman and then entered in the register of money orders received (Form M.O.-3), so that the orders intended for each postman may be bracketed together. The money orders received for payment by branch offices in direct account with it and by village postman should be entered in the register of money orders received (M. 0.-3) in bulk.

(2) The money order clerk should note in the register, opposite-the group of orders for each postman, the total" number and value of the money orders, in words and figures, and the No. and name of the postman. The money order clerk should also write in the register in words and figures, below the entries relating to postmen, the total amount to be given to all the postmen for the payment of money orders.

(3) The money orders including those taken out from deposit for re-issue made over to the sub-account clerk for payment by village postmen and for despatch to branch offices should be entered by the sub-account clerk in the register of money orders for payment by village postmen and branch offices (Form M. 0.-44) in the manner described in paragraphs (1) and (2) above.

*Exception.*ð In a single-handed sub-office and in offices where the duties of the sub-account and n orey ore'er paid branches are performed by one and the same clerk all the money orders received for payment, including those for branch offices, etc. should be entered in detail in the register (M. 0.-3) and the register (M. 0.-44) need not be maintained.

(4) When a money order entered in the register of money orders received is not given out for payment on the date of receipt, or having been given out, is returned unpaid and is reissued for payment, a fresh entry of it should be made *in*

red ink in the register on th date on which it is issued or re-issued (as the cas ; may be) and a note "Reentered on (date)" should be made against the last previous entry of the order.

(5) A money order will be issued for payment only twice in district towns and if the payee is not available on the second attempt the postman will fill in and sign' a notice in form [M.S.-l 7(a)] and deliver it under receipt to the payee's servant or a member of his family at the address concerned directing the payee to take payment of the M.O. at the post office indicated in the notice. For this purpose the postman should carry with him some blank forms [M.S.-17(a)]. Should the payee fail to take payment of the money order at the post office within seven days of fhe-date of presentation of the notice, the money order will be treated as " *unclaimed "* and disposed of accordingly.

NOTE J .ð The money orders which cannot be issued for payment or sent to branch offices or* the date on which they are received, need not be entered in detail in the register of money orders-received on that date, but should be shown in bulk, thus "Received to-day but not given out for payment or sent to bran ch offices..... 5." Details of these money orders must be entered in the register on the next day agreeable to the instructions given in paragraphs (1) and (2) of this rule.

NOTE 2.ð Money orders payable by pay order need not be entered in the register of money orders received in details but should be entered in bulk payeewise.

NOTE 3.ð The Postmaster should personally see to it that all money orders received and entered in the register on the very date of receipt.

256. Examination by postmaster of money **order for payment.**ð (1) The money orders, with the empty money order envelopes and the register of money orders-received, together with the registers of money orders for payment by village-postmen and branch offices and the lists of money orders to be paid by pay order or cheque, should be placed by the money order clerk before the postmaster, who-will, after comparing the entries in the money orders and the registers and lists and satisfying himself as to the correctness of all the entries and the genuineness of the money orders, note the total number of money orders for payment on the day (including those taken from deposit after the last entry in the register and attest the note with his signature. The postmaster should take special care to see that the amount for payment as entered in each order by the office of issue in the same as that specified by the remitter and that the total amount to be given to each postmen for the payment of money orders does not exceed the prescribed limit. He should also see that service money orders issued for the disbursement of pay and allowances to the R.M.S. officials working at stations outside the headquarters of R.M. S. divisions and marked as "Not to be delivered before the 1st of the following month" are not given out for payment before the prescribed date.

(2) After this has been done, the postmaster will have the round money order .stamp impressed on each money order in his presence in the space provided for the purpose, and the impression of this stamp will constitute the postmaster's authority for payment. He will then return the money orders and the registers to the money order clerk.

257. Limit of amount for payment by a single postman.—(1) The aggregate amount to be entrusted to any single postman at one time for the payment of money orders plus the aggregate value of V.P. articles and amount of Custom Duty on parcels made over to him for delivery would be subject to the following limits :

(a) In the case of postmen with at least five years of approved service :ð (i) In Karachi, Lahore, Rawalpindi, Dacca and Chittagong H.Os. and the Sub-offices at these stations in the charge of gazetted S.P.Ms.: Rs. 2.500/-,

(ii) In other first class H.Os. located at the Headquarters of Revenue Divisions (except Quetta and Sargodha) and very important sub-offices in Lahore, Rawalpindi, Karachi, Chittagong and Daccað other than those specified in, (i) above: Rs. 2,000/-,

(iii) In all first class H.Os. not covered by (i) and (ii) above : Rs. 1,500/-,

(iv)lln all other offices Rs. 1,000/-.

The Head of a Circle may however, raise this amount up to Rs. l,500in the case of offices to be specified by him.

(b) In case of postmen who have rendered less than five years service i Rs. 600/-.

(2) When the register of money orders received is placed before the postmaster^ he should see whether the value of the money orders and v.-p. articles to be made over to each postman is within the prescribed limit. In every case in which the limit is exceeded, the postmaster should arrange for a second postman or some other responsible member of the office to accompany the postman for the greater security. The postmaster should write his orders on the subject in the register of money orders received, mentioning the name of the official selected for the purpose. This official should be required to affix his signature below the postmaster's orders, in token that he has seen them, and it will be his duty to accompany the postman throughout his beat and to return with him to the post office,

258. Money orders for payment by postmen.ð (1) After the money orders have been examined by the postmaster and impressed with the round m.o. stamp, the money order clerk should make them over to the postmen, each of whom, should be required to place his signature against the entry in the register of money orders received of the total number of orders given to him in ackonwlcdgrnent of their receipt.

(2) The register should then be sent to the treasurer, who will give each postman the amount noted against his No. and name in the register, and require the postman to sign for the amount in the register in words and figures. No receipts for the amounts will be taken in the treasurer's cash book (Form A.C.G.-2) from the postmen, but the total amount given to all postmen at one time will be entered by the treasurer in his cash book, and tlie money order clerk must place his initials against the lump entry in that book, before he takes back the register of money orders received.

In sub-offices, cash for the payment of money orders should be given to postmen, under receipt in the register, by the money order clerk.

259. Money order for payment by village postmen and branch offices.ð Money orders to be paid by village postmen authorised by the Superintendent in this be half and by branch offices in direct account with the head office, should be made over by the money order clerk to the sub-account clerk, under receipt to be taken in the register of money orders received. The name and address of the payee of a money order payable at a branch office should be transcribed on the money order in the character of the local language used by the branch postmaster in transacting business with the account office.

The amount of the money order should also be noted on it in the btranch postmaster's local language.

*A. In sub-offices, cash for the payment of money orders should be given to the village postmen by the money order clerk on receipt, from the sub-account clerk, of the register or money orders for payment by village postmen and branch office {M.*0.-44). *Each village postman should be required to sign his name and write in words and figures the amount given to him in the last clounw. of the register in which the amount to be paid to each village postman has been noted in words and figures by the sub-account clerk.*

260. Notice to be given to planters and payees in acceding States.ð **(1)** In the case of planters and others residing at places not served daily by the postmen, who send messengers regularly to the post office, and when the payee of a money order resides with in the limits of an acceding State with which no arrangement exists for the payment of money orders, the money order should be placed in deposit, and a notice in form M. O. 11, signed by the postmaster and impressed with the round money order stamp, should be sent to the payee. The acknowledgment (to be returned to the remitter) and the coupon should be cut off from the money order and sent to the payee along with the notice ;

(2) If delivery of the notice is to be made through a postman, the particulars of the notice should be entered in his book of receipts for intimations and notice delivered (Form RP.-53) and then handed over to him with the acknowledgment and the coupon ; if delivery is to be made through a village postman, these documents should be handed over, under receipts, to the sub-account clerk ; if the notice is made over to the payee's messenger, his receipts should be taken in the register of money orders received ;

(3) If the notice is presented together with the acknowledgment, by the payee or an agent authorised in writing to sign the money order, the amount of the money order should be paid to him on his signing the money order and the acknowledgment. If the notice is returned endorsed with a receipt of payment, together with the acknowledgment duly signed by the payee, the amount should be paid to the person presenting the notice, after his signature has been obtained on the money order. These notices should in every case be securely attached to the office copies of the journals of money orders paid in which the entries of the money orders appear.

(4) The procedure prescribed in this rule applies also to money orders detailed under rule 650 (1)

NOTE 1.ð If the payee is a Pakistani notice given to him under this rule should be in local language.

ÅNOTE 2.ð When a notice has to be issued in respect of an inward foreign n'.cr.ty crcicr v.! sn a:i advice of payment has been paid for, the advice should be sent along with the notice. In ctUr cases paragraph 2 and the second sentence of paragraph 1 of the printed foim of notice should be scored out and the names of the remitter and of the country of issue should bcentered at the foot of the notice for Hie information of the payee.

261. Payments to residents at hotels, clubs, etc.—If the payee of a money order, who resides at a hotel, club, or other similar institution, is not at home when the postman brings the money order for payment, he should fill in and sign an intimation in form MS.-17 and hand it over to the Manager or Secretary of the hotel or club, *under receipt* to be taken in his book of intimations and notices delivered, for delivery to the payee on his arrival. Off receipt of a reply from the payee, the money order should be paid in accordance with his instructions. For this purpose the pastman should carry with him some blank forms (SM.-17).

262. Examination of book of receipts for intimations and notices delivered.ð If a notice for a money order payable to a payee to whom rule 260 or 261 applies Sas been issued, the money order clerk must examine the postman's book of receipts for intimations and notices delivered, on the latter's return to the office, and satisfy himself that the receipt for the notice has been obtained in the book.

263. Identification of Payee.ð (1) Money orders in favour of person *not per manently resident within the jurisdiction of the office of payment or personally known to the postmaster or any of his subordinates,* will be paid only on satisfactory proof of the identity of the claimant with the person named in the money order. When the person claiming payment of a money order calls at the post office to receive payment, whether at the request of the postman, or village postman, or of his own accord, it must be left to the postmaster to decide in each case whether the-claimant has been satisfactorily identitfied or not.

(2) In *ordinary* cases of this kind, payment must not be made unless the claimant is identified at the post office by some trustworthy person known to the postmaster, and it must be understood that the statements of this person are not to be accepted without full inquiry as to his actual knowledge of the claimant. He should always be asked to explain how he became acquainted with the claimant, and how long he has known him. The information obtained from the person,, who identifies the claimant, must be such as will enable the post office readily to-find the payee again, should any mistake or fraud have occurred, and with this object, the *permanent address of the payee,* as vouched for by the person who identifies him, must be noted on the money order by the postmaster. The identifier should be asked to sign his name on the money order as an attesting witness to the payment. If he refuses to comply with this request the postmaster should exercise greater care in according the identification as genuine. If fully satisfied on this point, the postmaster should, when making payment, note the name of the identifier on the money order. It should not be considered evidence of the right of a claimant of a money order that the money has been remitted in response to a telegram sent by him.

(3) In *special* cases, the postmaster may exercise his discretion as to making payment without insisting on strict compliance with the procedure described in the preceding paragraph, provided ihat he is satisfied by such other evidence as the claimant may be able to produce regarding the latter's identity with the payee.

(4) If the postmaster has any doubt or suspicion in connection with a money-order, he should make a telegraphic reference to the office of issue before effecting payment.

(5) Before the payment of a money order is made to a person other than the payee on the written authority of the latter, the postmaster should satisfy himself about the authenticity of the written authority produced. The person receiving the payment of the money order should be required to sign the acknowledgment of the monry order in the following manner :ð

ð .----------for----------

(Signature of the person receiving payment). *(Name of the payee)*

NOTP 1.ð In al 1 cases in which identification is accepted as satisfactory, the postmaster should Write on the money order the words Identification accepted under his signatuie

NOTC 2.ð It should be clearly understood that, when a money order cannot be paid to the person who claims to be the payee, because he cannot satisfactorily establish his identity with the payee named in the order, no instruction should be accepted from him either as to redirecting the order to another office or as to disposing of it in any other way. Should he wish the order re-directed in such circumstances, he should be informed that this cannot be done except at the request of the remitter through the office of issue.

264. Payment of money orders addressed to minors.ð (1) Where the minor is under years of discretion and is living with his parent or lawful guardian, payment will be made to the parent or guardian on his signing the money order on behalf of the minor.

(2) Where the minor is under years of discretion and is not living with his parent or guardian and the parent or guardian cannot be ascertained, payment will be made to the person in whose care and custody the minor for the time being isð subject to such person signing, in addition to the money order, an agreement of indemnity in form M.O.-20 (b), undertaking to indemnify the Post Office against all adverse claims in respect of the amount of the money order so paid. In the event of his refusing to sign such an agreement, payment should be withheld and the money order should be disposed of in accordance with the instructions of the remitter which should be obtained through the office of issue.

(3) Where the minor is old enough to understand the nature of the transaction, payment will be made to the minor himself.

(4) IN HEAD OFFICES, the agreements of indemnity executed in respect of money orde[r]s paid by the head office together with similar agreements received from sub and branch offices will be kept by the head postmaster in his personal custody.

NOTE.ð A stamp duty of eight annas will be payable on the agreement of indemnity prescribed in paragraph (2) of this rule, the stamp being provided by the person who executes the agreement. Rate of stamp duty in force in the Circle, will be notified by the Head of the Circle. A single agreement of indemnity may be taken in respect of more than one money order paid at one time by a post office to one and the same person on behalf of a minor.

A. In sub-offices, the agreements of indemnity executed in respect of money orders paid in the sub-office together with those received from branch offices in account with it will be sent to the head office with the daily list of money orders paid ð a suitable remark being made in ihe list against the entries of the money orders concerned.

264/1. Payment of money orders addressed to lepers.ð (1) Where the leper who has lost his fingers and is living in any asylum, payment will be made to the Head of the Institution on his signing the money order on behalf of the leper.

(2) Where the leper is living with his parents, relatives, or friends, payment will be made to the responsible person with whom the leper resides, in the presence of an independent responsible witness who should be required to attest the signature or thumb-impression on the form.

264/2. Payment of money orders addressed to departmental pensioners _____ Postmen or village postmen paying a pension money order should endorse under his dated signature on the backer the acknowledgment portion of the money order a certificate in English or the local language to the effect that the pensioner is alive on the date of payment. The certificate endorsed by the postman or village postman on the back of the acknowledgment portion of pension money order paid

in January, April, July, and October should be attested by at least two respectable persons in the village and the postmaster issuing money order should see that both these requirements are complied with.

265. Examination of money order paid by postmen and at the window.ð **(1)** **As** soon'as the postmen return to the office, the money order clerk should take from them the paid and unpaid money orders, and initial the entries in the postmen's books in acknowledgment of receipt.

"NOTE.ð In large head offices, the Head of a circle may sanction that acquittance for the total number of paid and unpaid money orders may be given in lump in the postman's book instead of against each entry.

(2) He should examine the money orders paid by the postmen and at the window, and satisfy himself on the following points :ð

(a) that the signature (in ink) of the payee, or of some person authorised by him in writing to sign money orders on his behalf, has been obtained **in** the place provided for the purpose, or if the person to whom payment is made is illiterate, that his thumb-impression, seal or other mark has been taken in the same place;

(6) that the payee's receipt has been attested by the signature of the postman or other official by who-n ths ordir was paid ;

(c) that in cases where the name of the payee's father is given in the particulars filled up by the remitter, the money order has been signed by the payeeð thus "A, son of Z";

(d) that, in the case of a money order paid to an illiterate payee his thumb-impression, seal or other mark has been attested by the signature or thumb-impression, as the case may be, of a respectable witness, other than the official by whom the order was paid ; and

(e) that, in the case of a money order paid to *pardanashin* woman, the instructions in rule 704(5) have been attended to ;

(/) that in the case of a pension money order paid to a departmental pensioner, the instructions in Rule 264(2) have been attended to.

The money order clerk should then impress the money orders with the oblong money order stamp in the presence of the postmaster and fill in under his initials, the columns in the register of money orders received relating to both paid and unpaid orders.

NOTE 1.ð See rules 267 and 706 (4)

NOTE 2.ð If the payee of a money order be a blind person, the procedure to be followed in respect of an illiterate payee should be observed in his case.

266. Return of undisbursed amounts.ð The money brought back unpaid by the postman should be made over immediately to the treasurer who will acknowledge receipt of the amounts in the postmen's books, in words and figures. The amount received from each postman will be entered against his No. and name in ithe treasurer's cash book, and the money order clerk should initial each entry in token that the postman has paid in the correct amount due from him.

A. In sub-offices, the money order clerk should take over the undisbursed cash from the postmen and initial the entries in the postmen's books in acknowledgment of receipt.

267. Money orders paid by subordinate offices and village postmen.ð (1) The money orders paid by branch offices in direct account with the office and by village postmen of the office as well as those returned unpaid, will be received by the sub-account clerk who will make the necessary entries snowing their disposal i n the register of money orders for payment by village postmen and branch offices (Form M.O.-44) maintained by him. The money orders will then be made over, under receipt, by sub-account clerk along with the register to the money order clerk who should examine and stamp the paid orders in the manner laid down in rule 265, and examine the entries in the register with the money orders made over to him. The entries should also be conspicuously marked off, so as to show at a glance in what cases the orders entered in the register maintained by the sub* account clerk have been accounted for. The money order clerk should then initial each relevant entry in the register in token of having carried out the check.

NOTE.ð Sec Excepfion below para (3) of rule 255.

(2) The money order clerk is also required to see that the money order ack - nowledgments, signed by the payees, are attached to all money orders and by village postmen and branch offices in direct account with the office.

(3) The money order clerk must carefully examine money orders paid by sub-ordinate offices to see that they are signed by the postman or village postman, or sub or branch postmaster, by whom payment was made. In every case in which such signature is wanting, the postmaster's attention should be drawn to the irregularity, and a report made to the Superintendent.

(4) If any undue delay is noticed by the sub-account clerk in the return of a money order made over to a village postman or sent to a branch office for payment, the matter should be brought to the notice of the money order clerk and the latter will bring it to the notice of the postmaster. The absence of a tick mark against the entry of such a money order in the register of money orders for payment by village poslmen and branch offices, will show that it has not been returned to the money order department.

(5) IN HEAD OFFICES, for any date on which money orders are shown as paid by a sub-office in its accounts, a daily journal of the payments [Form M. 0--4(j)] will be received from the sub-office, together with the paid money orders. The sub-office daily journals and the documents accompanying them will be made over by the sub-account clerk, to the money order clerk under receipt (to be granted on the daily accounts) and the money order clerk should check the entries in the journals with the orders, verify the totals of the journals, and examine the paid orders to see that they have been properly stamped by the sub-offices and that they have been duly receipted and that the correct amounts have been paid off. The daily totals of the journals should also be entered in the prescribed form of "Compilation of daily totals of sub-office money order paid journals" (M. 0.-23).

(6) In every case in which a money order is paid by a village postman, or by a postman who serves a village outside the post town, the money order clerk should see that the payment is attested by the signature of a witness, whether the payee is illiterate or not. Special rules may also be framed by the Head of the Circle y⁄with the object of securing evidence as to the payment of such orders to the proper

payees. In the case of literate payees, the Superintendent may specially exempt from the operation of the rule regarding attestation of payment, those persons who, owing to their means and position, object to receive payment of money orders in the presence of, and after identification by, the village official.

(7) Care must be taken to see that the rules as to thumb-impressions and the attestation of witnesses are not evaded for the purposes of fraud. The money order clerk-will generally know which classes of payees of money order are literate and which are illiterate, and should he find that a number of money orders paid by the same postman or village postman, or subordinate office, bear signatures purporting to be those of literate payees, when he knows, or has reason to believe, that the payees belong to classes which are generally illiterate, the circumstance should be viewed with suspicion and the matter brought specially to the notice of the postmaster, who should have an enquiry made.

(8) In every case of a pension money order paid to a departmental pensioner, care must be taken to see that the instructions in Rule 264/2 have been attended to.

268. Money orders **paid by book transfer.**ð (1) Revenue money orders and money orders in payment of other Government dues are paid by book transfer. The post office of payment issues a treasury voucher for the total value of such money orders to be paid on each day and adjusts the account by crediting the amount to the head "Drawn from Treasuries" and debiting it to the head "Money orders paid".

269. Money order paid to wrong person.ð (1) If a money order is paid to a wrong person, the amount must be recovered as soon as possible and should be credited in the post office accounts under the head "Unclassified receipts" and the payment made subsequently to the proper payee should be charged to "Unclassified payments". In the latter case, full particulars of money order, the date when, and, where necessary, the name of the office by which, the recovery was made should be shown in the schedule [Form A. C. G.-6(a)].

(2) Money recovered from a wrong payee, after being credited in the accounts, may be paid to the proper payee or to the remitter, if he so wishes, on the authority of the postmaster concerned. The postmaster should simultaneously with the issue of the pay order make the remark "Pay order issued on ---------- -" against the credit in his accounts for the amount or if the amount has been credited in another office, on the intimation of credit received from that office. This remark should be initialled and dated by him.

NOTE.ð The term "postmaster" includes selection grade sub-postmasters as well.

(3) In cases where the claim of the proper payee has to be met before the amount has been recovered from the wrong payee or from the official in fault, the sanction of the Superintendent of Post Offices or Gazetted Postmasters, as the case may be, must be obtained to the payment.

(4) The procedure prescribed in paragraphs (1) and (2) will be followed in the case of wrong payment of an inward foreign money order, except that, in cases in which the amount has been recovered from the wrong payee and payment to the correct payee cannot be made within three months from the date of issue of the money order, the previous authority of the Audit office should be obtained before payment is made.

NOTEð See rule 223 of the *Post Office Manual,* Volume V.

270. Disposal of payees' acknowledgements.—(1) The acknowledgements attached to the paid money orders should be impressed with the date-stamp, and placed before the postmaster who will satisfy himself that there is a signed acknowledgement for every paid money order, and then see that the acknowledgements are cut off and transferred at once to the sorting department for despatch.

(2) If an acknowledgement is lost during transit and a copy is applied for by the remitter, the postmaster should furnish him, free of charge, with a certificate of payment in the prescribed form after satisfying himself (by making enquiries from the payee, if necessary) that the money order has been actually paid.

*Exception.*ð The disposal of acknowledgments relating to rrcney orders issued in favour of officers of Government or of District, Local or Municipal Boards, is governed in scire cases by special rules which provide for the retention of the acknowledgments by the payees. To these acknowledgments, the procedure prescribed in this rule does not apply.

NOTB. *See* rule 245 (3).

271. Entries in Journals of money orders paid.ð (1) The money orders paid by the office (including the branch offices in direct account with it) should be care fully sorted according to the month-stamp and also according to the name-stamps of the Audit offices impressed on them by the issuing post offices. Particulars of the money orders should then be entered in the journals of money orders paid, (Form M. 0.-4) for the Audit offices. A separate journal should be used for the money orders issued (a) in each month, and (b) by post offices under each Audit office.

(2) The money order clerk should satisfy himself that the total amount of money orders paid by postmen , as shown in the journals of money orders paid, agrees with the difference between the total amount handed to the postmen for the payment of money orders and the total amount paid back on account of unpaid money orders.

(3) IN HEAD OFFICES, particulars of each money order should be entered against a serial No. printed in the first column of the form and the daily totals of the entries, with the total number of money orders paid , should be made in the column for remarks against the last entry for the day in each journal, instead of below it, in order that the entries for the following day may be commenced from the next serial No. on the same sheet. The entries in the journals of money orders paid should be shown in separate groups (a) for the head office and *(b)* for its branch offices. The b. o. groups in the journals of money orders paid will include the money orders paid by village postmen of the head office. A copy of the entries in the journals for the Audit offices should be made in the journals (the lower sheet) by means of carbonic paper. A separate total will also be made for each of the two groups and entered in the column for remarks of the journals (the lower sheet), but not in the journals for the Audit offices.

(4) Only money orders paid within currency should be included in the journal of money orders paid (Form M. **0.-4).**

A. In sub-offices, particulars of each money order need not be entered in the lists strictly according to the serial Nos. and the daily totals with the total number of money order paid should be entered below last entry for the day. A copy of the entries in the list should be made by means of carbonic paper on the two lower sheets, viz., the daily list for the head office and the sub-office and the sub-office journal (or office record).

272. Payment of money orders by pay order.—(1):ð

(a) A list of post offices authorised to pay money orders by pay order office is given in the *Post Office Guide.*

(b) Heads of Circles should send copies of their letters sanctioning the introduction or abolition of the pay order system in the case of particular post offices under their control to the Audit offices concerned.

(c) As a general rule, when the number of money orders to be paid is less than four, the money orders will be paid in the ordinary way and not under the pay order system. Postmasters may, however, pay money orders for large sums under this system, even when the number of money orders to be paid is less than four.

(2) The following procedure will be followed for such payments :ð

(a) The money orders to be paid to each payee should be entered in tripli cate list in form M.O. 20 (a), separate lists being prepared for each circle of audit for money orders issued duing each month. The duplicate copy of the list together with the money orders or only the lower portions thereof, containing the coupons and acknowledgements or the intima tion portion only in the case of V.P. money orders, as may be convenient to the payee, will be delivered to him for scrutiny. After satisfying himself that all the money orders entered in the list are intended for him and that the total of the amount in the list is correct, the payee will inform the Postmaster who will then issue a pay order. If the payee finds that any of the money orders entered in the list are not intended for him or if he refuses to take payment of any money order entered therein, he will strike the entries of those money orders from the dupli cate copy of the list, altering the total accordingly and return the correc ted copy of the list after attestation of the corrections, and the refused M. Os. to the Postmaster for issue of a pay order for the altered amount, and correction of the original and triplicate copies of the list.

NOTE I.ð The words "Total amount in figures and words" at the fcot of each sheet of the list in form MO. 20(a) except the last should be struck out and the words "Carried over" should be written instead in respect of a list which contains several sheets.

NOTE 2.ð If any correction has to be made in a pay order it should be treated as cancelled and destroyed by the Postmaster and a fresh pay order issued for delivery to the payee. The remarks "revised pay order No .....dated .....issued" will be noted on the counterfoil of the cancelled pay order. Pay orders spoilt through other causes will also be treated as cancelled and destroyed by the Postmaster, the remarks cancelled and destroyed being noted on the relevant counterfoil of the pay order book.

(b) The Postmaster before drawing the pay orders should see that the list embodying the particulars of the money orders to be paid by pay order has been correctly prepared and totalled and that the pay order has been issued for the correct amount.

(c) On delivery of the pay order the payee must sign the acknowledgements of money orders and the receipt for the pay order and the list, in the Åform attached to the duplicate copy of the list and make over the receipt with the money orders (or the acknowledgements, as the case may be) to the postmam, retaining the coupons, the intimations portions of v.-p. money orders and the duplicate copy of the list, for his own use. When the money orders are received back at the post office with the acknowledgements duly signed by the payee, the original copy of the list will be checked with the acknowledged money orders.

(d) On presentation of the pay order receipts by the payee, the postmaster must examine it carefully and see that no endorsement other than to a Bank is made on the back of it, and then compare the amount entered

in it with that entered in the original copy of the list. Before encashment, the pay order will be pasted on the blank space at foot of the original copy of the list, and the amount, shown in words and figures, will be paid to the payee, or his Banker, if it is endorsed to a Bank. The pay order will be impressed with the money order stamp and the fact of the payment will be noted in the counterfoil, as well as in the office copy (triplicate copy) of the list to prevent the possibility of a double payment.

(e) The total amount of the money orders, entered in each list, will then be shown as paid in the accounts of the post office and entered in the journal of money orders paid, for the particular month of issue and the audit circle concerned, as one item. The paid money orders and the original lists with the pay orders pasted at foot, will then be forwarded to the Audit office concerned. Each money order will be impressed with the special stamp showing the date of payment, in the space provided on the reverse for the signature of the payee. The triplicate copy of the list should be kept in the post office as office record.

(/) If a pay order is not presented for payment within the period of currency of the money orders for which it is issued, the postmaster will extend the period of currency of the money orders under rule 289 and request the payee to take payment within that period.

NOTE I.ð When a money order pay orderissued for payment is reported <o have been lost by the payee, a duplicate pay order may be issued by the postmaster, provided he is satisfied that the original list to which the lost pay order pertains has not been sent to the Audit office, and as a pre caution against payment of the original pay order, the remark "Duplicate pay order No..... issued on *(dale),* and paid on *(dale)"* will be recorded on the counterfoil of the original pay order. The payee should be asked to return to the postmaster, for cancellation, the original pay order should it be found subsequently . The duplicate pay order must be marked with the word "Duplicate" written in red ink across it.

272/1. Payment of money erders by cheques.ð (1) Post Offices which are authorised to issue cheques under Article 93 of P. &. T. Initial Account Code, Volume I, may, under the authority of the Head of the Circle, pay money orders by means of cheque to payee who usually receive large sums by means of money order and want to take payment of such money orders by cheques. Cheques may also be issued by Head Postmasters for the amount of money orders to be paid at subordinate offices in direct account with their Head Offices. Conditions laid down in Article 93 *ibid* are applicable in this case as well.

(2) *(a)* Lists for money orders to be paid by cheque should be prepared in the same way as the lists of money orders to be paid by Pay Orders.

(b) The original and duplicate copies of the fist in form M.O.-2C *(a)* along with the money orders will be delivered to the payee for scrutiny who after satisfying himself that all the money orders entered in the list are intended for him and that the total of the amounts in the lists are correct inform the Postmaster who will then issue the cheque.

(c) When the cheque is delivered to the payee he will return all the money orders duly receipted on the acknowledgement portion thereof and a receipt for the amount of cheque on the reverse of the original list in the space provided for the purpose retaining the duplicate copy for his own record. Each money order will be impressed by the payee with the special stamp with the words "Paid by
cheque on .....to.....(payee's name)" in the space provided
on the reverse of the money order for the signature of the payee.

(d) When the original copy of the list and the money order acknowledgements duly receipted are received back in the Post Office, the acknowledgements should be compared with the triplicate copy of the list. The total amount of the money orders entered in each list should then be shown as paid in the account of the Post Office and entered in the journal of Money Orders Paid.

(e) The original copy of the list receipted by the payee will be forwarded **to** the Audit Office with the relevant journal of Money Order Paid. The triplicate copy of the list will be kept in the Post Office as office record.

(/) Care should be taken to see that cheques are issued after the fullest scrutiny of the money orders to avoid the necessity of cancelling a cheque. However should **a** cheque be required to be cancelled action should be taken as required by Article 146 of I. A. C. Volume **I.**

A. *In sub-offices which are not authorised to issue cheques independently, requisitions should be placed for cheques on the Head Office giving exact amount of each cheque and full and correct name of the payee which should be correctly spelt. The H. O. will send the cheque and show the amount as remittance to the S.O. which should be acknowledged like cash. The cheques should be delivered to the payee without loss of time.*

(2) In sub offices the list M.O. 20 (a) will be prepared in quadruplicate, the fourth copy (after corrections if any) being sent to the H.O. with the paid journal.

273. Compilation of daily totals of money orders paid.ð At the close of each day, the total amounts of money orders paid by *(a)* the office itself and *(b)* its branch offices (including village postmen), as shown in the different journals of money orders paid, should be entered under the appropriate headings in the Com pilation of the daily totals of money orders paid (Form M.O.-20), separate books of the form of compilation being used for the transactions of *(a)* the office i tself and *(b)* its branch offices (including village postmen). The entries in both the books should then be totalled and the aggregate amounts, respresenting the daily payments of money orders, should be posted into the h. o. summary and the b.o. summary, respectively.

A. In sub-offices, separate books of the form of compilation will not be used for the transactions of (a) *the office itself and (b) its branch o ffices(including village postmen). The aggregate amount of money orders paid will be posted into the sub-office account.*

274. Money order accounts to be adjusted before close of office.ð Money orders should be distributed at the morning, or the mid-day deliveries, or at both deliver ies, but .not latter, so as to admit of their being accounted for by the postmen be fore the office closes for the day. All money orders given out for payment to the postmen must, as an absolute rule, be returned the same day to the money order clerk, and the money (if any) remaining undisbursed, to the treasurer before the postmen finally leave the office and the money order clerk must close the journals of money orders issued and paid, and adjust his accounts with the treasurer before the closing of office.

A. In sub-offices, the undisbursed money must be returned by the postmen to the money order clerk.

275. Examination by postmaster of money orders paid.ð (1) The following books and documents should be placed by the money order clerk before the post master, *viz.,*ð

the journals of money orders paid [Form M.O.-4 or M.O.-4(,s)] ;

list of money orders paid by pay orders or cheques ;

the compilations of daily totals of money orders paid (Form M. O.-20):

the paid orders ;

the b.o. daily accounts [Form A.G.-22 *(a)] ;* and

in head offices, the daily journal of money orders paid [Form M.O.-4 *(s)* J and the paid orders, received from sub-offices.

(2) The postmaster should carefully compare all the entries in all these books and documents and carry out the following checks :ð

(a) See that the money orders have been properly sorted and correctly entered in the appropriate journals of money orders paid.

(b) Tick off the corresponding entries in the journals, list of money orders paid by pay orders or cheques, sub-office daily journals, b. ">. daily accounts and money orders.

(c) Check the daily totals of the journals and see that they have been correctly transferred to, and summed up in, the compilations of daily totals of money orders paid.

He should then write, in both the copies of the journal in words, the total amount entered therein, initial this entry and sign the journals. Special care must be taken by the postmaster to see that the amounts for which credit is taken in the journals are correct.

(3) IN HEAD OFFICES, the money orders should then be kept by the postmaster in his personal custody until the time for their despatch to the Audit office, when they should be packed in his presence.

A. In sub-offices, the paid money orders should, after check under the above rule, be kept by the sub-postmaster in his personal custody until he despatches them to the head office.

276. Money orders in deposit.ð (1) Money orders which cannot be paid at once (including those referred to in rules 256 and 260) or are unclaimed or have been refused, or are to be redirected, should be placed in deposit. The reason why each money order is placed in deposit should be noted in the register of money orders received (M.O.-3) by the money order clerk or in the register of money orders for payment by village postmen and branch postmasters (M. 0.-44) by the sub-account clerk under the initials of the postmaster.

(2) The money order clerk will be responsible for the safe custody of money orders in deposit. When they are disposed of by payment or redirection, or by despatch to the offices of issue for repayment to the remitters, or as void, remarks should be made in the last column of the register of money orders received (M.O.-3) or in the register of money orders for payment by village postmen and branch postmasters (M. 0.-44), as the case may be, showing the manner and date of their disposal, under the postmaster's initials. In the case of money orders re-issued for payment, the remarks should be made against the last red-ink entry of the order in the register.

(3) An abstract in the form given below should be prepared every day in the register of money orders received at the close of the day's transactions and the total number of money orders in deposit should be noted, in words in the last column of the register, at the foot of the day's transactions. The postmaster should initial the entry after verifying it by counting the number of the money orders in deposit.

(i) Yesterday's balance.

(ii) Number of money orders received to-day.

(iii) Total (of i and ii).

(iv) Number of money orders paid.

(v) Number of money orders redirected.

(vi) Total (of iv and v).

(vii) Balance.

NOTE.ð Payment of a money order in deposit should not be made to any person claiming the amount as the payee named in the order, unless theapplicant is known to the postmaster or money order clerk, or is identified by some respectable person known to the post office, or unless he produces the notice referred to in rule 260. Attention is also drawn to rules 263 and 296.

INLAND AIR MAIL MONEY ORDERS

276/1. Issue and payment of inland air mail money orders.ð (1) Air mail money *f\o* orders for transmission by internal air services may be issued from any Pakistan post office which accepts ordinary inland money orders.

(2) The limits of value and other conditions laid down in the foregoing rules relating to ordinary inland money orders apply in the case of air mail money orders.

(3) Air mail money orders should be made out by the remitter on an ordinary inland money order form with the words "By Air Mail" written prominently across it.

(4) The remitter of an air mail money order is required to pay the prescribed air mail fee in addition to the usual money order commission for each money order irrespective of its amount. This fee is to be paid in postage stamps which should be affixed to the money order form in the space provided for the purpose and which should be defaced with the date-stamp impression of the office of issue. A receipt will be granted to the remitter with the words "By Air Mail paisa" entered in manuscript and reproduced on the office copy.

(5) The orders should be prepared, examined and despatched to the respective offices of payment as shown in the Post Office Guide in the same way as ordinary inland money orders. See also clauses 196-A and 279-A of the Post Office Guide.

. VALUE-PAYABLE INLAND MONEY ORDERS

277. Issue of v.-p. money ordersð (1) Sums recovered from the addressees of v.-p. articles for payment to the senders will be received from the registration and parcel clerks, accompanied in each case by a v.-p. money order form duly filled up by the registration or parcel clerk. The money order clerk should grant the usual money order receipt to the clerk concerned as remitter, noting on it the No. of the v. p. article on account of which the money order is issued, and then dispose of the v.-p. money order in accordance with the rules for the issue of ordinary money orders, except that (a) the oblong m. o. stamp should be impressed on the advice portion of the m. o. form.

(2) In the case of v.-p. articles delivered after the close of money order business on the previous day, the sums recovered from the addressees will not be received from the registration and parcel clerks along with the v.-p. money order forms, but the money order clerk should issue the money orders after satisfying himself that the treasurer has acknowledged the receipt of the amounts in the receipt books of the registration and parcel clerks which will be presented with the forms. The money order clerk should at the same tim; note the total of these amounts in his receipt book at item (1) against an entry "Made over to treasurer on (date) by parcel and registration clerks on account of v.-p. articles delivered after (latest hour fixed for issue of money orders)." At the close of money order business, the amount to be actually made over to the treasurer by the money order clerk should be entered by the latter as item (2), below item (1), in his receipt book and the treasurer's receipt obtained for the actual amount made over to him. Detail of the amount shown under item (I) should be given by the money order clerK.

(3) In the offices referred to in the Exception below paragraph (1) of rule 227, the v.-p. money order forms will be made over by the registration and parcel clerks accompanied by their receipt books, and the m. o. clerk should issue the money orders after satisfying himself that the treasurer has acknowledged the receipt of the correct amount in those receipt books.

(4) V.-p. money orders issued in payment of v.-p. articles delivered at branch offices will be treated in the books of the account office as money orders issued by the branch offices.

(5) If immediately after taking delivery of a v.-p. article the addressee makes a complaint of fraud on the part of the sender of the v.-p. article, the postmaster should report the matter to the Head of the Circle and stop the issue of the money order and credit the amount to un-classified receipts or, if the money order has-been issued, detain it in his office. In either case, a note that the issue of the money order has been stopped or that it has been detained after issue should be made in the register of v.-p. articles received against the entry of the article and an intimation given to the office of posting in a service registered letter, in order that a similar note may be recorded in the v.-p. journal on the office copy of the receipt relating to the article. If the money order has already been despatched, the postmaster of the office of issue should advise the office of payment by a service telegram to withhold payment pending orders of the Head of the Circle. The office of payment should, if necessary, detain the order under rule 289. Similar action should be taken if a v.-p. money order is withheld under the orders of a court. In cases where the order to withhold payment is received direct by the office of payment, a note to that effect should be made in the v.-p. journal on the office copy of the receipt relating to the v.-p. article and intimation given to the office of issue of the v.-p. money order in order that a similar note may be recorded in the register of v..p. articles received. Orders regarding the final disposal of the money order should similarly be intimated by the office of issue to the office of payment or by the latter office to the former, as the case may be, and a note stating how the money order has been finally disposed of, should be recorded in the v.-p. journal of the office of posting of v.-p. article and the register v.-p. article received of the office of delivery.

278. Payment of v.-p. money orders.ð (1) When money orders are received for payment to the senders of v.-p. articles, they will be made over to the registra-ion or parcel clerk (according as the v.-p. articles to which they relate belong to the Registration or Parcel department, as indicated by the letter R. or P. on the address side of the form) for examination and in order that the necessary entries

may be made in the v.-p. journal. The clerk concerned will note the date of examination of each money order and affix his initials in the place provided for the purpose, and then return the money orders to the money order clerk. No v.-p. money order will be paid until it has been initialled by the registration or parcel clerk, as the case may be. On getting back the orders the money order clerk should examine them in the manner prescribed for ordinary money orders and bring any inaccuracies in respect of the amounts for payment that may have escaped the registration or parcel clerk to the postmaster's notice.

(2) If the amount entered by the office of issue on a v.-p. money order is found to differ from that specified by the sender for remittance to himself, the postmaster of the office of payment should correct the entry in red ink under his signature. In order, however, to guard against correcting a v.-p. money order in the case in which a sum different from that originally specified has been remitted at the sender's express request, the postmaster must be careful, before correcting a v.-p. money order, always to see whether any such request has been recorded in the v.-p. journal concerned. An intimation will be sent by telegraph to the office of issue of the v.-p. money order whenever there is a difference of Rs. 5 or more between the amount entered on the v.-p. money order by the office of issue and that specified by the sender for remittance to himself. On receipt of this intimation the office of issue should take steps to get possession of the wrapper of the article concerned from the addressee; for the purpose of any further enquiry that may be necessary.

(3) Notice, in form M. 0.-37, of any correction in the amount of a v.-p. money order must be sent by first post to the office of issue, (through its head office, if it is a sub-office) for correction of the journal of money orders issued (and the sub-office daily journal on record in the head office, if the office of issue is a sub-office), and also in order that, if any recovery from or refund to the addressee is necessary, the necessary steps may be taken to recover or refund the amount.

(4) The postmaster of the office of payment should also write a remark in red ink, over his signature, on every v.-p money order, the amount of which has been corrected, explaining for the information of the Audit office why the correction was necessary. V.-p. money orders should bs paid in accordance with the rules for the payment of ordinary money orders.

(5) When a v.-p. money order is paid, the lower or "Intimation" portion of the form will be cut off and delivered to the payee.

VALUE-PAYABLE FOREIGN MONEY ORDERS

279. Value-payable fees.ð (1) In the case of v.-p. parcels received for delivery in Pakistan under the C.O.D. system *(see* rule 233, the amount recovered from the addressee should be remitted in favour of the postmaster of office of exchange named on the money order without any deduction on account of money order commission.

(2) In other respects, the rules relating to the issue of inland v.-p. money orders will apply also to the issue of money orders in respect of foreign v.-p. articles.

280. Payment of v.-p. foreign money orders.ð (1) In respect of each v.-p. money order paid in Pakistan under the C.O.D. system for a parcel despatched from Pakistan the office of payment, after paying the v.-p. money order, should fill in the necessary particulars in the prescribed form of certificate of payment

[M.O.-lO(b)] and send the document in a service registered cover to the Pakistan office of exchange which issued the money order. If more than one certificate of payment have to be sent to the office of exchange, they should be enclosed in one cover.

(2) In other respects, the rules relating to the payment of inland v.p. money orders will apply also to the payment of money orders in respect of foreign v.-p. articles.

FAMILY ALLOTMENT MONEY ORDERS

281. Family allotment money orders.ð (1) Family allotment money orders drawn in Pakistan in favour of the dependents of combatants and non-combatants on field service or service under peace conditions beyond the limits of Pakistan, will be presented without cash for issue by the Officer Commanding of the corps or Regimental centre concerned. A special form of money order printed in red ink on blue paper (M.0.-49) has been prescribed for this purpose.

(2) Stocks of the money order form and the form of the list of money orders (M.O.-50) in which these money orders are to be entered when presented for issue at the post office will be supplied to the disbursing offices referred to above on requisition to the local post office.

(3) The officers concerned will prepare the money order in the usual manner, furnishing all the particulars provided for in the form. The greatest care will be taken to secure from the allotters complete and accurate information relating to the allottee's address. The name of the post office of payment as well as the *Zilla, Pargana, Tehsil or Taluka* in which the office is situated will invariably be mentioned, and any further particulars which will serve to identify the allottee or to distinguish the post office of payment will also be added.

(4) *(a)* The money orders completed each day will be presented at the post office for issue entered in the list of money orders [Form M.O.-50 referred to in paragraph (2)]. The list will be prepared in triplicate (or in quadruplicate if presented at a sub-office) by means of carbon paper. The Nos. of money orders entered in column 1 of the list will be in a monthly series commencing with the No. 1 at the beginning of each month. A total of the entries will be struck at the foot of the list for the day and the amount of the money orders *plus* commission written in words without erasure. Each copy of the list will be signed by the Officer Commanding or order remitting officer. A payment order for the total amount of the orders and commission drawn on the Audit officer who audits the allotment payments will be presented along with the list and the money orders.

(b) No alteration in a list once accepted by the Post Office will be permissible. If the payment of any money orders is to be withheld, the disbursing officer will make an application in the ordinary course for this to be done and the money order will then be repaid to him in the ordinary way.

NOTE.ð In cases where the Controller of Military Accounts is himself the sender of money orders, on account of family allotment of men of the Military Accounts Department on Field service, payment orders should not be issued, but a cheque for the total amount of the family allotment *plus* money order commission thereon should be sent to the postmaster to whom the money orders are presented for issue. Such cheques will be paid without delay into the Treasury for credit of the Post Office.

(5) *(a)* On presentation at the post office, the money order clerk should check each of the entries in the list with the corresponding money orders, after examining the orders in the usual manner, and should also see that the amount of the payment order agrees with the total of the list. He should then enter a No. against each order

in all copies of the list in the column provided for the purpose and also on the corresponding money order form. *No money order receipt book should be used* in issuing the orders but the Nos. to be assigned to all the family allotment money orders should run in a consecutive series from 1 to 99999 entirely separate from the Nos. assigned to money orders accepted from the general public. Care must be taken to see that there is no break in the series and to guard against this, the separate journal of money orders issued for the preceding day prescribed in paragraph (7) should always be referred to before the numbers are assigned to the orders. The postmaster should then sign all the copies of the list and return the original copy to the officer presenting the money orders.

(b) The triplicate copies of the lists (Form M.O.-50) should be numbered in fa monthly series in cash office and be filed in guard book for preservation for three * years as the equivalent of book of money order receipts.

(6) The letters "F.A.," should be placed before the No. of a family allotment money order, whenever it is recorded, except in the case of the separate journals of family allotment money orders issued and paid.

(7) The money orders should then be issued in the same way as other money orders, with the following exceptions:ð

(a) The money orders should be entered in a separate journal of money orders issued, which should be conspicuously marked "F.A.M.O." at the top of each sheet.

(b) The totals of the separate journal should be entered in the ordinary journal below the daily totals and a grand total struck to be trans ferred to the accounts of the office.

(c) If the transaction is at a sub-office the quadruplicate copy of the list of money orders presented for issue should accompany the daily list of issue to the head office for the purpose of enabling the latter to carry out the prescribed checks.

(8) All the family allotment money orders drawn on a particular office of payment should be enclosed in a cover addressed to that office with the letters ""F.A.M.O." written on it conspicuously. The total number of money orders .enclosed in each cover should be noted on it. The total number of cover should be advised at the foot of the registered list for the office or section concerned.

(9) The amount of the payment order should be treated as a remittance to the head office concerned according to the location of the headquarters of the Audit officer in whose favour the payment order is drawn, the payment order being despatched in lieu of cash along with remittance advice, togther with duplicate copy of the list of money orders. If the post office of issue is a sub-office, the amount should be treated by it as a remittance is also head office, being supported by the payment order and the duplicate copy of the list. The head office will then transmit the payment order to the proper office.

(10) On receipt in offices of payment, the family allotment money orders, which will be readily distinguishable owing to their being printed in red ink on blue paper, should be treated exactly in the same way as other money orders, exceptð

(a) that special steps must be taken to effect prompt payment,

(b) that they should, after payment, be entered in separate journals of money orders paid, after classification according to months of issue and

the Home Audit office of issue. The totals of those journals should be entered in the ordinary journal for the issues of the corresponding months and Audit offices below the daily total, and

(c) that the separate journal should be marked prominently "Family Allotments" at the top of each sheet.

(11) Since the money orders will be issued on fixed dates, the regular receipt of the orders can be booked for and officers not situated at treasury or sub-treasury stations which experience difficulty in procuring funds should arrange to obtain funds a day or two in advance of the date when money orders may be expected. Other offices should arrange to draw funds from the treasury or sub-treasury a day in advance of the expected arrival of the orders.

(12) The payees' acknowledgments should be forwarded enclosed in a service cover addressed to the office of issue or if it is a non-delivery office to the delivery office which serves that office. The total number of acknowledgments enclosed in each cover should be written on it and the total number of covers should be advised at the foot of the registered list for the office or section concerned. On receipt in the office of issue, the acknowledgment should be delivered under receipt to the officer, who draws the money orders, a lump entry being made in the postmen's book of receipts for intimations and notices delivered.

(13) Family allotment money orders, which are unclaimed, refused of are withheld from payment by the officer who drew them, or the period of currency of which has expired, should be disposed of in thesame manneras other money orders in similar circumstances.

(14) Family allotment money orders repaid to the remitters should be entered in the same journal of money orders paid with other money orders with the exception that the entries should be made in a separate group below those relating to other money orders.

(15) When a family allotment money order is redirected full particulars of the revised address of the payee should be given in the intimation of re-direction which should, on receipt in the office of issue, be passed on to the officer who issued order with a view to enable him to call on the allotter to revise the original instructions regarding the allottee's address as recorded in his office.

(16) The payment orders and lists collected daily at the head office at the headquarters of the Audit officer, should be sent once every day to the Audit officer after arrangement with him, accompanied by a statement showing the total amount payable in respect of these orders. The head office will receive in return within seven pays a cheque for credit in the post office accounts. Acknowledgments of remittances to the post offices, which despatched the payment orders, should then be despatched thereto in the usual manner.

REDIRECTION, ALTERATION AND REPAYMENT OF INLAND MONEY ORDERS

282. Disposal of money orders received misdirected.ð (1) If, in the course of examination, the postmaster finds a money order (other than one that has been redirected to his office) which has erroneously been made payable at his office, he should treat it as a misdirected order. In such cases, the name of the correct office of payment should be substituted for that of the office entered on the order by the

office of issue, under the postmaster's initials, and the order should be forwarded, with other money orders, to the correct office of payment. *Money orders received misdirected must not be impressed with the round money order stamp, nor should such orders be entered in the register of money orders received.*

(2) Intimation of the despatch of a misdirected order to the correct office of payment should be given to the office of issue in the same form as that used for redirected orders. All such money orders should be entered in a separate register in form M.O. (3) and the particulars and final disposal of the money orders should be clearly indicated in this register.

NOTE.— This rule does not apply to a money order received for payment which has been erroneously redirected to the office or to a redirected order the payee of which has removed lo and other post-town. Such money orders should be entered in the register of money orders received as laid down in rule 284, and should then be further redirected to the correct office of payment under the procedure described in rule 283.

283. Redirection of inland money orders.—(1) If the payee of a money order has removed to another post-town, within the limits of Pakistan or of any acceding State with which an arrangement exists for the exchange of money orders, or to any country, or place outside of Pakistan with which money orders can be exchanged, and has left his address at the post office, or there is sufficient and trustworthy information on which to redirect the money order, a redirection slip (Form M.O.-12), containing the name of the revised office and (in the case of redirection outside of Pakistan) that of the country or place of payment, should be prepared, stamped, in the place provided for the purpose, with the round money order stamp *in the presence* of the postmaster, and securely pasted to the address-side of the money order. The revised address should also be written in *red ink* across the particulars of the money order filled up by the remitter. If an order is redirected more than once, a fresh redirection slip should be attached to it on each occasion, but the previous slips should not be detached.

(2) The office and (in the case of redirection outside of Pakistan) the country or place to which the money order has been redirected, and the date of redirection, should be noted, under the postmaster's initials, in the register of money orders received. The money order should then be disposed of in the same way as money orders issued.

(3) An intimation, in form Ms.-4 *(a),* showing the name of the office and (in the case of redirection outside of Pakistan) that of the country or place to which the money order has been redirected, should be sent to the office of issue. If a money order is redirected more than once, intimation should be given in each case by the redirecting office to the issuing office.

(4) No fresh charge on account of commission is made for the redirection of an inland money order to a Pakistan post office. If, however, an inland money order is redirected to a foreign country, the difference between the commission at the foreign rate that would have been chargeable if the money order had originally been drawn on a post office of that country and the commission at the inland rate already paid, should be deducted from the amount of the redireced order when it is advised to the country of destination.

(5) Orders redirected to acceding States, or to countries or places outside of Pakistan, should be forwarded to the officers of exchange concerned.

NOTE 1.— *See* Note 2 below rule 263.

NOTE 2.— *See* rule 132 (4).

284. Disposal of redirected order in the office of payment- ð When a redirected money order is received in the revised office of payment, it will be entered as usual in the register of money orders received, and the redirection slip will be impressed, in the place provided for the purpose, with the round money order stamp *in the presence* of the postmaster. The redirection slip must not be detached from the order and after payment has been made the order should be disposed of in the usual course.

285. Unclaimed money orders.ð (I) The money order clerk of the office **of** payment is responsible that every endeavour is made to find the payee before treating a money order as unclaimed. As soon as it is found that a money order cannot be paid, it should be returned to the office of issue for repayment to the remitter. The words "Unclaimed" returned to *(office)* for payment to the remitter" should be written, under the postmaster's signature, across the particulars filled up by the remitter, and similar note with the date of the despatch of the money order, should be entered in the register of money orders received.

(2) A redirection slip should be pasted to the order, which should then be disposed of according to the rules governing redirected orders, except that no intimation need be sent to the office of issue.

(3) When the amount is repaid, the signature of the remitter should be taken only on the receipt portion of the order in the place for the signature of the payee. No signature should be taken on the acknowledgment portion of the money order, which, together with the coupon, should be detached and handed over to the remitter.

(4) If the unclaimed money order is one that was issued in favour of the sender of a v.-p. article, the postmaster of the office of issue to which it is returned under this rule will not cash it as the remitter, but will treat it as void.

(5) The repayment of money order to the remitter should be noted on the copy of the receipt relating to the money order in question in the book of money order receipts (Form M.O.-l). In the case when an unclaimed money order is paid to the remitter by an office other than the original office of issue (including a no-delivery office) the paying office should send information of the payment to the office of issue (including the no-delivery office), so that a suitable remark may be recorded in the book of money order receipts.

286. Refused **money orders.—**(1) If a money order is refused, it should be returned at once to the office of issue for repayment to the remitter, as in the case of an unclaimed order, the word "Refused" being substituted for "Unclaimed" in the remark made on the money order and in the register of money orders received.

(2) When a money order is repaid to the remitter, this should always be noted on the copy of the receipt relating to the money order in question in the book of money order receipts (Form M.O.-l). In the case of the payment of refused money order the remitter by an office other than the original office of issue (including a no-delivery office) the paying office should send intimation of the payment to the office of issue (including the no-delivery office), so that a suitable remark may be recorded in the book of money order receipts.

287. **Disposal of order when remitter cannot be found.**ð If the remitter of an unclaimed or refused order, returned for repayment to him, cannot be found by the offce of issue, or is dead, the order should be dealt with in accordance with ru/e

300; if the remitter has removed to another post-town the order should be redirected in the usual way, and, if it cannot be repaid at any revised address, it should again be returned to the office of issue for disposal under the same rule.

288. Correction of office of payment in journal of money orders issued.ð (1) When an intimation is received by the office of issue regarding a misdirected f order, or a redirected order, and when an unclaimed or refused order is received back from the office of payment, the required note or correction will be made in the journal or money orders issued.

(2) If the office of issue of an unclaimed or refused order is a *no-delivery* office, the order will, after a note regarding it has been made in the journal, be forwarded to the delivery office by which the locality in which the remitter resides is served.

289. Period of currency of money orders.ð (1) The period of currency of a money order expires with the close of the last day of the month following the month of issue. For this purpose, the "month of issue" will be the month shown by the month-stamp impression on the money order and the "last day of the month" will be the *last date on which the accounts for that month are closed at the head offices.* For example, a money order bearing the month-stamp impression of April will be current up to the 31st May; but, if it is payable at a sub-office, it will be current up to the *last day {in May) fixed for the sub-office transactions to be included in the head office accounts of that month.* All money orders remaining unpaid at the expiry of this period will be treated as void. The postmaster may, however, detain the money order if there is any chance of its payment up to the last day of the *second* month following the month of issue by writing across the money order in red ink the words: "Currency expiredð held over for payment" and supporting the endor sement with his signature and designation.

(2) When an unclaimed money order is, under the rules (ordinary or special), to be kept in deposit in the office of payment for a period exceeding the limit of its currency or the period allowed for its detention under the provisions of the preced ing paragraph, it may be still further detained in the following case. When a money order is received for payment by a post office at a seaport town and is un-claimed, it is to be kept in deposit for six months if the money order is addressed to an official in the Navy and for four months in other cases under the rules. If it remains un claimed at the expiration of the period of currency, the order may be detained, for one month at a time, until the limit of time as prescribed above for its detention is reached.

(3) In every case when a money order, the period of currency of which has expired, is detained for future payment, the remark "void" should be recorded against the original entry of the money order in question in the register of money orders received and it should be initialled and dated by the postmaster.

290. Payment of order whose period of currency has expired.ð (1) When a money order bearing the remark "Currency expiredð held over for payment" is paid, the amount should be charged to "Unclassified payments," and not to "Money orders paid," and the particulars of the order should not be entered in the journal of money orders paid, but should be shown by the head office in the schedule of void money orders paid (Home or Foreign Audit Circle Issues) [Form A.C.G.-6(e) or A.C.G.-6 (i) as the case may be] the paid order being submitted to the Audit office as a voucher.

(2) If a money order is received for payment after the close of the month following the month of issue, *i.e.,* if its period of currency has expired while in transit, or if the period of currency of a money order in deposit has been allowed to expire and payment is claimed either by the payee or remitter, it should be paid in the usual course, but the amount should be charged to "unclassified payments" in the manner laid down in the first para, of this rule.

(3) If the period of currency of a money order in deposit has been allowed to expire, and it is to be redirected or returned to the office of issue, the postmaster will write across the order in red ink, over his signature, the remark "Currency expiredð held over for payment". The remark "void" should be recorded against the original entry of the money order in question in the register of money orders received and intialled and dated by the postmaster.

(4) If a money order paid at a branch office in direct account with the office is received and accounted for in the office after the expiration of its period of currency, the payment should be charged in the accounts of the office in the manner laid down in the first paragraph of this rule.

A. In sub'Offices, particulars of the orders whose period of currency has expired should be given in full detail in the place for remarks on the back of the daily account, with which the paid orders should be submitted to the head office.

291. Payment of money orders after one year.ð (1) No inland money order, whether original or duplicate, should be paid and no claim for short payment or excess credit on account of a money order adjusted after the expiry of one year from the date of issue, without the previous permission of the Audit Office. This applies to all classes of inland money orders.

Exception.—The restriction regarding the limit of time *{viz.* one year) prescribed in this rule does not apply to money orders issued by Field Post offices for payment in Pakistan. In these cases the period for effecting payment or adjustment under this rule' has been fixed at two years instead of one year.

(2) The postmaster must be very careful to see that these instructions are strictly carried out.

292. *Deleted.*

293. Alteration of office of payment or payees address.ð (1) If the remitter of a money order that has not been paid, desires to change the office of payments, or to make any correction in the payee's address, he should be required to give the postmaster of the office of issue a letter to that effect and to produce the money order receipt. TheappHcation will be endorsed by the postmaster to the office of payment for compliance, impressed *in his presence* with the round money order stamp, and forward to the office of payment, where the desired alteration will be carried out, on such written authority, in the manner prescribed for the redirection of money orders.

(2) The remitter of a money order returned as unclaimed may alter the office of payment or payee's address under this rule, and the order will in such a case be redirected accordingly by the office of issue.

294. N on-payment owing to payee's death.ð If a money order cannot be paid wing to the death of the payee, it should be disposed of as an unclaimed order.

295. Stoppage of payment.ð If the remitter of a money order that has been paid desires to stop its payment and to have the money ord:r repaid to him.'he should be required to submit a written application to that effect and to produce the money order receipt granted to him. In such a case, the amount of the order, but not the commission, will be refunded to the remitter under the ordinary rules for the payment of money orders, except that the words "Payment stopped: repaid to remitter" will be written across the particulars of the money order filled up by the remitter.

(2) If the order has already been despatched to the office of payment intimation will be given to that office by first post, or by telegraph if the remitter pays for the telegram. The office of payment will return the order registered on service by first post to the office of issue, noting the fact of return in the register of money orders received.

296. Official instructions only to be attended to.ð No instructions regarding the stoppage of payment or repayment of the amount to the remitter, will be attended in the office of payment unless received officially, as pescribed by rule, either by telegraph or by post from the postmaster, or other authorised officer of the office of issue. If any private individual, even though he be the remitter or payee, communicates direct with the office of payment for any of the above services, his attention should be invited to the rules on the subject in the *Post Office Guide,* and he should be requested to comply with the procedure laid down therein, but the postmaster may, in order to detect fraud or for any other special reason, himself telegraph" on service to the office of issue to verify the *bona fide* of the request, instead of requiring the applicant to make his request through the office of issue.

297. Attachment of money order by Civil Court.ð (1) Under section 44 of the *Post Office Act* (VI of 1898) a person remitting money by means of money order may require that the amount of the order, if not paid to the payee, be repaid to him or be paid to any person other than the original payee. Hence in all cases where money orders are attached in the hand of the post offices on a decree against the payee, payment of the attached amount in the court should only be made after reference to the remitter and only in case he does not object to such payment. In case he objects to such payments cause should be shown against the process. If the attachment is ordered by a civil court on a decree against the remitter the amount should be paid to the court. In all cases where the amount of money order is paid to the court, the signature of the court should be obtained on the order and acknowledgment. Every case under this rule should be reported for information of the head of Circle. In case of v.-p. money orders the remitter for the purpose of this rule is post office and payment may be made if attachment has been ordered against the sender of the v.-p. article.

(2) If an official order from a Magistrate or other court is received prohibiting the payment of a money order to the payee or directing the payment of it to the court, the order should be obeyed. If the instructions are given by telegraph, the money order should be detained by the postmaster till they are confirmed by post. In the case of a prohibitory order, a note should be recorded regarding the same in the register of money orders received against the entry of the money order, and intimation should be given to the office of issue which should also make a suitable remark in the book of money order receipts on the copy of the receipt relating to the money order.

(3) If a v.-p. money order is withheld under the orders of a court, action should be taken as prescribed in rule 277 (5).

298. Money order lost before payment.ð (1) If a money order is lostð

(a)' in' transit between the offices of issue and payment, and intimation of the;loss or a complaint regarding it is received by the office of payment, or

(b) in the office of payment before payment can be effected, the postmaster of the office of payment should carefully satisfy himself by reference to the register of money orders received and to the register of missent and misdirected money orders that the money order was either not received in his office or, if received, that it was not redirected to another office. If the register shows that the monery order was received and was not redirected, the journals of money orders paid should also be examined to ascertain that the money order was not paid and intimation by telegraph should then be given to the office of issue. If the money order is found to have been redirected to another office, the enquiry should be transferred to that office. The postmaster will be held personally responsible if payment of the amount of a money order is made twice in consequence of any neglect of these instructions.

(2) If intimation of the loss, or a complaint regarding the loss of a money order before payment, is received by the office of issue otherwise than through the office of payment within 20 days of the issue of the money order, the postmaster should satisfy himself by telegraphic reference to the office of payment that the order has not been paid. In this case, and also in cases where he receives intimation of the loss from the office of payment, the postmaster should satisfy himself by carefully examining the journal of money orders issued and the register of money orders received and the book of money orders receipts that the money order has not been repaid to the remitter. He should then prepare a duplicate money order by reference to the book of money order receipts and the journal of money orders issued, the name of the remitter also being entered if it is known. The words "Duplicate: original cancelled" should be written on the duplicate money order and it should be sent to the office of payment in a separate cover registered on service. If the office of payment redirects the duplicate money order, it should be sent to the office to which it is redirected in a separate cover registered on service under intimation to the office of issue.

(3) When a duplicate money order is issued, the fact should be noted in the book of money order receipts on the copy of the receipts relating to the original money order. Before a request for the issue of a duplicate money order is complied with, the original receipt in the book of money order receipts should be examined to ascertain whether a duplicate has already been issued and a second duplicate must not be issued, unless and until the loss of the first duplicate before payment has been clearly established. Every case in which duplicate order is issued should be reported at the time by the office of issue direct to the Home Audit Office in form M. 0.-57 the envelope containing the report being superscribed "Duplicate Money Order" above the address.

(4) If a complaint is received by the office of issue to the effect that a particular money order has not been paid within 20 days of its issue it should refer to the relative record of 20 days from the date of the issue of the money order and if the money order is not traceable to have been paid the claim of the remitter/ payee should be settled by issuing a duplicate money order straight away.

If a similar complaint is received by the office of payment it should refer to the relative record of 20 days from the date of issue of the money order and if the money order is not traceable to have been paid intimate the fact to the office of issue and request it to settle the claim of the remitter/payee by issuing a duplicate money order.

(5) Before the payment of a duplicate money order is made either to the payee or to the remitter a declaration in the form given below should be obtained from him:ð

T hereby solemnly declare that I have not received the payment of..... money order No.....) for Rs .....(in words ....) and that if at any time hereafter it is found that the payment of the said money order has been made to the remitter/payee I undertake to refund the amount forthwith.

Signature

Name and address
of Payee/Remitter }

NOTE.ð Duplicate money order must always be despatched in a separate cover rrarked registered on service.

299. Money order lost after payment.ð (1) If a money order is lost after payment has been effected, intimation by post should be given to the office of issue, which, should prepare a memo, of admission of payment in form M.O.-10(a) and after filling in entries Nos. 1 to 6, stamp it with its month-stamp, oblong m. o. stamp, ana Audit office stamp, and send it to the office of payment in a cover registered on service.

(2) The office of payment should fill in entry No.7 and the payee should be asked to sign the memo, in token of his having received the amount of the original order. If the payee is illiterate, his thumb impression should be taken on the memo. The signature of a witness should also be taken on the memo. When the payee is illiterate, is not known to fhe post office or postman or lives in a village outside the post town, the memo, should then be impressed with the oblong m. o. stamp *in the presence* of the postmaster who should also countersign it. It should then be forwarded to the Audit office in support of the charge in the list of money orders paid.

(3) Should the payee refuse to sign the memo, or should it, for any reason, not be possible to obtain his signature (or thumb-impression) to it, the case should be reported by the'head office in full detail for the orders of the Head of the circle.

(4) Tf a memo, of admission of payment cannot be forwarded with the paid list in which the amount of the original order is shown an appropriate remark should be made against the entry.

(5) If a telegraphic money order receipt is lost after payment a memo, of admission of payment should be prepared by the *office of payment* from the telegraphic money order advice on record, the abbreviated name of the Home Audit Office as shown in the telegraphic advice should be entered in bold capital letters before the number of the telegraphic money order, and the name of the office of issue should be written in *manuscript.* If the acknowledgment has not been despatched, a certificate of payment should be prepared in form M.O.-10/ *(b)* and forwarded to office of issue.

A. In sub-offices, the memo, of admission of payment should be forwarded to the head office for transmission the Audit office and case in which it has not been possible to obtain the payee's signature should be reported to the Head of the Circle through the head office.

VOID INLAND MONEY ORDERS

300. Description of void money order.ð (1) When for any reason a money order remains unpaid, either to the payee or the remitter at the end of the month following the month of its issue, it will be treated as void by the office of issue or payment at which, or within the jurisdiction of which, it is lying at the time.

NOTE.ð A money order returned to a sub-office of issue for repajrr.ent to the rerriltcr and which cannot be paid, will be sent to the head office as void as soon as the endeavour to find the remitter has failed, and will be treated as void in the head office.

(2) When a money order is treated as void by the head office of issue, it will be sent to the Audit office concerned with the list of void orders on the 16th of the next month.

(3) When a money order is treated as void by the office of payment, it will be returned at once to the head office of issue to be included in the void list of that office. The words " Void: returned to *(office)* " will be written, under the postmaster's signature, across the particulars filled up by the remitter, and a similar note, with the date of despatch of the money order, will be entered in the register of money orders received. A redirection slip (Form M. 0.-12) will be pasted to the order which will then be disposed of according to the rules governing redirected orders, except that no intimation need be sent to the office of issue.

(4) IN HEAD OFFICES, void order received from sub-offices will be made over by the sub-account clerk to the money order clerk, under receipt to be granted on the daily accounts.

A. In sub-offices of issue, money orders treated as void will be sent by first mail to the head office, attached to, and entered in the place for remarks on the back of the daily account and the word " Void" will be written opposite the entry of the order in the register of money orders received.

301. Applications for payment of void orders.ð (1) Applications for the payment of void inland money orders should ordinarily be made within one year from the date of issue but such orders, however old, may be reissued in favour of the remitter or payee or any person named by either of them provided that there is no doubt as to the genuineness of the claim and the amount is outstanding as void in the accounts of the Audit Office. The applications will be disposed of in accordance with the following instruction:ð

(a) If the office of payment receives an application, in writing for payment of a money order that has been sent to the head office of issue as void, the postmaster should forward the application to the head office of issue with the request that, if the void order has not been paid to the remitter, the Audit office may be asked to re-issue it and he should inform the applicant of the action taken.

(&) The postmater of the office of issue on receipt of an application for payment of a void order, either direct or through the office of payment, should after scrutiny forward it to the Audit Office (or the office of issue of the void order in an envelope registered on service, ar.d, if he received the application direct, he should inform the applicant of the action taken.

(c) If, however, an application for payment of a void order is received in the office of payment from the payee, or in the office of issue from the remitter, and the order is still in the office concerned, it should be paid, but if its period of currency has expired, the payment should be charged in the accounts to " Unclassified payments ".

(2) When an application is received from the heir of a deceased remitter or payee for the payment of a money order which has been sent to the Audit office as void, the postmaster must obtain the sanction of the Head of the Circle to the payment before requesting the Audit office to re-issue the money order in favour of the claimant.

NOTE.ð A Supreintendent of post offices or first class postmaster may sancticn the payment of a void money order to the heir of a deceased remitter or payee provided that (J) the amount of the money order does not exceed Rs. 100, (2) the money order is not more than one year old and (3) the claim is not a disputed one.

(3) IN HEAD OFFicEi, *particulars of the payment should be* entered in the proper schedule of void money orders paid, and the paid order should be sent to the Audit office concerned.

(4) The schedule of void money orders for the Home Audit Office should be prepared in duplicate and that for each Foreign Audit Office in triplicate by means of carbon paper. The pencil copy of the former schedule and the two upper sheets of the latter schedule pertaining to each Foreign Audit Office with the paid orders should be submitted to the Home Audit Office on the prescribed dates in a postal service registered cover which should be addressed to the Deputy Comptroller, Posts, Telegraphs and Telephones, and superscribed " Money Order Department ".

(5) IN HEAD OFFICES, WHEN an application for the payment of a void order is received from a sub-office, the disposal of the application will be governed by this rule, the intimation of the action taken being sent to the sub-office for communication to the applicant. If the order is still in the head office, it should be returned for payment at the sub-office.

A. In sub-offices, of issue, the sub-postmaster should, in the case referred to in paragraphs (1) *(b) and* (2), *send the applications which must contain full particulars of the void orders, by first post to the head office.*

302. Void orders re-issued by Audit offices.ð (1) When a re-issued void money order with a re-issue slip attached to it is received from the Audit office, it will be paid in the usual way but the payment should be charged in the accounts to " unclassified payments ".

(2) IN HEAD OFFICES, particulars of the payment will be entered in the schedule of void money orders paid (Home or Foreign Audit Circle issues) [Form A.C.G.-6 *(e)* or A.C.G.-6 (I), as the case may be], and the paid order will be submitted to the Audit office as a voucher. If the reissued money order is payable at a sub-office, it will be sent for payment at the sub-office in the ordinary way.

(3) When the payee or remitter of a void inland money order applies for its payment to him in a country or at a place outside Pakistan with which money orders can be exchanged, the re-issued money order will be received from the Audit office by the Pakistan office of exchange concerned, with instructions showing the further action to bs taken in the matter.

(4) If a re-issued money order is unclaimed, it will be returned to the Audit office which re-issued it and not to the post office by which the money order was originally issued. Such money orders must not be included in the list of void money orders.

A. In sub-offices, re-issued money orders which have been paid or are unclaimed will be submitted to the head office with the daily account.

PREPARATION AND SUBMISSION OF MONEY ORDER RETURNS

303. Daily money order journal from sub-office.ð (1) *For any date on which money orders are shown as issued by a sub-office in the accounts, a daily journal of issue [Form M.O.-2(s)] should be sent to the head office together with the carbonic copies of the receipts granted to the remitters ; and for any date on which money orders are shown as paid by a sub-office in its accounts, daily journals of payment [Form M.O.*-4(s)] *should be sent to the head office, together with the paid money orders.*

(2) *The daily journals, which will be prepared on the second sheet of the triplicate form, should be signed by the sub-postmaster, impressed with the oblong money order stamp in the column for remarks, and cut off and sent, together with all its accompaniments, to the head office, entered on the reverse of the daily accounts, in the place for remarks.*

(3) *The lowest sheet of the triplicate form is the sub-office journal which is kept on record in the office, and the top most sheet is the form in which the journal for the Audit office is prepared. The sub-office journals will only contain daily totals, or, in other words, the daily totals will not be brought forward from day to day, nor will monthly total or totals for the first period be made in these forms.*

(4) *In the case of a sub-office which is not in daily communication by post with the head office with which it is in account, the daily journals of money orders issued and paid should be prepared daily, as usual, and forwarded to the head office on the day the mail is despatched with the account in which the totals of the transactions are entered.*

304. Dates included in account period.ð (1) All head and sub-offices are re quired to prepare, twice a month, a journal of money orders issued for submission to the Home Audit Office and journal of money orders paid, on account of each month of issue, for submission to each Audit office. The journals should be pre pared daily in the manner prescribed and the periods of accounts should always include the following dates.ð

In the case of head offices.	*In the case ofsal f jffices.*
First periodð	
1st to 15th	From the date following the last date the accounts of which have been included in the accounts of tre head office for the previous month, up to the date of the current month the accounts of which will be included in the accounts of the head office on the I5th. Second periodð
16th to end of month ..	From the date following the last date the accounts of which have been included in the 1st period, up to and including the last date, the accounts of which can be included in the accounts of the head office for that month.

NOTE.ð The head postmaster should intimate to the Audit office Updates of the stb-cffcc accounts to be included in the accounts of the head office each month.

(2) At the end of the period, the topmost sheet containing the transactions for the period should be detached from the journal and attached together, and the last sheet should be signed in ink by the postmaster. If the transactions entered on the last sheet do not fill it completely, the whole sheet must nevertheless be sent and the journals for the first day of each period of account must always be begun at the top of a fresh page. The entries in the sheet or sheets for the Audit office must be clear and distinct; if any of the entries are faint, they should be inked over before despatch.

(3) Journals of money orders issued and paid are prepared and submitted daily to the Audit office by some important head offices selected by the Audit office. Such offices are specially instructed by the Audit office regarding the preparation and submission of their money order returns. Offices (other than the office at Lahore) which submit daily money order returns should send, in their returns daily to the Home Audit Office only ; their returns to the Foreign Audit Offices should be submitted fortnightly.

A. In sub-offices, the transactions for the concluding days of June should he included in the accounts of the second period for that month.

305. Due dates for submission of money order journalð (1) The sub-office money order journals are due to be despatched to the head office by the first post after the close of office on the last *working* day of the period of account and must be posted before the office is closed for the day. For instance, in the case of a sub-office which ordinarily submits its journal for the first account period to the head office on the 13th of a month ; if the 13th is a Sunday, the journal for the first period must be posted before the close of the office on Saturday, the 12th: If there are no entries to be made in a journal of a sub-office, a blank journal will not be received. Each sub-office journal should be stamped with the head office date-stamp on the date of receipt in the head office.

(2) IN HEAD OFFICES, the money order journal are due to be despatched to the Audit offices on the following dates :ð

For first period	.. ..	16th of the month.
For second period	.. ..	2nd of next month.

On these dates the head office journal and all the sub-office journal should be forwarded to the Audit offices concerned. In the case of the head and sub-office journals of money orders paid, the paid orders arranged in the order of the entries in the journals, should be put up with them in bundles. If, however, the sub-office journals are not received on the due date, the head office journal should be detained until the sub-office journals are received. In case of offices submitting journals daily, the lists should be despatched the next day.

(3) If there are no entries to be made in a journal, a blank form should not be sent. It is very important that money order returns should be despatched without unnecessary delay.

(4) Every paid money order which has been entered in a journal of money orders paid must invariably be submitted along with the journal. If a paid order should be required for reference of enquiry, it should be recalled frcm the Avdit office.

(5) The only cases **in** which an exception to the rule laid down in the preceding paragraph is allowed are those in which a paid money order isð

(a) detained by a Magistrate or the Police, or

(b) found to be inadmissible as a voucher owing to being defective in some essential respect, such as the absence of the signature of the payee or of the attesting witness, or

(c) *urgently* required in connection with an enquiry into a case of reported or suspected fraud.

In every such case, a note should be written in the ' Remarks' column of the Paid journal against the entry of the order for the information of the Audit office, giving the date and office of issue of the order, with a clear explanation of the reasons for its detention.

A. In sub-offices, the sub-office journals should be sent to the head office in the account bag, entered on the reverse of the daily account, except when they can be forwarded by an earlier despatch than the one by which the account bag is sent, in which case they should be close and despatched by the sub'postmaster himself in service registered covers.

306. Abstracts of daily money order totals.ð (1) After the close of money order business on the last *working* day of each period of account, abstracts should be prepared, in the prescribed forms, showing the daily totals of *(a)* money orders issued (Form M.O.-I5) and *(b)* money orders paid (Form M.0.-16) during the period and the totals : An abstract of daily totals of the *journals of money orders issued should* be prepared for submission to the Home Audit Office and a separate abstract of the daily totals of *the journals of money orders paid* should be prepared for each month in which the money orders were issued and for each Audit office. In order to bring out in the abstracts for the second period of the month, the monthly total to be posted into the monthly money order summary, a progressive total should be carried forward from the abstract of the first period to that of the second period. If there are no daily totals to be entered in an abstract, a form, showing the total of the previous period and the progressive total, must neverthe less be prepared and submitted. At the foot of the abstracts of the daily totals of money orders paid to be submitted to the Home Audit Office for the second period of the month, should be entered the monthly totals of the corresponding abstracts for the Foreign Audit Offices and a grand total struck which will represent the aggregate sum of payments accounted for in the different journals.

(2) IN HEAD OFFICES, one of the printed lists containing the names of sub-offices, prescribed in rule 307, should be pasted on the back of each of the head office abstract to enable the Audit offices to check the due receipt of sub-office money order journals and abstracts. The abstracts and the journal for the period should then be submitted to the respective Audit offices.

A. In sub-offices, the abstracts and the sub-office journals will be submitted to the head office for transmission to the Audit office concerned.

307. Summaries of monthly totals of money **orders issued and paid.**ð (i) The Head office is required to prepare summaries, in forms M. 0.-17 and M. 0.-18. of the monthly totals of its own issues and payments and those of its sub-offices for submission to the Home Audit Office with the money order journal and abstracts for the second period of the months. A summary of monthly totals of

money orders issued should be prepared for submission to the Home Audit Office and a separate summary of monthly totals *of money orders paid* should be prepared for each month in which the money orders were issued and for each Audit office. The head office will, in order to save it the labour of writing the names, be supplied with printed slips containing the names of its sub-offices in alphabetical order, to be pasted to the face of the summaries, in the first column.

(2) As soon as the head office abstracts of daily totals for the second period of the month are ready, the monthly totals of the abstracts should be posted in the appropriate form of summary against the first entry " Head office ".

(3) In the case of the sub-office journals and abstracts for the second period of the month, the head office should post the monthly totals of the sub-office abstracts in the appropriate summary for the month against the name of the sub-office, as soon as each abstract is received.

(4) In preparing the summaries of monthly totals of money orders paid for the Home Audit Office, additional copies should be prepared by means of carbonic paper for the other Audit Office and submitted to the Home Audit Office together with the copies for itself. The top copy of the summary should always be ruled.

(5) HEAD OFFICES, that have no sub-offices in account with them, are not required to prepare summaries of monthly money order totals.

308. Closing entries in summaries.ð (1) The summaries of monthly totals should contain the following :ð

Monthly head office totals.

Monthly totals of the sub-offices.

All these entries in the summaries should be totalled, and the total will represent all the transactions of the head office and its sub-offices that are included in the accounts for the month in which they actually occurred.

(2) The summaries should be submitted to the Home Audit Office along with the money order returns for the second period of the month, and a copy of each summary should be kept on record in the head office.

309. List of void orders.ð (1) In HEAD OFFICES of issue, on the 16th of each month, a list of void money orders (Form M.O.-19) together with the void orders should be submitted to the Audit office. If all the void orders were not issued in the same month, a separate list should be prepared of the money orders issued in each month. A void list should, therefore, never include the issue of more than one nionth: No supplementary void lists should be prepared, but unpaid void money orders received after the despatch of the void list should be forwarded to the Audit office with an ordinary docket in a service registered cover.

EXAMPLE.ð The money orders issued in April which are treated as void at the end of May, should be included in the void list to be submitted to the Audit office on the 16th Jure, and the void lists submitted on the 16th July should only include the money orders issued in May, which are treated as void.

(2) In forwarding void orders to the Audit office the whole form, including the coupon and acknowledgement, should be sent. If for any reason a void order cannot be forwarded with the list in which it is entered, an explanation of its absence should be written against the entry.

(3) If there are no void orders to be sent to the Audit office on the 16th of a month, a blank list with the word " *Nil"* written on it and signed by the head postmaster should be submitted.

(4) The lists should comprise void orders of all classes, ordinary, telegraphic, *etc.*

310. Despatch of money order returns to Audit offices.ð IN HEAD OFFICES, all the money order returns for the Audit offices and their accompaniments should be forwarded enclosed in account envelopes registered on service. When the documents are too bulky to be placed inside an envelope, they should be des patched in the manner described in rule 29.

FOREIGN MONEY ORDERS

The rules under this head do not apply to money orders to and from India, which are exchanged under the inland system.

311. Description of foreign money orders.ð (1) Foreign money orders may be issued by Pakistan post offices for payment in foreign countries with which money orders are exchanged, or they may be issued by any such foreign country, for payment at Pakistan post offices. The former are termed " Outward foreign money orders ", the latter " Inward foreign money orders ".

(2) Money orders exchanged with Great Britain and Northern Ireland an<J certain other countries *{see* list in *Post Office Guide)* are expressed in sterling, and in the following rules, these are termed " Foreign sterling money orders ". Money orders exchanged with certain Afro-Asian countries, etc. (list >n *Post Office Guide)* are expressed in Pakistan currency and are termed " Foreign rupee money orders".

NOTE :ð The term "Rupee Money Order" includes Money Orders exchanged with Burma, Ceylon, and British Postal Agencies in the Persian Gulf, although Money Orders exchanged with Burma are expressed in Burmese currency in either direction and Money Orders exchanged with Ceylon and British Postal Agencies in the Persian Gulf are expressed in the currency of the country of payment,

(3) All foreign money orders must pass through an office of exchange which takes the place of the head office of payment in respect of outward money orders, and of the head office of issue in respect of inward money orders. The Pakistan offices of money order exchange will be found in the Foreign Post Directory in the *Post Office Guide.*

(4) The offices of exchange for foreign money orders will be guided by the terms of the bilateral agreement entered into with each foreign country, and by any special rules on the subject issued by the Director-General.

312. Enquiries to be referred to office of exchange.ð All enquiries made by the public regarding foreign money orders should be referred to the office of ex change concerned. If a money order granted in a foreign country is presented for payment at a Pakistan post office, person who presents it should be informed that the only foreign money orders payable in Pakistan are those issued through the office of exchange, and that, if his correspondent has drawn an order on Pakistan, its issue through the office of exchange may be expected in due course.

OUTWARD FOREIGN STERLING AND RUPEE MONEY ORDERS

313. Presentation of money order by remitter.ð (1) When an outward foreign sterling or rupee money order form (M.O.-9 or M.O.-7) is presented, the money order clerk must first satisfy himself by a reference to the *Post Office Guide* whether an arrangement exists for the exchange of money orders with the country in which the money order is shown as payable; the form presented should also be examined to see that it is the prescribed form, that it has been properly filled in, and that full particulars oi the payee's name and address are given. If any discrepancy of irregularity in the money order is observed, it should be pointed out and the order should be returned to the remitter for correction.

(2) In the case of outward foreign sterling money orders, the equivalent in Pakistan currency of the sterling amount entered therein, at the current rate of exchange prescribed for the conversion of the value of such money orders, should be ascertained from the appropriate table of conversion given in the office *Pakistan Post Office Tariff manual* and written on the order. The amount of each order (or its equivalent in Pakistan money when the order is expressed in sterling cur rency) *plus* the commission chargeable should be taken from the person who presented the order, and a receipt should be granted to him out of the same book of m. o. receipts as in the case of inland money orders, the sterling values of the order being added, in the case of orders expressed in this currency, after the name of the payee in the receipts. The serial Nos. to be assigned to them will be the Nos. of the receipts given to the remitters. If the advice of payment is paid for the letters " A.P." should be written across the receipt. The name and full address of the remitter should also be written on face of the office copy of the receipt in the blank space at the top of the form.

NOTE :ð The same procedure will be followed in the case of money Orders for Burma, Ceylon and the British Postal Agencies in the Persian Gulf.

(3) Attention is drawn to the rules in the *Post Office Guide* regarding the manner in which the names of the payees should be written on foreign money orders. The name of the payee should include the surname and at least the initial letter of one personal name (christian name), and remitters should further be advised to add the full name. If a remitter cannot give the initial letter of even one personal name (christian name), the rule in the *Post Office Guide* should be shown to him, and he should be warned of the risk incurred that the money order may be paid to the wrong payee ; if he accepts the risk, the following note should be made on the money order under the postmaster's initialsð " Remitter unable to give initials of personal name (Christian name) of payee."

(4) An outward foreign sterling money order presented for issue at a branch office other than one which has been authorised by the Head of the Circle to issue such orders without a previous reference to its account office will be sent to the account office for calculation of the amount chargeable. The order should be examined in the account office according to the procedure laid down in this rule, and the particulars showing the total amount to be realised from the remitter should be entered on it in the appropriate place, after which it should be returned to the branch office entered in the b. o. slip, for issue in the ordinary course. An outward foreign sterling money order issued by a branch office specially authorised to issue such orders without a previous reference to its account office should, on receipt in the account office, be examined with a view to check the correctness of the amount realised in Pakistan currency from the remitter.

314. Entries relating to outward foreign money orders in journal of money orders issued.—(1) The particulars of outward foreign sterling and rupee money orders issued by the office (including those issued by its branch offices) will be entered in the journal of money orders issued in the same manner as particulars of other money orders. The name of the country on which the money order is drawn with the name of the office of exchange (in brackets) below it will be entered in the column for the office of payment. In the case of sterling orders, the sterling value of the order will be entered in the last column of the journal.

Exception—Whenever it is found convenient, underthe orders of the Head oflhe Circle an office may enter its outward sterling or rupee money order transactions (including thceofhs branch offices) on a separate sheet of the journal of money orders issued.

(2) IN HEAD OFFICES, the money order clerk should compare the carbonic copies of the receipt granted to the remitters with the entries in the sub-office daily journal of money orders issued in accordance with the instructions laid down in rule 251.

315. Advices of payment for outward sterling and rupee money orders.—(1) The remitter of a sterling or rupee money order in respect of which an advice of payment is available (see *Post Office Guide)* is required, if he wishes to obtain an advice of payment of the order, to pay the prescribed fee, which must be affixed in postage stamps to the money order form in the space provided for the purposes On presentation of the money order at the post office of issue, the stamps should be defaced by means of the date-stamp and the words " Advice of payment" should be clearly written in full in red ink on the money order form. The fact of an advice of payment having been paid for by the remitter should be noted by the entry of the letters " A. P. " written across the receipt for the remitter and carbonised on to the office copy, a record of the remitter's name and address *in full* being also entered on the face of the office copy in the blank space at the top of the form. The money order should then be forwarded in the usual course to the office of exchange. The office of payment will in due course despatch an advice of payment direct to the remitter in Pakistan. In case of money orders payable at Hongkong, the advice of payment will be received in the office of issue and it should be delivered to the remitter in the ordinary course.

(2) When the remitter of a money order to any of the countries or places referred to in the above paragraph applies, after the issue of the money order for an advice of payment, he is required to present a written application for the purpose to the post office of issue and to pay the prescribed fee. The application should show (a) the name and address of the remitter, (b) the name and address of the payee, (c) the amount of the money order, and (d) the No. and date of the money order receipt. On presentation of the application, the office of issue should trace the money order in the book of money order receipts and record the full name and address of the remitter, together with the remark " Advice of payment applied for on (date) " on the face of the office copy of the money order receipt. The fee realised should be converted into postage stamps of equivalent value, which should be affixed to the application and be defaced with the date-stamp. The application should then be forwarded to the office of exchange in an unregistered cover. An advice of payment, duly completed, will in due course be received by the remitter direct from the office of payment. In case of money orders payable in Hongkong the advice of payment will be sent either by office of payment or by the office of exchange of country of payment to the office of issue. It should be delivered to the remitter on the ordinary course.

NOTE 1.ð The procedure referred to in the above rule will be followed also when the remitter of a foreign money order, telegraphed to the Pakistan office of exchange and payable in anv country or place wishes to obtain an advice of payment of the order.

NOTE 2.ð In the case of money orders payable in Aden, acknowledgments signed by the payee will be received and disposed of in the same way as those for inland money orders.

316. Preparation, examination, and despatch of money order.ð (1) The outward foreign sterling and rupee money orders issued other than those payable in *Aden and Burma* should be prepared, examined and despatched in the same way as inland money orders, except that the money order envelopes in which they are enclosed should be addressed to the officer incharge of the office of exchange concerned.

(2) The procedure in the case of money orders for Aden, Burma and British Somaliland for which inland M.O. forms are used is the same except that they should not be impressed with the oblong money order stamp, the month stamp and the audit office stamp. Instead, the round money order stamp should be impressed in the space below the space intended for the month stamp. Acknowledgment and coupon portions on money orders for *Burma,* and should be scored out, but as payee's acknowledgment is exchanged with Aden, only coupon portion on money orders for *Aden* should be scored out, the acknowledgment portion being treated in the same manner as for inland money orders.

INWARD FOREIGN STERLING AND RUPEE MONEY ORDERS

317. Documents prepared by office of exchange.ð Inward foreign sterling and rupee money orders will be prepared by the offices of exchange, and forwarded to the offices of payment. The values of the orders expressed in sterling will be converted by the offices of exchange into Pakistan currency at the current reta of exchange for such money orders.

318. Payment of inward foreign orders.ð (1) In the office of payment, the particulars appearing in the money orders received from the offices of exchange will be written in the register of money orders received ; and the money orders will be signed and stamped, and disposed of in the same way as inland money orders. The rules for the payment of inland money orders are applicable to inward foreign sterling and rupee money orders, except that special forms are used.

(2) Inward foreign money orders from *Aden and Burma* will be issued by the Pakistan Office of Exchange concerned on the original money order forms received from these countries, which are analogous to the Pakistan inland money order forms. They should be paid according to the procedure laid down for the payment of inland money orders except that acknowledgement and coupon portions are treated as scored out in the case of money orders from *Burma* and coupon portion, in the case of orders from *Aden,* while payee's acknowledgement is obtained on money orders from *Aden* as in the case of inland money orders.

319.. Advices of payment for inward sterling and rupee money orders.ð (1) When the remitter has paid for an advice of payment at the time of issue of the money order, the office of payment will receive the inward sterling or rupee money order form from the Pakistan office of Exchange concerned accompanied by an advice of payment (Form F.M.O.-ll) addressed to the remitter. The advice of payment should be presented to the payee for signature along with the relative money order form and after payment of the money orders, the office of payment should despatch the advice of payment direct to the remitter.

*Exception*ð In the case of money orders advised by Hongkong, the office of ffjireil will receive the inward money order form from the Pakistan office of Exchange concerned accompanied by an advice of payment and a postal service cover addressed to the office of issue. After the money order has been paid and the advice of payment has been signed the advice should be enclosed in the cover and despatched to the office of issue in Hongkong.

(2) When the advice of payment is paid for after the issue of the order, the office of payment will receive an advice of payment addressed of the remitter from the Pakistan office of exchange concerned. After payment of the money order in question, or after verifying that it has been paid, the advice of payment should be completed by the office of payment signed by the postmaster and des patched in the usual course to the remitter.

Exception—See exception below paragraph (1).

(3) In the case of an advice of payment required in respect of an inward "through" order (that is, an order issued in a foreign country or place and advised to Pakistan for payment through the medium of another foreign country) the advice of payment will be forwarded by the Pakistan office of exchange concerned to the office of payment. In such cases, the advice of payment should be signed by the payee in case the advice of payment has been paid for at the time of issue of money order and by the paying postmaster in case the advice of payment is paid for after the issue of money order, and dispatched to the Pakistan office of exchange concerned in a postal service cover addressed to the officer incharge of that office.

(4) In every case a record of the date on which an 3dvice of payment is despatched should be kept in the register of money orders received.

REDIRECTION OF FOREIGN STERLING AND RUPEE MONEY ORDERS

320. Redirection of foreign money orders.ð (1) Inward foreign sterling and rupee money orders should be redirected in the circumstances and according to the procedure governing the redirection of inland money orders.

(2) The redirection of an inward foreign money order to a country or place outside of Pakistan is subject to a fresh charge on account of commission at the rate of 1 *per cent,* on the amount of the order. The Pakistan office of exchange to which the redirected order is forwarded, will recover this charge by making a deduction from the amount of the order at the rate shown in *rule 2 of Appendix* C. and will advice a fresh money order for balance to that country or place.

NOTEð In the case of redirection to a country or place outside Pakistan, of a foreign money order originally issued in Pakistan but which is readviscd by the country of paiment to Pakistan for repayment to the remitter, or for the payment of which the remitter h:rrself has applied the provision of paragraph (2) will be applicable.

UNCLAIMED AND REFUSED FOREIGN MONEY ORDERS

321. Unclaimed refused foreign money orders treated as void.ð (1) Foreign money orders that are unclaimed or refused, should be returned under the proce dure prescribed in rule 300 (3), by the office of payment to the post office of ex change by which the money orders were issued, so that each such money order may be included in the first list of void money orders after the date on which the money order became void. If application is made by the payee for payment of a foreign money order that has been returned to the post office of exchange under this rule or if a foreign money order is received for payment after the end of the month following the month of issue, *i.e.,* if its period of currency has expired whilst in transit, or if the period of currency of a foreign money order in deposit has been allowed to expire and payment is claimed by the payee, it should be dealt with according to the rules relating to inland money orders that have been treated as void or that have been received for payment after expiration of their period of currency. In no case, however, can a foreign inward money order be re-issued after six months of its issue.

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(2) When a claim for the payment of an inward foreign money order which has been treated as void is made by a person other than the payee (even if he be the remitter who might have come down to Pakistan), the postmaster should make a reference to the Pakistan office of exchange concerned, which office after being fully satisfied as to the genuineness of the claim will apply to the Audit office for the re-issue of the void money order.

322. Refund of value of outward foreign money order to remitter.ð (1) If an outward foreign money order is treated as void in the country of payment or if the repayment of an order is authorised by a foreign country, the office of exchange will issue an ordinary money order in favour of the remitter for the rupee value of the original money order in the form prescribed for an inward foreign money order (sterling or rupee, as the case may be). The money order will bear, in the place marked for the impression of the oblong money order stamp of the office of issue, the impression of an oblong stamp containing the letters R.P.O. (Repaid Postal Order), the name of the office of exchange and the date of issue. After payment, the money order will be treated as an ordinary inward foreign money order.

(2) If an *outward* order cannot be adjusted by the office of exchange, or if such an order is intercepted by the remitter, it should be redirected for payment to the remitter by the office of exchange to the office of issue, or to any other office where the remitter may be residing. A printed slip should be pasted on the face of the money order by the office of exchange stating briefly the reason for which the refund is made, and specifying the exact amount to be refunded whether it is simply the value of the money order or both the value and commission. The office to which the money order is redirected should make payment of the value of the money order and charge the amount in the appropriate journal of money orders paid [Form M.0.-4 or M.O.-4 (a)]. The order should be submitted to the Audit offbe of the office of issue with the paid list relating to that office. When it is necessary to refund the commission, the amount of commission should be refunded by a charge in the schedule of unclassified payments [form A.C.G.-6(a)] supported by a separate receipt.

FOREIGN AIR MAIL MONEY ORDERS

322/1. Issue and payment of foreign air mail money orders.ð (1) Foreign air mail sterling or rupee money orders may be issued by Pakistan post offices for payment in any foreign country with which an arrangement exists for the exchange of air mail money orders. Similarly, money orders may be issued by any such foreign country for payment at any Pakistan post office.

(2) The limits of value and other conditions laid down in the foregoing rules relating to ordinary foreign money orders apply in the case of air mail money orders.

(3) Air mail money orders should be made out by the remitter on an ordinary outward foreign sterling or rupee money order form, as the case may require, with the words "By air mail" written across it.

(4) The remitter of an air mail money order is required to pay an air mail fee in addition to the usual money order commission for each money order respective of its amount. This fee is to be paid in postage stamps which should be affixed to the money order in the space provided for the purpose and which should be defaced with the date-stamp impression of the post office of issue. A receipt will be granted to the remitter with the words "By Air Mailð Paisa " written in manuscript below the space set apart for the entry of commission and reproduced on the o'ficecopy.

(5) The outward foreign air mail money orders should be prepared, examined and despatched to the respective Pakistan offices of exchange as shown in the *Post office Guide* in the same way as ordinaryf oreign money orders. *See* also clause 196-A of the Post Office Guide.

(6) Pakistan offices of exchange are supplied with special instructions for their guidance in dealing with air mail money orders exchanged with foreign countries.

PART III.ð TELEGRAPHIC MONEY ORDERS

INLAND TELEGRAPHIC MONEY ORDERS

GENERAL RULES

323. Definition of telegraphic money order and adviceð A telegraphic money order is a money order, the amount of which is advised by telegraph by the post office of issue to the post office at which it has been made payable. The telegram advising the remittance is termed a telegraphic advice.

NOTEð -The abbreviation "t-m.O'", is used for "telegraphic money order".

324. Urgent and confidential nature of work.ð The work connected with the issue and payment of t. m. os. is of an urgent and specially confidential nature. It must never be delayed on account of any other business in which the postmaster or the money order clerk may be engaged and postal officials are strictly prohibited from giving any information whatever concerning the receipt or despatch of t. m. os.

325. T. m. o. advice books.ð (1) Telegraphic advices must be prepared on the serially numbered forms in the prescribed t. m. o. advice book. T. m. o. advice books are of two kinds, *viz. :*ð

(a) (Form M.O.-21) printed on white paper for inland.

(b) [Form M.O.-21(a)] printed on unbleached paper for t. m. os. for all foreign countries with which there is an exchange oft. m. os.

These books must always remain in the custody of the postmaster and nobody should be allowed to have access to them, except the money order clerk when he requires them for. the purpose of preparing telegraphic advices.

(2) As soon as a t. m. o. advice book is finished, the first and last Nos. of the advice contained therein and the period covered by the date of their issue should be noted conspicuously on the outer cover.

326. Information in Post Office Guide.ð (1) The list of Pakistan post offices in the *Post Office Guide* should be referred to whenever necessary, to ascertain the telegraph office to which a telegraphic advice issued should be addressed. If the office of payment is not a telegraph office, the telegraphic advice should be add ressed to the telegraph office by which the office of payment is served.

(2) If the office of *issue* is not at a telegraph station, telegraphic advices issued must be forwarded by post to the post office at the telegraph station by which the office of issue is served, to be made over to the local telegraph office.

EXPLANATION.ð By "telegraph station " is meant a station where there is a departmental telegraph office, a combined pest and telegraph office, Kashmir State telegraph office.

ISSUE OF TELEGRAPHIC MONEY ORDER

327. Presentation of **T.M.O.**ð (1) When a T.M.O. is presented for issue, the money order clerk should see that the particulars to be filled in by the remitter or properly and clearly entered in an inland money order form with the words " By telegraph Express " or " By telegraph Ordinary ", as the case may be, written across it. For the purpose of calculating the telegraph charge on the T. M. O. the money order clerk should first prepare a rough copy of the telegraphic advice in accordance with the instructions given in rule 329 adding at the end of it any private communication that may have been written by the remitter on the coupon, telegraph charge, which should be calculated in accordance with the instructions contained in rule 328 *plus* the postal fee, the supplementary fee of two annas and the amount to be remitted, should be taken from the person who presented the order and a receipt should be granted to him out of the book of M. O. receipts [Form M.O.-l or M.O.-l(s)], but the following additional entries should be made on the receipt and reproduced on the office copy of that document :ð

(a) The words " By telegraph Express " or " By telegraph Ordinary ", **as** the case may be, followed by the amount (in figures) of the telegraphic charge realised.

(fc) The hour at which the money order is presented.

(c) The words " including supplementary fee " should be written below the word " commission '*.

(2) If the remitter of a T. M. O. writes only the words " By telegraph " across the form of money order presented by him, without adding the words "Express" or " Ordinary " to denote the class of the telegram for advising the remittance, the T. M. O. should not be refused on that account but should be classed, and charged for, as " Ordinary ".

(3) In cases where the remitter of a T. M. O. finds the space afforded by the coupon of the form of money order insufficient for the private message which he wishes to have telegraphed to the payee, he may be allowed to continue the message on one or both sides of a piece of paper to be pasted by him to the lower edge of the coupon, provided that the size of the piece of paper does not exceed the size of the acknowledgment and coupon taken together.

(4) If one or more reply-paid telegrams forms are presented in payment of the *telegraph* charge of a *single* T. M. O., they should be accepted in lieu of cash after being scrutinised to see :ð

(a) that they bear clear impressions of the name and date-stamps of the office by which they were issued ;

(fc) that they are signed in ink by a telegraph official ;

(c) that they are presented *within two months* from the date of issue, and

(d) that the value and other particulars required on the back of the form have been properly entered.

328. Calculation of telegraph charges.—(1) The telegraph charge on **a** telegraphic advice should be calculated at the rate applicable to private telegrams of the class concerned for the actual number of words used in the advice.

(2) The following are each counted as one word only, irrespective of the actual number of words which they may contain :ð

(a) The name of the telegraph office of destination.

(b) The name of the post office of issue.

(c) The name of the post office of payment.

(d) The name of the locality where the payee resides.

(e) The amount of the T. M. O. written both in words and figures.

(3) Words separated by an apostrophe and words joined by a hyphen are counted as so many separate words. Combinations or alterations of words *contrary to the usage of the language* are not admitted. The following may, however, be written as single words, without either apostrophe or hyphen :ð

(a) The names of towns and countries.

(b) Family names of one and the same person.

(c) The names of places, squares, streets and any other kind of public place.

(d) Integral and fractional numbers written in words.

(e) Compound words.

(4) Figures are charged for at the rate of five digits to a word, each group being charged for separately. Bars of division or other signs count each as a digit.

*Examples.*ð

89103 (5 characters)	.. ..	1 word.
2-8 (3 Ă ,)	.. ..	1 word.
2242-8(6 Ă)	..Å	2 words.
18$ (5 Ă)	.. ..	1 word.

(5) Every word containing more than 15 letters should be counted and charged for as two words.

(6) Names of places, persons and titles are counted as written by the sender, but the sender may be helped to join such names in accordance with the usage of the language, so as to reduce the charges.

*Examples.*ð

False Point	2 words.	
Falsepoint	1 Word.	
Parsi Began	2 words.	
Parsibegan .. .. .. ,.	1 word.	
Mechua Bazar	2 words.	
Mechuabazar	1 word.	
Bowbazar Street	2 words.	
Bowbazarstrect .. .. .. ,.	1 word.	
Budhwan Pett .. ,.	2 words.	
Budhwanpelt	1 word.	
Lieut.-General	2 words.	
Lieutenantgeneral ,.	2 words (17 letters).	
Lieutgeneral	1 word.	

(7) The following are examples of counting the number of chargeable words in inland T.M.O. advices and calculating their cost :ð

^*Example* 1

Chargeable words

Express

From {Telegraph office of origin)
M ulta n — Free

To {Office of destination)
Karachi — J

Text

12 3 4 5 — Ordinary

WP 239 Ahmad Seventynine 79 Dawn — Free

(Private communication to payee)
1 2
Letter posted — 1

Total No. of chargeable words ..

Cost

2

8

2.00

Rs. 1.00

[1] The private communication is not charged for in this case as the total number of words does not exceed 8.

Example 2

Ordinary

From (Telegraph office of origin)
Lahore — Free

To (Office of destination)
Karachi — Chargeable words

Express

Text

12 3 4 5 — Free

1

WP 253 Abdul Rahim Fifty 50 Abdul Jalil Shopkeeper Newbazar — 9

(Private communication to payee)
1 2
Quite well

Total chargeable words — 12 — 12

Cost .. Rs. 1.20 — 2.40

Example 3

Chargeable words

Ordinary Express

From (Telegraph office of origin)
Dacca — Free — Free

To (Office of destination)
1 2
Clifton Karachi

Text

12 3 4

EP253 Mohammad Aslam Post Newtown Two hundred fifty 250
8 9 10 II
Ghulam Mohammad Shopkeeper Newbazar 11 11

(Private communication to payee)
12 3 4 5 6
In full payment of all dues

Total chargeable words 19 19

Cost .. Rs. 1.90 3.80

No. 1, post office of payment. No. 2, telegraph office of destination.
No. 6, post office of issue.

Example 4

	Chargeable words	
	Ordinary	Express
From (Telegraph office of origin) Hyderabad	Free	Free
To (Office of destination) 1 2 Model Town Lahore	2	
Text 12 3 4 5 6 WP253 Abdul Samad Post Chung Three Hundred Sixty-Five "65 8 9 10 11 12 Abdul Hamid Shopkeeper 42 Hirabad 13 14 15 -» __ð Model Colony Rajar Chawk	15	15
(*Private communication to payee)* I 2 3 Come first train . y' A	3	3
Total chargeable words		
No. 1, post office of payment. No. 6, post office of issue. words .. .. Rs.	20	20
Cost	2.00	4.00
No. 2, telegraph office of destination. No. 15, locality.		

329. Preparation of telegraphic advice and postal confirmation.ð (1) A telegraphic advice should then be prepared in the *inland* t. m. o. advice book (Form M. 0.-21), the entries written on the upper copy of each set of duplicate forms being reproduced on the lower copy by means of carbonic paper. The text of the advice should consist of the following items which must be entered in the order in which they are given below :ð

(a) Abbreviated name of Home Audit Offirc *(i.e.,* "WP" for West Pakistan and " EP " for East Pakistan).

(b) No. (taken from the book of money order receipt).

(c) Remitter's name.

(d) Name of the total head or sub office of issue preceded by the word " Post. "

(e) Amount of the t. in. o. in words, written in capital letters, *without the word* " *Rupees* " or the abbreviation " *R " entered before it.*

(/) Amount of the t. m. o. in figures, *without the word* " *Rupees* " *or the abbreviation" R " entered before it.*

(g) Payee's name and address.

(h) Private communication (if any) from the remitter to the payee.

(2) Specimens of advices are given at the end of this paragraph. Attention should also be paid to the following points in preparing advices :ð

(a) Advices relating to t. m. os. payable at branch offices should always be addressed to the telegraph office of the account office.

(b) The name of the post office of payment should be entered in the "Address to," followed by that of the telegraph office of destination against the entry " To *(Office of destination)',"* thus, To *(Office of destination)* Clifton (non-combined sub-office of payment), Karachi {telegraph office of destination). If there are two telegraph offices of the same name as the telegraph office of destination, the name of the province or district should be added after the entry of the name of the telegraph office in the t. m. o. advice. In cases in which the names of the post office of payment and of the telegraph office of destination are the same, the name should be written only once to indicate both the post office and the telegraph office.

(c) In cases in which the names of the post office of issue and of the telegraph office of despatch are the same, no entry should be made in the telegraphic advice of the name of the post office of issue.

(d) In entering the name of the remitter and the name and address of the payee in telegraphic advices, care must be taken to omit all unnecessary words such as " Messrs." before names of firms and " No. " before the figure or figures denoting the No. of house in a street. The address of the payee must contain all the particulars necessary to ensure his being found without search or enquiry. In the case of large towns, the name of the street and the No. of the house must be given, or, in the absence of these particulars, the profession of the payee and other information likely to help in tracing him at once must be specified.

(e) The private communication must be written below, but separated from, the text of the telegram, the signal of separation (----------... ------) being given between the text of the telegram and the private communication.

Specimen Advices

T. tn. o. issued from an office (head or sub) al a telegraph station payable at an office (head or sub) at a telegraph station.	*T. m. o. issued from an office (head or sub) at a telegraph station payable at an office (head or sub) at a non-telegraph station.*	*T. m. o. issued from an office (head or sub) at a non-telegraph station payable at an office (head or sub) at a telegraph station.*
To LAHORE.	To SHAHDRA MILLS LAHORE.	To DACCA.
^'Abbreviated name of Home Audit Office) 253 Abdullah FIFTY -50 Abdul Shakoor shopkeeper, Newbazar *(private communication, if any).*	(Abbreviated name of Home Audit office) 253 Abdullah Post Nawashahr FIFTY 50 Abdul Shakoor shopkeeper. New Bazar *(Private communication, if any).*	(Abbreviated nrn¯c of Heme Audit Office) 253 Abdullah Post Derapur 50 FIFTY Abdul Shakoor Shopkeeper, New Bazar *(private communication, if any).*

(3) Postage stamps representing the cost of the telegram should be affixed *to* the upper copy of the form of advice in the space provided for the purpose. *The postage stamps should not be obliterated in the post office.* Reply-paid telegram forms accepted in payment of the telegraph charge should be attached to the upper copy of the form of advice.

(4) A postal confirmation of the telegraphic advice (to be sent by post to the office of payment) must be filled up at the same time as the telegraphic advice in the form which is combined with the latter. The telegraphic advice and postal confirmation should be placed with the money order form presented by the remitter hefore the postmaster who willð

(a) compare both copies of the advice and confirmation with the money order and see that the T. M. O. advice is correctly addressed.

(b) see that the postage stamps affixed, or reply-paid telegram forms attached, to the advice in payment of the cost of the telegram represent the correct charge and the stamps have not been previously used and not mutilated or soiled, and

(c) enter, in the space provided for the purpose on the lower copy of the advice, the amount of postage stamps affixed to the upper copy and place his initials against the entry.

The postmaster will then sign both copies of the advice and confirmation. Finally, the documents should be stamped with the round money order stamp, care being taken not to obliterate the postage stamps affixed to the advice.

(5) The postmaster must carefully examine the T. M. O. advice book before y˜signing a T. M. O. advice and satisfy himself that an advice has not already been issued for the T. M. O. placed before him. This check is specially necessary in offices which have long hours of business, or when different clerks are in charge of the money order branch during the day, or when the deputy postmaster is authorised to sign T. M. O. advices during the absence from duty of the postmaster.

NOTE.ð When a T. M. O. issued appertains to the month of account following that in Åwhich it was actually issued, the first three letters of the month of account should te entered in 4he telegraph advice after the No. of the T. M. O, as shown in the specimen below :ð

"(Abbreviated name of Home Audit Office) 842 Nov. Abdullah post Derapur FIFTY 50 Abdul Shakoor shopkeeper New B.'.zar *(private communication, if any)"*

330. Adjustment of short or excess realisations.ð (1) In cases of short realisation of telegraph charges, and undercharge memorandum will be received along with the duplicate or lower copy of the T. M. O. advice from the telegraph office by which the advice was issued. On receipt of this memorandum, the postmaster should at once recover the amount of the undercharge from the official: in fault and send it in *undefaced* postage stamps direct to the telegraph office, together with the particulars of the T. M. O. in a cover which should be registered on service when the telegraph office happens to be at a different station. The latter office should be asked to acknowledge the receipt of the amount, and when this acknowledgment is received it should be attached to the memorandum and filed with the duplicate or lower copy of the T. M. O. advice.

(2) In cases of overcharge, no refund will be allowed except on the written application of the remitter of the T. M. O. When such an application is received, the postmaster of the office of issue, if it is a combined office, should himself grant the refund under the prescribed procedure. If the office of issue is not a combined office, the postmaster should forward the application with the particulars of the T. M. O. in question to the telegraph office which issued the advice. If the latter office is not at the same station as the former, the application should be sent through the post office at the telegraph station. On receipt from the telegraph office of a memorandum authorising the refund, the amount of overcharge should be paid to the remitter.

331. Despatch by office at telegraph station.ð (1) **In** the case of an office situated at a station where there is Government telegraph office, both copies of the telegraphic advice should be detached from the T. M. O. Advice book and sent to the telegraph office in a T. M. O. envelope (Form M. 0.-27), which should be marked " Express " or " Ordinary ", as the case may be, each pair of advices being enclosed in a separate envelope.

(2) The telegraph master (or the telegraphist in charge of the telegraph office) will fill up, sign and stamp both copies of the telegraphic advice, retain the upper copy and return the duplicate or lower copy in a closed cover to the address of the postmaster, who should have it pasted to the office copy of the postal confirmation, in the T. M. O. advice book in its original place.

(3) The upper copy of the postal confirmation should be detached from the book and sent in an unregistered cover to the head or sub-office of payment (or office of exchange, if the office of payment is in a foreign country with which there is a money order exchange) by first post after the despatch of the telegraphic advice. Each postal confirmation should be enclosed in a separate cover marked "Postal confirmation " in *red ink.*

(4) In the case of a combined office, the official in charge of the telegraph branch will perform the duties of the telegraph master for the purpose of this rule.

332. Despatch by **office at non-telegraph station.**ð (1) In the case of an office situated at a station where there is no Government telegraph office, both copies of the telegraphic advice should be despatched by first mail in an envelope regis tered on service to the office (head or sub) situated at the telegraph station shown in brackets after the letters " Nt " against the name of the office of issue in the list of Pakistan post office in the Post Office Guide. The postal confirmation should be forwarded to the office of payment or office of exchange as the case may require, by first post after the despatch of the telegraphic advice.

(2) The postmaster at the telegraph station should, on receipt of the telegraphic advice, countersign both copies and make them over to the telegraph office in the manner described in rule 331. The copy of the telegraphic advice returned by the telegraph office should be sent under registered cover to the office of issue to be replaced in the t. m. o. advice book.

(3) If the despatch of telegraphic advices as ordinary service registered letters is likely to cause delay in their disposal in the office of receipt, the service registered covers containing the advices should be forwarded in a telegraph bag. These envelopes should be entered in the registered list which accompanies other registered letters, but a note should be made at the foot of the registered list, explaining that the articles have been sent separately in a telegraph bag. The telegraph bag should be sent outside and treated as an unusual mail.

333. Disposal of f. in. o. filled up by remitter.ð When the telegraphic advice has been despatched, the money order clerk will cross out in ink the upper por* tion of the money order form, fill in the No. and date of the money order, write the name of the office of issue immediately before the No. and sign the money order form in the proper place. No other entries will be made in the form nor must it be stamped with the month stamp, the oblong money order stamp and the Audit office stamp. The acknowledgment and the coupon, *without being separated from each other,* will be cut off from the money order form and pasted along the upper edge of the reverse side of the copy of the corresponding advice in the t. m. o. advice book, whether there is any private communication on the coupon or not. The remaining portion of the money order, after it has been examined and signed by the postmaster, will be put aside for despatch with the list of money orders issued in which it is entered.

334. Issue of t. m. os. daring closed hours in telegraph office.ð (1) The conditions governing the issue of a t. m. o. from a post office at a telegraph station during the hours when the post office is open for the purpose but the telegraph office of despatch or the telegraph office of destination or an intermediate office is closed, will be found in *Section I of the Post Office Guide.*

(2) In such cases, the t. m. o. should be accepted but if it is intended that the-telegraphic advice should be despatched at once, the remitter must mark the tele*-graphic money order " Express " and pay the prescribed extra fee. Information as to the working hours of telegraph offices will be found in the *List of Post Offices in Pakistan.*

(3) In the cases in which an extra fee is realised, the entry " Extra fee *(amount of fee in words)* " should be made across the money order receipt, before it is detached from the book, in addition to the other entries prescribed. The amount of the fee, as well as the cost of the telegram, should be converted into postage stamps, which should be affixed to the upper copy of telegraphic advice in the space provided for the purpose. The entry " Extra fee *(amount of fee in words)"* should also be written below that space on the advice and reproduced by carbonic process on the lower copy. The advice, which in other respects should be prepared in the usual way, should then be despatched without any delay.

(4) When the extra fee or a portion of it has to be refunded to the remitter,, the following procedure should be followed :ð

(a) if the telegraphic advice concerned was sent to a departmental telegraph office for despatch, the telegraph master of that office will send the amount to be refunded to the postmaster in cash. The postmaster

should repay the amount to the remitter on his signing a receipt for it. This receipt should then be filed with the office copy of the telegraphic advice.

(ft) If the telegraphic advice was prepared in a combined post office, the postmaster should refund the amount on his own authority as prescribed by the rules.

(5) Telegraphic advices received by a post office at a telegraph station from a post office at a non-telegraph station at a time when the local telegraph office is closed, should be made over to the latter office at the earliest opportunity after ỳit opens.

335. Issue of duplicate telegraphic advice;ð On receipt an intimation by telegraph that a telegraphic advice has not reached the office of payment, the office of issue must repeat the advice in an oridinary *service* message, adding the word " Duplicate" as the last word of the text of the message. The post master must also at once report the miscarriage of the original advice to the Head of tl e Circle.

NOTE 1.ð If intimation of loss or a complaint regarding non-payment of a telegraphic money order is received by the office of issue otherwise than through the office of payment, the postmaster should satisfy himself by telegraphic reference to the office of payment that the order has not been paid. He should also satisfy himself by carefully examining the journal of money orders issued the register of telegraphic money orders received and the relevant advice in the telegraphic money order advice book that the telegraphic money order has not been paid to remitter. A duplicate advice should then be prepared as prescribed in the rule above on the .Åmount of telegraphic money order should be repaid to the remitter, as the case may demand.

NOTE *2.—See* rule 269.

336. T. m. os. received from branch offices tor Issue.ð T. m. os. received for issue from branch offices in direct account with the office will be made over under receipt by the sub-account clerk to the money order clerk, together with cash or reply-paid telegram forms representing the cost of the telegrams for the t. m. os. These will be dealt with if the orders had been presented for issue at the account office, except that the m. o. receipts for the remitters which will be prepared in the same way as those for ordinary money orders received from
""branch offices for issue will be made over to the sub-account clerk.

337. T. m. os. issued by sub-offices.ð (1) For any date on which t. m. os. are issued by a sub-office, particulars of the issues will be entered in the sub-office journal of money orders issued. The carbonic copies of the receipts given to the remitters, together with the money orders filled up by the remitters, *without* the acknowledgements will be submitted to the head office with daily journal of money orders issued.

(2) IN HEAD OFFICES, the money order clerk should compare the carbonic copies of the t. m. o. receipts with the entries in the list.

338. Entries in journal of money orders issued.ð (1) The particulars oft. m. os. issued by the office and the branch offices in direct account with it should be -entered in the journal of money orders issued in the same manner as particulars of other money orders issued, the amounts being entered in the separate columns provided for this purpose. The amounts to be entered under the head " Commis sion " should be the postal fees (inclusive of the supplementary fee) only, *exclusive of the cost of the telegrams.*

(2) The t. m. o. advice book, the money orders, and the entries relating thereto must be examined daily by the postmaster, in a manner similar to that prescribed for ordinary money orders and the t. m. os. should then be signed by him. In carrying out this examination, the postmaster must see that the amount of the telegraph charge as shown in the office copy of them. o. receipt agrees with the value of postage stamps affixed to the advice as entered by him in the lower copy of the same.

Exception.— Whenever convenient, under the orders of the Head of the Circle, any office may enter its own t. m. o. issues (including those of its branch offices) on separate sheets of the journal of money orders issued).

NOTE.— If a t. m. o. is issued by an office on a working day after the journal is closed or if an *express* t. m. o. is issued by an office on a Post Office holiday, the only record of the transaction will be the entry on the book of m. o. receipts. The issue should be shown in the journal of money orders issued on the following working day and included in the total for that day, but the actual date of issue must be entered in the journal.

PAYMENT OF TELEGRAPHIC MONEY ORDERS

339. Receipt of telegraphic advice from telegraph office.— A Government telegraph office receiving a telegraphic advice will send out a copy of it for delivery to the postmaster of the office of payment, if the latter is situated within the free delivery radius of the telegraph office : otherwise, the advice will be delivered to the local post office for onward transmission by post to the post office of payment. If the names of the post office of payment and of the telegraph office of destination are the same, the advice will invariably be delivered to that particular post office which bears the same name as the telegraph office. The advice will be received enclosed in a cover with the No. of the telegram entered in the peon's delivery receipt. Against this entry, the postmaster should impress the round money order stamp and not the time of receipt under his initials. The advice must be carefully examined by the postmaster and, if any discrepancy exists, enquiry must be made by telegraph from the office of issue, and intimation of the error must also be given to the Head of the Circle. The same procedure will also be followed in combined offices in effecting the delivery of telegraphic money order advices, except that the advice need not be enclosed in cover.

NOTE 1.— In the exceptional event of a telegraphic advice being received direct from the local railway telegraph office, instead of the Government telegraph office, a receipt should be given to the railway telegraph office and the telegraphic advice should be forwarded to the Government telegraph office, whence it will be returned to the post office in the manner described above.

NOTE 2.— A t. m. o. advice addressed to a *local combined office i.e.,* to a combined office at a place where there is more than one telegraph office and received at the Central telegraph office during hours when the combined office is closed, will be delivered to the principal post office in the same station and should be disposed of by the latter in the manner laid down in rule 340.

340. Disposal of telegraphic advices for onward transmission by post.— (1) Telegraphic advices received from the telegraph office for onward transmission by post will be forwarded by first mail to destination in a service registered cover, and if the office of destination is a sub-office in account with another head office, a copy of the advice, attested by the signature of the postmaster, should also be sent to that head office by first mail in a service registered cover.

(2) The serial No. of each advice enclosed in a service registered cover should be noted on the cover, and also on the receipt in the registered journal where the entry should be reproduced on the forms below by means of carbonic paper.

(3) IN HEAD OFFICES, in all cases which advices are payable at a sub-office, it will be the duty of the head postmaster with which the sub-office is in account to see from the last daily account received from the sub-office that it is provided with funds for the payment of the telegraphic advice, and, if not, to provide it with funds.

(4) If the despatch of telegraphic advices as ordinary service registered letters is likely to cause delay in their disposal, Telegraph covers (Form T- I.-60) should be used to enclose the registered cover.

341. Entry of telegraphic advice in register of telegraphic money orders received.ð (1) Particulars of each telegraphic advice received for payment (whether at the office or at a branch office in direct account with it) before it is made over to the money order clerk for the preparation of the t, m. o. receipt, be entered by the postmaster in the register of telegraphic money orders received [Form M. -0--3 (a)]. The date of each day's transactions should be written on the line immediately above the entries relating to these transactions. Telegraphic advices should be numbered in consecutive series which should begin every month or every year as may be decided by the Superintendent or first class postmaster.

(2) A service message issued under rule 335 should be treated as a telegraphic advice for payment. In order to guard against the double payment of a t. m. o. in the event of the *original* advice being received after payment of the t. m. o. has been made on the duplicate advice, the money order clerk should for one week keep a careful watch over all t. m. o. advices received and check them with the special register prescribed in rule 353 (3).

(3) If a telegraphic advice is received for payment on a Post Office holiday or on working day after the journal is closed, it should be entered at once, against the date of receipt, in the register of telegraphic money orders received. An *ordinary* telegraphic advice received on a Post Office holiday should not, however, be issued for payment on that day but should be paid on the next working day. In other cases, if the amount is paid on the day of receipt, the payment should be shown in the journal of money orders paid on the following working day and included in the total for that day; but the actual date of payment should be noted both in the register and journal. The signed t.m. o. receipt or, if unpaid, the t.m. o. receipt and its amount must, as an absolute rule, be returned to the money order clerk or, in his absence, to the postmaster by the postman on the day of receipt before he finally leaves the office for the day.

(4) When a telegraphic money order is not given out for payment on the date of receipt, or having been given out, is returned unpaid and is re-issued for payment, a fresh entry of it should be made *in red ink* in the register under the date on which it is issued or re-issued, as the case may be, and a note " Reentered on *(date),"* should be made against the last previous entry of the order. When any such order is paid or otherwise disposed of, the necessary entries showing the disposal should be made against the last red ink entry of the order in the register. The entries relating to the dates on which confirmation is due, on which it is actually received, and on which reference is made for overdue confirmation, should, however, be made against the original entry of the order in the register.

(5) The procedure laid down in rule 276 should be followed in dealing with telegraphic money orders in deposit.

342. Telegraphic advices received by post.ð (1) When the office of payment is at a non-telegraph station, telegraphic advices for payment will be received by post in a service registered cover from the post office at the telegraph station by which the office of payment is served. A telegraphic advice received by post should be examined by the postmaster to see that there is no error in it, and then dealt with in the manner prescribed for those received by telegraph. The covers in which the advices are received, should be retained for one y^ar and then destroyed.

(2) Telegraph bags received must be opened and their contents disposed of immediately on arrival at the office, even though they be received on a Sunday or Post Office holiday.

343. Preparation of t. m. o. **receipt.**ð (1) The money order clerk will prepsie a t. m. o. receipt and acknowledgment (Form M. 0.-24) to be signed by the payee, being careful correctly to enter therein the name of the office (head or sub) of issue, and, when the office of issue is a sub-office, also to write the name of its head office in brackets, after the name of the sub-office, in the upper (or " Receipt") part of the form. He must enter in bold capital letters before the No. of the money order, the abbreviated name of the Home Audit Office as shown in the telegraphic advice and should transcribe, on the space provided below the acknowledgment, any private communication from the remitter to the payee which appears in **the** telegraphic advice. The entries to be filled up by the money order clerk in the t. m. o. acknowledgment will be the No., date and amount of the order on one side, and the names of the remitter and post office of issue on the other side. The place for the address of the remitter will have to be left blank

(2) The t. m. o. receipt and acknowledgment and the telegraphic advice, with the register of telegraphic money orders received, should be placed before the postmaster, who should impress the round m. o. stamp in the places provided for the purpose on the receipt and on the portion for entry of private communication, after comparing the entries in the receipt and acknowledgment with those in the telegraphic advice and the register of telegraphic money orders received and Åsatisfying himself that the amount is correct and that the private communication (if any) has been correctly transcribed in the receipt. The postmaster will also be responsible for seeing that the names of the office of issue and its Home Audit Office have been correctly entered in the receipts before he stamps it. The t. m. o. receipt and acknowledgment will then be returned to the money order **clerk** along with the register of telegraphic money orders received.

(3) As the limit of amount for payment by a single postman prescribed in paragraph (1) of rule 257 includes telegraph money orders as well, the instructions laid down in paragraph (2) of that rule should be attended to and the necessary precautions should be taken by the postmaster before telegraphic money orders are issued for payment.

NOTE.ð It is of the utmost importance that the name of the head or'sub-office which actually issues a telegraphic money order advice, should be correctly and legibly entered in the t. m. o. receipt. If, to rectify errors in this respect, it becomes necessary to issue telegrams the appropriate punishing authority shall determine whether the cost of the telegram should be yrecovered from the official or officials at fault.

344. Payment of **remittance.**ð (1) The money order clerk should note in the register of telegraphic money orders received, opposite the entry of the tele graphic advice, the amount of the t.m.o., in words and figures, and the name of the postman or trustworthy office messenger (who may be a packer, letter-box peon, Åor mail peon) by whom payment is to be made to the payee at his residence. The t. m. o. receipt and acknowledgment should be handed at once to the postman, or messenger, who should be required to sign for the document against the entry of **the** telegraphic advice.

IN HEAD OFFICES, the register of telegraphic money orders received should then be sent to the treasurer, who will pay the postman, or messenger, the amount noted against his name in the register, and require him to sign for the amount, in

words and figures, in the register. The amount given to the postman or messenger will be entered in the treasurer's cash book (Form A.C.G.-2) and should be attested by the initials of the money order clerk in the same manner as the amounts made-over to postmen for payment of ordinary money orders.

(2) If payment is to be made through a village postman the t. m. o. receipt and acknowledgment should be made over to the sub-account clerk : the money to pay the value of the t. m. o. will be obtained by the village postman from the treasurer in the same manner as money for the payment of ordinary money orders-

(3) The signature of the payee must be taken on the t. m. o. receipt and' acknowledgment for the amount paid to him, and the postman, village postman or other official by whom the payment is made, should also be required to sign the t. m. o. receipt. The signed t. m. o. receipts and acknowledgments will be made over to the money order clerk in he same manner as ordinary money orders; paid.

(4) The postman, village postman, or other official entrusted with the payment of remittance, should be reminded of the general rule to insist on satisfactory proof of the payee's identity, his attention being drawn to the " Special Instructions " printed on the cover of the postman's book or the village postman's; register. If there is the least doubt as to the payee's identity, the postman should request the person claiming to be the payee to come to the post office and" receive payment under the orders of the postmaster. If the postmaster is not satisfied as to the identity of the payee, he should communicate at once by telegraph; with the office of issue with a view to ascertain the wishes of the remitter as to whether payment should be made to the claimant or the money repaid to him-The remitter's wishes should be communicated to the office of payment by telegraph, if the remitter pays the cost of the telegram, otherwise by post.

(5) if the payee of a t. m. o. resides in a locality served by a village postman,, the t. m. o. should be paid to him by the village postman in the ordinary course of delivery. The fixed beat of a village postman should not be broken for the purpose of paying a t. m. o.

A. In sub-offices, the money to pay the value of a t. m. o. will be obtained by postmen and village postmen from the money order clerk, in the same manner as money for the payment of ordinary money orders.

345. Payment of t. m. os. amounting to more than Rs. 600 in one day to any person.-=-(l) Telegraphic money orders amounting to more than Rs. 600 in one: day should not be paid to any person who is not either permanently resident within the jurisdiction of the office of payment or personally known to the postmaster,, until the postal confirmation of the telegraphic advice has been received, unless in the meantime the payee can get a respectable local resident to stand surety for him by executing an indemnity bond for the amount in form M. O. 25. The official by whom the telegraphic advice is entered in the register of telegraphic-money orders received should see that his rule is observed.

(2) A stamp duty as shown below will be payable by the party concerned on the indemnity bond in non-judicial stamps, unless there are instructions from, the Head of the Circle concerned as to a different scale of stamp duty being in

force in the particular locality :ð

Description of instrument	*Proper stamp duty*
Where the amount or value secured docs not exceed Rs. 10	25 Paisa.
Where it exceeds Rs. 10 and does not exceed Rs. 50	.. 50 Paisa.
Where it exceeds Rs. 50 and does not exceed Rs. 100	.. One rupee.
Where it exceeds Rs. 100 and does net exceed Rs. 200	.. Two rupees.
Where it exceeds Rs. 200 and dees not exceed Rs. 300	.. Four rupees, fifty paisa.
Where it exceeds Rs. 300 and does not exceed Rs. 400	.. Six rupees.
Where it exceeds Rs. 400 and does not exceed Rs. 500	.. Seven rupees, fifty paisa.
Where it exceeds Rs. 500 and does not exceed Rs. 600	.. Nine rupees.
Where it exceeds Rs. 600 and does not exceed Rs 700	.. Ten rupees, fifty paisa.
Where it exceeds Rs. 700 and does not exceed Rs. £00	.. Twelve rupees.
Where it exceeds Rs. 800 and does not exceed Rs. S00	.. Thirteen rupees, fifty paisa.
Where it exceeds Rs. 900 and does not exceed Rs. 1,000..	Fifteen rupees.
For every Rs. 500 or part thereof, in exceess of Rs. 1,000	.. Seven rupees, fifty paisa.

(3) The indemnity bond should be disposed of in accordance with rule 264.

346. Returns of amount of unpaid t. m. o.ð If a t. m. o. receipt is brought back unpaid, the amount entered in it should be returned to the treasurer in accordance with the procedure for the return of the amounts of unpaid ordinary money orders.

347. Telegraphic advices for payment by branch offices.ð In the case of telegraphic advices received for payment at branch offices in direct account with the office, the t.m.o. receipts and acknowledgments should be made over to the sub-account clerk to be sent to the branch offices in the same manner as ordinary money orders for payment by branch offices. If the telegraphic advices amount to more than Rs. 600 in one day for payment to any person, the instructions contained in rule 345 should be communicated to the branch postmaster. The signed t. m. o. receipts and acknowledgments will be received from the sub-account clerk and should be disposed of in the same manner as those in respect of telegraphic advices paid by the office.

348. Disposal of t« m. o. receipt.ð As soon as a t. m. o. receipt signed by the payee is received by the money order clerk, the date and the hour of payment should be noted against the entry in the register of telegraph money orders received. The t. m. o. acknowledgment should be cut off and dealt with in the manner described in rule 351. The t. m. o. receipt should be impressed with the oblong m. o. stamp *in the presence* of the postmaster, and put aside for despatch to the Audit office concerned with the list of money orders paid for the account period concerned.

A. In sub-offices, the t. m. o. receipt should be dispatched to the head office with the appropriate daily list of money orders paid.

349. T. m. os. paid by sub-offic s.ð (1) For any date on which t. m. os. are paid by a sub-office, particulars of the payments will be entered in the appro priate sub-office journals of money orders paid [Form M. 0.-4(a)] submitted to the head office.

(2) In Head Offices, the t. m. o. receipts signed by the payees, which are received with the daily journals, will be made over like ordinary paid orders by the sub-account clerk to the money order clerk. The latter should compare the t. m. o. receipts with the entries in the journals, and examine them to see that they have been properly stamped by the sub-offices and duly receipted, and that the correct amounts have been paid. The t. m. o. receipts should be put aside for despatch to the Audit offices concerned with the sub-offlce journals of money orders paid.

350. Entries in journals of money orders paid.ð (1) The particulars of t. m. os. paid by the office and the branch offices in direct account with it, should be entered in the journals of money orders paid in the same manner as particulars

of other money orders paid, the amount being entered in the separate column provided for this purpose. The t. m. o. receipts and the entries relating thereto should be examined daily by the postmaster, in accordance with the instruction in rule 275.

(2) Special care must be taken to enter t. m. os. in the appropriate journals of money orders paid, and for this purpose they should be sorted according to Audit offices, by reference to the abbreviated name of the Audit office of the (original) office of issue as shown immediately before the No. in each telegraphic advice. The office of payment should be guided by the entry of the date of issue of the t. m. o. in the advice in sorting telegraphic advices according to the month of issue except where the month of issue has been entered in the advice, in which case this should be taken as month issue. *See* Note below rule 329.

*Exception.*ð Whenever convenient, a Genera! Post office or, under the orders of the Head of the Circle, any other office may enter its own t. m. o. payment (including those of its branch offices) on separate sheets, of the journal of money orders paid.

351. Disposal of t. m. o. acknowledgment.ð (1) The t. m. o. acknowledg ments pertaining to payments made at the office and the branch offices in direct account with it, should be placed before the postmaster in the same way as the acknowledgments relating to ordinary money orders, and, after the postmaster has satisfied himself that there is an acknowledgment for each payment the acknowledgments should be stamped and forwarded without delay to the head or sub-offices of issue, in unregistered covers addressed to the postmasters and marked outside in red ink " T. m. o. acknowledgment".

(2) On receipt of a t. m. o. acknowledgment in the office of issue, the postmaster should at once compare it with the record of the transaction in the *t.m-o.* advice book and write on the latter the word " Examined " with his initials and the date. If the t. m. o. acknowledgment is in order, the remitter's address should be written on it by the money order clerk from the acknowledgment portion of the original money order in the t. m. o. advice book and the t. m. o. acknowledgment should then be sent out by the first delivery after receipt, or, if it is for delivery from a branch office, by first mail to the branch office : Should there be any discrepancy between the t. m. o. acknowledgment and the entry in the t. m. o. advice book, or should no corresponding t. m. o. have been issued, the postmaster must immediately communicate (by telegraph, if possible) with the office of payment and with the Superintendent, retaining the acknowledgment pending the result of the enquiry. If a t. m. o. acknowledgment is not received within a reasonable period (ordinarily this usual transit *plus* seven days) the postmaster of the office of issue should immediately communicate with the office of payment regarding the disposal of the t. m. o. in question.

352. Disposal of telegraphic advices.ð Telegraphic advice received should, after the t. m. o. relating to it has been paid, be kept on record in the postmaster's personal custody, with the respective postal confirmations, for eighteen months from the date of receipt, after which they should be destroyed.

353. Disposal of postal confirmation.ð (1) On receipt of the postal confirmation from the office of issue, the postmaster should see that it corresponds with the telegraphic advice and record of the transaction in the register of telegraphic money orders received, note the date of its receipt in the register, and then sign and stamp it with the round money order stamp. The postal confirmation should then be pasted to the back of the telegraphc advice and filed in the order in which

the telegraphic money orders are entered in the register of telegraphic money orders received [M. 0.-3 (a)] after the serial number assigned to the telegraphic money order has been noted on it so that it may be easily traced. In the event of an discrepancy between the telegraphic advice and the postal confirmation, or in the event of the postal confirmation being received before the telegraphic advice, the office of issue must be communicated with immediately by telegraph.

NOTE.ð Any discrepancy between the telegraphic advice and the postal confirmation should be communicated at once to the payee of the telegraphic money order, to whom the correct information, as soon as it is ascertained from the office of issue, should also be furnished.

(2) If there is a discrepancy, it should be adjusted on receipt of a reply from the office of issue. The record of the transaction should be corrected, if necessary, and, if an alteration of the amount is involved the difference should be adjusted by crediting it under the head " Unclassified receipts ", or by charging it under " Unclassified payments", as the case may require. In every such case, a report stating the facts and how adjustment has been or will be effected should be submitted to the Audit office as soon as the correct information is received from the office of issue. There will be no objection, however, to the submission of this report being delayed for one day if there is real prospect of adjustment being made within that time.

(3) If the postal confirmation has been received before the telegraphic advice, the money order clerk should enter particuars of the telegraphic money order in a special register having heads forð

(a) No. of t. m. o.

(b) Date of issue.

(c) Name of office of issue.

(d) Name and address of payee.

(e) Amount.

(f) Date of receipt of duplicate advice.

(g) Time of receipt of duplicate advice.

The envelope in which the postal confirmation was received should be examined to see that it as come in due course of post and should be pinned to the postal confirmation.

(4) In order that a proper watch may be kept on the receipt of postal confirmations, the following procedure should be followed. On receipt of a telegraphic advice, the postmaster must note against its entry in the register of telegraphic money orders received, the date on which the postal confirmation is due, as nearly as can be calculated (allowing for postal transit and giving a margin of three days in cases in which the payee is well known). If the postal confirmation is not received on the due date, the money order clerk must bring the fact without delay to the notice of the postmaster, who must communicate immediately by telegraph with the office of issue to ascertain that the payment was correct.

NOTE-—*See* Note below rule 357.

(5) Once a week at least the postmaster must personally check the register of telegraphic money orders received, to see that in every case a postal confirmation was received on the due date, and that in every case in which a telegraphic advice has not been confirmed, telegraphic enquiries were promptly made. The register should be signed by the postmaster on the date on which this check is carried out.

As in sub-offices, the report referred to in paragraph (2) *should be submitted to the Audit office through the head office.*

REDIRECTED UNCLAIMED, ETC., TELEGRAPHIC MONEY ORDERS

354. Redirection of telegraphic advices.ð (1) If the payee of a t. m. o. has removed to another post-town within the limits of Pakistan or of any acceding State and has left instructions for the redirection of article to his address or there is sufficient and trustworthy information on which to redirect the order, the telegraphic advice should be redirected by post at once. If however, the payee has left Pakistan for any foreign country with which money order can be exchanged, the telegraphic advice should be redirected only if the payee has left written instructions of the redirection of articles to his address. In all other cases, the telegraphic advice should be treated as unclaimed, and disposed of accordingly.

(2) When a telegraphic advice has to be redirected, the name of the new office of payment and (in the case of redirection outside of Pakistan) that of the country or place of payment, and the date of redirection should be noted in the register of telegraphic money orders received under the postmaster's initials and a redirection slip prepared in the ordinary way should be pasted to the telegraphic advice which should then be despatched in a service registered cover to the new office of payment or (in the case of redirection to acceding State or to countries or places outside of Pakistan to the office of exchange concerned. The postal confirmation, when received from the office of issue, should also be forwarded to the new office of payment or the office of exchange, as the case may be.

(3) When a telegraphic advice is redirected to a sub-office at a non-telegraph station under another head office an attested copy of the advice endorsed with the words " Redirected to (name) s. o. on the *(date)* " should be sent to the head office of the new sub-office of payment. It will be the duty of the latter head postmaster to see whether it is necessary to provide the sub-office with the additional funds for the payment of the t. m. o.

(4) The registered covers in which redirected t. m. o. advices are received, should be preserved for eighteen months and then destroyed.

NOTE *l.*—*See* Note 2, below rule 263.

NOTE *2.*—*See* rule 132 (4).

(5) When a telegraphic money order is redirected, an initimation in form M. S.-4 (a) should be sent to the office of issue in the manner prescribed in rule 233 (3).

A. In a sub-office, situated at a non-telegraph station, when a telegraphic advice is redirected, an intimation showing the name of the office to which the advice is redirected and the date of redirection should be sent to its own head office.

355. *Deleted.*

356. Disposal of miscarried telegraphic advices.ð If a telegraphic advice has miscarried by being signalled to a wrong telegraph station, whether the mistake be due to the fault of the telegraph office or to the entry of the telegraph station in the advice being incorrect or incomplete, particulars of the mis-carried advice should be entered by the office (head or sub) receiving the advice in the special register in which postal confirmations received before the telegraphic advices are entered. The mis-carried advice should be kept in a separate guard file. The postal confirmation when received from the original office of issue should be

compared with the miscarried advice and (forwarded to the office of payment after passing suitable remark on the miscarried advice over the dated signature of the postmaster : In case of non-receipt of the postal confirmation action as prescribed by rule 353 (c) should be taken. The office receiving the advice should prepare a fresh telegraphic advice, addressed to the correct telegraph station, and also a fresh postal confirmation to be sent to the office of payment under intimation to the office of issue. The fresh advice should be prepared in the ordinary way except that :ð

(a) no postage stamps should be affixed to the advice;

(b) the abbreviated name of the Audit office entered before the No. must be the abbreviated name of the Audit office of the *original office* of issue :

(c) the No. to be entered in the advice must be the No. of the *original* telegraphic advice; and

(d) the entries " Miscarried from *(name of head or sub-office of issue) (date of issue of original advice),* " should be added at the end of the message as in the following example :ð

CA 224 Abdullah FIFTY 50 Abdul Shakoor 43 Hirabad *(private communication, if any)* Miscarried from Hyderabad Sind 24th September.

In the office of payment the telegraphic advice should be paid in the ordinary course. The postmaster should, however, watch for the confirmation due from the office from which the fresh telegraphic advice is received, as also for that due from the office of issue of the original advice, in accordance with rule 353.

357. Disposal of unclaimed or refused telegraphic Advices.ð (1) If a telegraphic advice is unclaimed or refused by the payee, the office of payment should return at once the telegraphic advice by post for payment to the remitter.

Exception.—\n the case of telegraphic money orders for payment to Naval perscnr.el by post office at a seaport town the orders should, if unclaimed, be kept in deposit in the post office of payment for six months in accordance with the procedure laid down in rule 289 (2) for the retention of ordinary money orders addressed to personnel in the Navy.

(2) If the telegraphic advice is to be redirected, action should be taken in accordance with the rule for redirection. If the remittance is to be repaid to the remitter, the telegraphic advice should be returned to the office of issue by post, the words " Unclaimed/Refused returned to.....*(office),* for repayment to the remitter " being written in red ink at the top of the advice under the postmaster's signature. A similar note with the date of despatch of the advice should be entered in the register of telegraphic money orders received. The relative postal confirmation should also be returned to the office of issue.

(3) On receipt back of the telegraphic advice at the office of issue, the post master must see that the telegraphic money order was issued from his office, compare it with the record in the telegraphic money order advice book and if, in order, the telegraphic money order should be paid in the ordinary course. The date of payment should also be noted on the relevant advice in the telegraphic money order advice book. If the remitter has removed to the jurisdiction of another post office.the telegraphic advice should be redirected by post to that office. The paying office should send an intimation of the payment to the office of issue (including no-delivery office) so as to enable the original office of issue to note the date of payment in the telegraphic money order advice book.

(4) When a telegraphic advice is received back at a no-delivery office as the office of issue of the advice, the postmaster of the no-delivery office should, after satisfying himself that the advice was issued from his office, forward it to the delivery office by which his office is served, with information regarding the remitter's address.

(5) In the very rare case where the remitter cannot be found, an unclaimed or refused telegraphic advice should be disposed of as void under rule 287.

(6) As soon as it is ascertained that the payee of a telegraphic money order addressed "Post Office" cannot be found, a reference should be made to the office of issue, and the telegraphic money order, if still undeliverable, should then be returned without delay by post for payment to the remitter.

NOTE.ð The actual date of receipt of postal confirmation returned by the office of payment should be filled in by the receiving office in column 14 of the register of telegraphic money order received and the word "unclaimed" or "refused", as the case may be, entered in column 12.

358. Disposal of unpaid t. m. o. receipts.ð When payment has not been made on a t. m. o. receipt, owing to the redirection of the telegraphic advice to which it relates, to another office of payment or to the office of issue, the t. m. o. receipt and acknowledgment should be destroyed by the postmaster at the time when he initials the remark, showing the disposal of the advice, in the register of telegraphic money orders received.

359ð 360. *Deleted.*

FOREIGN TELEGRAPHIC MONEY ORDERS

361. Instructions in Post office Guide.ð The names of the foreign countries with which t. m. o's' can be exchanged and the special conditions relating to the exchange concerned will be found in the *Post office Guide.* The t. m. o's. for Great Britain and Northern Ireland etc. (see list in the Post Office Guide) are expressed in sterling and those for Aden, Burma, etc. (see list in the Post Office Guide) are expressed in rupees. T. m. o's. for all foreign countries can be advised either by cable or wireless at the option of remitter.

362. Issue of outward t. m. o. advices.ð T. m. o. advices for all foreign countries should be prepared in accordance with the specimen given at the end of this rule. All these t. m. o. advices should be treated like inland telegraphic adivces except in the following respects :ð

(a) The advice should be written on the special form of advice printed on unbleached paper [M. 0.-21 *(a)].*

(b) Postage stamps of the value calculated according to the rates given in the *Post Office Guide* should be affixed to the upper copy of the form of advice in payment of the cost of the telegram.

(c) The postal confirmation in respect of these t.m.o's. should not be sent to the offices of payment in the respective countries but should be forwarded to the office of exchange in Pakistan *viz.* Karachi or Dacca as the case may be.

(d) When a t. m. o. is presented for advice to any of the countries in question, the money order clerk should see that the words "By telegraph Express in respect of t. m. o's. for Burma, or by telegraph letter or by telegraph at the ordinary rates" in the case of those for the other countries are written by the remitter across the money order form. If however, the remitter has written only the words "By telegraph", the t. m. o. should not be refused on that account but should be classed, and charged for, as "Ordinary", if intended for Ceylon and as "Deferred", if for any of the other countries.

NOTE 1.ð As ordinary service is not available lo Burma telegrams to that country will be charged for on Express rates.

NOTE 2.ð As Deferred Services is not available to Ceylon all t. m. to that country will be charged at full rate (XFð Class).

(e) If an advice of payment is obtainable from the country of payment under the rules in the *Post Office Guide* the procedure prescribed in the case of an advice of payment for an ordinary outward sterling or rupee money order, as the case may be, should be followed ; and an entry "A. P. Due" should be made prominently in red ink in the upper right-hand corner of the postal confirmation relating to the t. m. o. The advice of payment will be received in due course from the Pakistan office of exchange concerned.

(/) The t. m. o. clerk should also see that the requirements of the rule in the *Post Office Guide* in regard to the language of the private message, if any, has been complied with.

Specimen ofT. M. O. advic

FOR STERLING MONEY OR

EXAMPLE 1

Chargeab e words

Free

from (Post office and telegraph office of origin) Lahore

Special instruction

1 2

LT. (if letter) R P Six Rs. *indicating that a sum of six rupees has been prepaid for a reply)*

1 2

Mandatt meaning "money order") J23 (No. of the Money on ler) j

3 B (post office of payment and telegraph office of destination) ÅÅ J

Text

1 2

Advise payment (if the charge for these two words has beei n paid for)

3 4

Joseph Allan (name of remitter)

5 6

---*.---

ð -i

Seventeen pounds fifteen shillings six pence (amount in sterling in words)

Chargeable words

*Text.*ð contd.

7 8 John Fuller (name of payee)

9 10 11

Thirty-four High Street (address of payee)

12

Winson Green (name of locality in which payee resides)

13

Seventeen pounds (repetition of the number of pounds) 13

Private communication, if any

12 3 4

To pay your passage 4

Total chargeable words 22

EXAMPLE 2

From *{Telegraph office of origin)* Lodhran .. .. **Fre°**

To

1 2

Mandat (meaning "money order") 476 (No. of the money order) 3

Stock Newington (post office of payment)

4 L (telegraph office of destination)

George Smith (name of remitter) 3

Rawalpindi (post office of issue)

4 5 4 5

ten pounds ten shillings *or* ten pounds (amount in sterling in words)

6 7 Harry Brown (name of payee)

8 9 10

Forty-five Milton Road (address of payee) 11

ten pounds (repetition of the number of pounds) 11

Total chargeable words .. 15

It should be noted that the amount of the money order in sterling in words would be counted as two words irrespective of the number of words actually employed, and for the information of the telegraph office they should be marked thus :

ten pounds ten shillings, ten pounds. This repetition of the number of pounds at the end of the message should however be counted as one word and should be marked thus:

ten pounds.

NOTEð When the amount of at. m. o. is less than a pound, no repetition of the amount is to be made at the end of the message.

FOR RUPEE MONEY ORDERS

EXAMPLE 3

Chargeable words.

From (Post office and telegraph office of origin) Dacca .. .. Free

Specal instructions

1 2

L. T. (if letter) R. P. Six Rs. *{indicating that a sum of six rupees has been prepaid for a reply)*

1 Mandat (meaning "money order")

2 3

123 (No. of the money order Kuala Lumpur (post office of payment and telegraph office of destination)

Text

1 2

Advise payment (if the charge for these two words has been paid for)

3 Abdullah (name of remitter)

4

Seventeen rupees (amount in rupees in words)

5 *6*

Abdul Shakoor (name of payee)

7 8 9

Thirty-four High Street (address of payee)

10

Batu Road Bo (name of locality in which payee resides)

11

Seventeen rupees (repetition of the number of rupees) 11

Private communication, if any

12 3 4

To pay your passage 4

Total chargeable words ,. .. 20

EXAMPLE 4

		Chargeable words
To	From *{Telegraph office of origin)* Dacca	Free

1 2
Mandat (meaning "money order") 476 (No. of the money order)

Kuala Selangoy (post office of payment)

4
X (telegraph office of destination)

Text

1 2 George Smith (name of remitter)

3 Chittagong (post office of issue)
4

ten rupees (amount in rupees)

5 6
Harry Brown (name of payee)

7 8 9
Forty-five Milton Road (address of payee)

10

ten rupees (repetition of the number of rupees)		10
Total Chargeable words ..		14

It should be noted that the following count as single words :ð *In*

Examples 1 *and* 3ð

(1) R. P. sixð Rs.

(2) Winson Green or Batu Road Bo (name of locality where the payee resides). *In*

Examples 2 *and* 4ð

(1) the post office of payment.

(2) the post office of issue.

When two or more words are charged for as single word it should, for the information of the telegraph office, be marked thus :

Batu Road Bo, Kuala Selangoy, Chittagong.

If difficulties arise in ascertaining the exact name of the locality, the address should be counted according to the number of words it consists of, unless the remilter is in a position to indicate definitely the words which constitute the " locality ".

NOTB ð When a t. m. o. is intended to be called for at a post office, Ihe words "Post Re-tante" should be inserted as the address after the payee's name and charged for as two words.

363. Unclaimed or refused outward t. m. o's.ð If a t. m. o. issued in Pakistan for payment in a foreign country cannot be delivered owing to an insufficient or incorrect address or has been refused by the payee, a non-delivery report will be received by the post office of issue through the telegraph office. The office of issue will compare the particulars given in the non-delivery report, with those in the office copy of the telegram of advice and, if any error is detected, should request the telegraph office to send a service telegram correcting it. If, however, there is no error, the office of issue should inform the remitter *at once by post* of the non-delivery' of his advice. If the remitter wishes an alteration to-be made in the payee's name or address or both, or desires the amount to be repaid to him, the post office of issue will recover from him the cost, applicable for the routes utilised and the class of the telegram, and send it in postage stamps to the telegraph office, along with the instructions received from the remitter, for the transmission of a paid service advice to the telegraph office of destination. If the remitter declines to pay telegraph charges, his instructions will be communicated to the country of payment by post. This advice should be addressed to the Karachi and Dacca telegraph offices as the case may be.

364. Payment of inward t. m. o's.ð (1) Telegraphic Advices issued in any country will be framed similarly to those prepared in Pakistan for that particular country, with the exception that in the case of advices issued in Great Britain and Northern Ireland, (/) the amount will be expressed in rupees and (//) only the sum in whole rupees will be repeated at the end of the messages by the *Karachi C. T. O.* when advising the orders to the offices of payment in Pakistan. All such advices should be paid according to the rules applicable to inland t. m. o's, except as regards the following points :ð

(a) In the T. M. O. receipts for Orders received from Foreign Countries, the name of the country should be inserted prominently in red ink in the upper right hand corner. In preparing receipts for T. M. O's. the acknowledgment to be signed by the payees should not be filled in but should be cut off and destroyed.

(b) An attested copy of every telegraphic advice received for payment in Pakistan should be sent by first post to the offices of exchange concerned. The attested copy should be sent in a service registered cover superscribed outside *'Ceylon t. m. o.* receipts for T. M. O's. the acknowledgment to be signed by the advices for despatch by the same mail should be enclosed in the same cover.

(c) If the payee of a t. m. o. has removed from the place where the order was originally payable and has left instructions for the redirection of articles to his address, or there is sufficient and trustworthy information on which to redirect the order, the telegraphic advice should be redirected *at once by post* in the same way as an inland t. m. o.

(d) If an advice of payment has been paid for, an advice in the prescribed form will be received from the Pakistan office of exchange concerned together with a service cover addressed to the foreign office of exchange. After payment of the t. m. o., the office of payment should complete the advice and despatch it direct in the usual course to the foreign office of exchange enclosed in the cover referred to. If the office of payment does not receive the advice of payment within 3 days (or in exceptional cases where transit is higher, four or five days) it should immediately call for it from the office of exchange.

(e) The inward lists of t. ra. o's. will be received by office of exchange concerned. These lists will serve to confirm the attested copies of telegraphic advices referred to in clause *(b).*

(2) No postal confirmation in respect of a t. m. o. issued in a foreign country for payment in Pakistan will be received either from the post office of origin of the t. m. o. or from the Pakistan office of exchange.

365. Disposal of miscarried, unclaimed and refused inward t. m. o. advices.ð (1) if a *miscarried* t. m. o. advice from a foreign country is received, it should be dealt with in the same manner as a miscarried advice in respect of an inland t. m. o., except that the entry of the abbreviated name of the Home Audit Office will not be required in the fresh advice issued.

(2) If a t. m. o. cannot be paid owing to an insufficient or incorrect address or has been refused by the payee, the post office of payment will inform the telegraph office from which it received the advice accordingly, and the latter will issue a non-delivery report by a service message to the Karachi or Dacca tele graph offices as the case may be. The t. m. o. should be retained at the post office pending the receipt of either the remitter's instructions as to its disposal or an application from the payee, or until the order becomes void. *If not applied for by the payee,* the t. m. o. should eventually be treated as an ordinary void foreign money order. When however, a paid service advice to redirect the t.m.o. to a new address is received from the office of origin, the telegraph office will communicate the information to the post office and the latter should redirect the advice to the revised address *by post* as in the case of an inland t. m. o. // *the redirected advice also cannot be delivered,* the non-delivery should be reported to the post office which redirected it and the latter should communicate it to the telegraph office. If, on the other hand, intimation to the effect that the remit ter desires the money to be repaid to him is received by the post office of pay ment from the telegraph office, *the amount should be returned by post.* Void and repaid t.m. o's. should be treated in the same way as void and repaid ordi nary money orders.

NOTE.ð When payment has not been made on a t. m. o, receipt owing to the redirection of the telegraphic advice to which it relates, to another office of payment or to the office of issue, the t.m.o. receipt and acknowledgment should be destroyed by the postmaster at the time when he initials the remarks showing the disposal of the advice, in the register of telegraphic orders received.

(3) Before treating a t. m. o. unclaimed or void, the postmaster should take care to see that every endeavour has been made to find the payee.

366. Entries relating to outward and inward foreign t. m. o's. in journals of money orders issued and paid,ð Foreign t. m. o's. issued or paid should be entered in the journals of money orders issued or paid in the same manner as inland t. m. o's.

367. *Deleted.*

FOREIGN MONEY ORDERS TELEGRAPHED TO OFFICES OF EXCHANGE

368. Instructions in Post Office Guide.ð The conditions under which money orders drawn in foreign countries (other than the countries with which arrange ments exist for the exchange of t. m. o's.), may be telegraphed to the Pakistan office of exchange (not to the country of payment) are laid down in the *Post Office Guide.*

369. Preparation of telegraphic advices.ð The telegraphic advices should be prepared in the *inland t.* m. o. advice book (Form M. 0.-21), in the manner laid down in rule 329, except that :ð

(a) the advices should be addressed to the office of exchange concerned, and

(b) in the case of money orders for the countries with which Pakistan has sterling money order exchanges, the amount should be expressed in the advice, in sterling in words preceded by the word "pound" or "pounds" as the case may require.

370. Disposal of telegraphic advice.ð (1) The telegraphic advice issued on the office of exchange should be dealt with as if payable to the postmaster of that office, but, after the advice has been treated as paid in the office of exchange, the t. m. o. acknowledgement will be cut off from the t. m. o. receipt and destroyed instead of being signed and forwarded to the remitter. The postal confirmation received from the office of issue will be filed in the office of exchange. A foreign money order will at once be issued in lieu of the paid telegraphic advice by the office of exchange under the ordinary rules, but subject to the special instructions issued for the guidance offices of exchange in connection with these money orders.

NOTE.ð *See* Note 1 below rule 715.

(2) Telegraphic money orders wrongly accepted by any post office in Pakistan or in any foreign country for payment in a foreign country on which telegraph money orders cannot be drawn should be returned by post to the office of issue in Pakistan or to the appropriate Pakistan office of exchange as shown in Appendix B, as the case may require for repayment of the amount of the order to the remitter. Heads of Circles will use their discretion as to the recovery of the charges for telegraphic messages exchanged on account of any mistakes committed by postal officials in Pakistan in accepting such telegraphic money orders.

Part IV.ð British and Irish Postal Orders

GENERAL RULES

371. Conditions in Post Office Guide.ð The conditions under which the sale of British postal orders and the payment of British postal orders and Irish postal orders are effected, and other information regarding such orders, will be found in the *Post Office Guide* [See also clause 37-A *(a)* or *(b)* of the *Post Office Guide].*

372. Offices authorised to hold stock of orders for sale and to pay orders.ð (1) Most head offices and certain sub-offices are authorised to hold a stock of British postal orders for sale to the public. Other offices will be able, on requisition, to obtain British postal orders in the manner prescribed. No office is authorised to hold a stock of Irish postal orders for sale and no sub-office will be authorised to hold a stock of British postal orders unless its head office is also so authorised.

(2) All head and sub-offices are authorised to pay British postal orders, while only selected head and sub-office are authorised to pay Irish postal orders. A British postal order presented for payment at a branch office, will be sent to the account office for an order of payment. An Irish postal order presented for payment at a head or sub-office other than a selected one, will be sent to the nearest authorised office for verification. When the order is received back with necessary remarks, the amount thereof will, under the conditions prescribed for payment of British postal orders, be paid to the holder.

(3) Offices which are not authorised to hold a stock of British postal orders for sale will be supplied with two specimen British postal orders, overprinted with the word "Specimen," for the purpose of comparison with British postal orders presented for payment. Similarly, offices which are authorised to pay Irish postal orders will be supplied with two specimen Irish postal orders for the purpose of comparison with the Irish postal orders presented for payment. The specimen orders should be entered in the stock register of forms [Sk.-l *(b)]* and the postmaster will be personally responsible that they are not spoilt, misused or mislaid. In case a specimen order is spoilt, lost or mislaid, the matter ȳshould be reported by the postmaster to the Superintendent, with a requisition for the supply of a fresh specimen order.

373. Supply of orders to money order clerk.ð The money order clerk will receive daily from the treasurer, *under receipts,* a certain number of postal orders for sale and at the close of the day, he will make over to the treasurer, *under receipt* the unsold orders.

NOTE.ð In large iiffices where the sale of British Postal Orders is too large to permit of counting and recounting at the beginning and close of each day, the money order ckrk, or the Supervisor-! n-charge of the M\0. Department may, under the orders cf the Ht?d cf the Ciicle, keep the British Postal Orders In a locked box, make over the locked box at the close cf the day under receipt to the treasurer foY safe custody overnight and recehe daily in the rrornirg the locked box from the treasurer underreceipt. In such cases a separate stcck registei should be maintained for the counter stock. The balance of the counter stock will be verified at the close of each day by the Assistant Postmaster or the Supervisor-in-charge of the M. O. Department before it is kept in the box and the key of the locked box should be retained in his custody.

374. Receipt of postal orders from Audit office.ð Every head office authorised by the Head of the Circle will be supplied by the Audit office with a stock of British postal orders for sale'to the public, both at the head office **and** its subordinate offices all supplies bf order should be made by the Audit office in strict sequence of the numbers in each block. Indents in form M. O. 28 for further supplies of orders sufficient, with the vnsold orders in hand at the time, to meet the requirements of the head office and its subordinate offices for a period of six months should be sent to the Audit office once a quarter, but if at any time it should be found that the stock is running low, an intermediate indent may be submitted for a supply expected to last until the next quarterly indent is submitted and supply sent from the Audit office Indents should not be made by telegraph unless there is a sudden demand which cannot be met from the stock in hand, and the cases in which this rule is hot followed will be reported to the Head of the Circle concerned.

(2) Postmasters in East Pakistan should submit their indents on the 8th April, **8th** July, 8th October and 8th January of each year, and the Postmasters in

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West Pakistan on the 8th May, 8th August, 8th November and 8th February of each year. The indents should be prepared in the following form :ð

Quarterly Indent for British Postal Orders

Denominations	Issues in the previous six months, as detailed on the reverse	Stock on the last day of the previous quarter	Additions required to make up half-year's demand [column (3) (when less) deducted from column (2)J	Remarks
One shilling .. V .				
One shilling and six pence				
Two shillings .. \				
{And so on).				

* In the case of post offices in which the sale fluctuates in different seasens (such as in summer and winter seasons), in the post offices at hill stations and in Military stations, the issue ofthe six months of the previous year corresponding to the nxnths for which a supply is indented, should be shown instead ofthe issue ofthe previews six rrcntrs in this column.

(3) Supplies of British postal orders will be received from the Audit office, accompanied by an invoice (in duplicate). On receipt of the orders, they must be carefully counted and compared with the invoice by the head postmaster, who should see that no serial Nos. are missing, and then receipt the invoice and stamp it with the date-stamp. The original, or upper part ofthe invoice should be cut off and returned by first post to the Audit office, the duplicate being pasted in the stock book (Form M. 0.-29).

(4) Any discrepancy between the number of orders invoiced and the number actually received, or the absence of any No. belonging to the series, should be reported at once by telegraph to the Audit office and a note should also be made on both the original and duplicate of the invoice. If no report is made to the Audit office on receipt of the invoice, and any orders are subsequently discovered to the wanting, the head postmaster will be held responsible for their value.

NOTE.ð When a non-stock office is converted into a stock office, it should, on receipt *of* the Head ofthe Circle's order, submit an indent to the Audit *office* concerned, for a sufficient supply of British postal orders to last until the next quarterly indent is due for submission.

375. Stock book of British postal orders.ð IN HEAD OFFICE, particulars of the British postal orders of each class, received from the Audit office, should be written in the stock book (Form M. 0.-29). The number of British postal orders of each denomination forming the authorised stock of each of the sub-offices allowed to keep a stock of such orders should be noted by a head *office* in form M.O.-29(a).

376. Supply of orders to other head offices.ð (1) IN HEAD OFFICES, British postal orders will be supplied, on requisitions, to other head offices. Such requisitions should be promptly attended to. The orders should be despatched with an advice in form M. 6.-32 *(a)* in registered service covers, which should be closed and made over to the registration clerk by the money order clerk in the presence of the head postmaster. The orders should not be signed or stamped* before despatch and should be shown as a deduction, (a) in the stock book against a *manuscript* entry "Transferred to other head offices" and *(b)* in the memo, of unsold orders against the same printed entry. The name of the head office .to which the orders are supplied should be written against the entries h> the stock book and at the foot of the memo, of unsold orders (Form M. 0.-32). The requisition should be despatched to the Audit office with the next memo, of of unsold orders.

(2) If the receiving head office is authorised to hold stock of British postal orders, the particulars of the orders received should be shown, as a receipt, and the name of" the supplying head office should be entered in its stock book and memo of unsold orders in the manner described above.

377. Supply of orders to sub-offices authorised to hold stock.ð In HEAD-OFFICES, British postal orders should be supplied to each sub-office authorised to hold a stock of these orders, according to the number fixed for the sub-office. All supplies of orders should be made by the Head Offices in strict sequence of the numbers in each block. When British postal orders are to be sent to the sub-office, they will be obtained from the treasurer by the money order clerk, who should enter the total number of each class in the stock book, and then make them over under receipt to the sub-account clerk for despatch.

A. In sub-offices, the British postal orders must, on receipt, be carefully counted and compared with the entries in the s. o. slip by the sub-postmaster, care being taken to see that no serial Nos. are missing. Any discrepancy between the number of order invoiced and the number actually received, or the absence of any No. belonging to a series, should be reported by first mail to the head office, and a note should also be made on the s. o. slip. If no report is made to the head office on receipt of the s. o. slip and any orders are subsequently discovered to be wanting, the sub-postmaster will be held responsible for their value.

B. In sub-offices, particulars of the British postal orders of each class received from the head office, should be entered in the stock book [Form M.O.-*29(5)].

378. Spoiled British postal orders.ð If a British order spoiled by the round money order stamp being impressed in the wrong place or by the serial No. being defaced or rendered illegible, or in any other way the words "Spoiled"" should be written across the order, and it should be sent to the Audit office with the next list of British postal orders sold (Form M.O.-31) in which an entry of it should be made in red ink, though the value of the order should not be included in the total of the list. Under no circumstances should a spoiled British postal order be sold to the public

IN HEAD OFFICES, when spoiled British postal orders are forwarded to the Audit office with a periodical list of British postal orders sold, the orders and the list should be enclosed in a separate service envelope registered and superscribed in red ink "Important".

A. In sub-offices, a spoiled order should be sent to the head office with the daily account, entered in red ink, in the place for remarks on the reverse.

SALE OF BRITISH POSTAL ORDERS BY OFFICES AUTHORISED TO KEEP A STOCK

379. Sale of orders.ð (1) Before a British postal orc'er is sold, it must te signed and stamped with the round money order stamp by the post master. If the purchaser so desires, *but not otherwise,* the postmaster must also impress the date-stamp on the counterfoil. The impression should te made on the upper part of the counterfoil below the serial No. Great care must te taken (o obtain **a** clear impression of the stamp, and the postmaster will te held responsible that the correct date and year types are used.

NOTE.ð In the case of head offices and selection grade sub-offices and such other office as might be selected by the Head of a Circle for this purpose, counter clerks may issue British postal orders under their cwn signature after stamping the orders with special stamp supplied for the purpose.

(2) The amount to be paid for a British postal order will be the equivalent in Pakistan money of its sterling value, at the current rate of exchange prescribed for the conversion of the value of such postal orders as show n by the appropriate table of conversion given in the *rupee-Sterling Conversion Tables for sterling money orders and British postal orders plus* the poundage payable in Pakistan as impressed on the order. When this amount has been received, the order should be handed to the purchaser, who should be informed that he should insert in the order before parting with it, the name of the person to whom the money is to be paid.

(3) It must be distinctly understood that all issues of orders should be made in strict sequence of the numbers in each block of the orders and that a British postal order should not be signed or stamped until the correct amount for the order, including the poundage, has been received from the purchaser.

380. Entries of sales in journal **and** stock book.ð (1) The total number and value of British postal orders sold each day by the office and its branch offices should be entered in separate groups (a) for the head office, *(b)* for its branch offices, in the journal of British postal orders sold (Form M. O.-30) under their proper classes. The total of each group should also be made in the propef place in the journal. The amount (o be credited in the journal will be the value of the orders, including the poundage payable in Pakistan. The serial No. of every order should be detailed in the journal. The entries of sales in the head office, branch offices in account with it and in sub-offices not authorised to hold a stock, should be made in the stock book from the head office journal and memos, of British postal orders sold received from such sub-offices.

(2) IN HEAD OFFICES, the total number and value of orders of each class sold at the sub-offices should be taken from the memos, of British postal orders sold [Form M. 0.-132 (s)] received from the sub-offices and entered in the appropriate columns of the jounral.

A. In sub-offices, the orders sold by {a) the sub-office and (b) its branch offices need not be in separate groups.

B. In sub-offices, the daily total of the sub-offices journal of British postal orders sold should be credited in the sub-offices account under the head' British postal orders sold."

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381' List of orders sold and memo, of unsold orders in head offices.ð (1) A list of British postal orders sold (Form M. 0.-31), comprising all the transactions of the previous month, should be prepared for submission to the Audit office on the Ik of each month. If, however, the rate of conversion has been changed during theNmonth, a separate list should be prepared for each period during which a particulaterate of conversion has been in force. The total number, the total sterling and rupee value and the total poundage in rupee currency consisting of British poundage of each denomination of British postal orders sold during the month, should* be entered in the columns provided for the purpose in the list, and the total amount in rupees, to agree with the corresponding amount credited in the cash account should be entered in the space provided for the purpose at the foot of the form. In case more than one list has been prepared for different periods during the month, the list for the final period should show the grand total of all lists and this total will correspond with the amount credited in the cash account.

NOTE.ð The rates of poundage recoverable on British Postal Orders sold in Pakistan should he :ð

6rf. andls/i.

lsh.6d.,2sh.,2sh., 6d. .. ..

3 *sh.,* 3 *sh., dd.,* 4s/i., 4 *sh., 6d.,* 5 *sh.*

6 *sh.,* 7 aft.. 7 *Sh.,* 6rf., 8 *sh.,* 10 *sh.,* 11 *sh.,* 12 *sh*-13 *sh.,* 14 *sh.,* 15 *sh.*

16 *sh.,* 17 *sh.,* 18 *sh.,* 19 *sh.,* 20 *sh.,* 21 *sh.*

Out of the above poundage the following sums will be payable to the United Kingdom Administration :ð

On orders of *6d.* and 1 *sh.*	..	..	..	*2d.*
On orders from *Ish. dd. lo 21 sh.*	..	..	.	*3d.*
On order of £ 2, 3,4 and 5	..	..	..	*6d.*

(2) With each list of British postal orders sold, a memo, of unsold orders (Form M.O.-32) should be submitted to the Audit office showing the orders in stock at the close of the previous day.

(3) If no sales appear in the accounts during the month, no list need be submitted on the list of the next month unless there are any spoiled orders to be returned to the Audit office or unless authority has been received to write any missing orders off the stock book, but a memo, of unsold orders must invariably be sent to the Audit office on the 1st of each month.

(4) The memos, received from sub-offices should be filed in separate bundles for each sub-office.

382. Memos, of unsold orders in hand and of orders sold in sub-offices.ð ***A.***

With the daily account of the last working day of each month a memo, of unsold British postal orders inform M.O.-32 (s) should be submitted to the head office, showing the first and last serial Nos. and the total number of the unsold British postal orders in the sub-office at the close of the previous day. The memo, should be signed by the sub-postmaster, stamped with the round money order stamp, and sent to the head office entered on the reverse of the daily account. If the balance includes more than one consecutive series of orders, the first and last serial Nos. of each will have to be entered in the memo, and if there are any single orders in stock which do not form part of any of the series, their serial Nos. will have to be detailed in themzmo.

B. On any day on which British postal orders are sold, the particulars of the orders sold, i.e., *the denominations, the total number of orders of each denomination, the serial Nos. and the total amount realised by the sale of British postal orders of each denomination, should be entered in the memo, provided for the purpose on the reverse of the memo, of unsold orders. The total of the money column of British postal orders sold should agree with the amount credited in the sub-office account under the head "British postal orders sold". This memo, should be signed, stamped and sent to the head office with entries in the memo, of unsold orders in*
respect of only the denominations of orders sold on the day, entered on the reverse of the daily account.

383. Serial Nos. of orders in stock to be communicated annually to Audit office.ð (1) In head offices, authorised to keep a stock of British postal orders, the head postmaster should every year submit a list to the Home Audit Office showing in full detail the serial Nos. of the British postal order forming the closing balance of the memo, of unsold orders relating to the month of June.

(2) For the preparation of this list, it wiM be necessary for the head postmaster to takenotes of all the orders in his own stock at the close of business on the 30th of June and to ascertain the particulars of the orders held by his sub-offices from the memos, of unsold orders submitted by them to the head office on the 1st of July.

(3) The list should be prepared in *manuscript,* in the form given below, and the head postmaster must satisfy himself that the total number of orders shown therein as being in stock, as well as the number shown against the head *(a)* "In the head office," and *(h)* "In-sub-offices," agree with the corresponding entries in the memo, unsold orders submitted to the office.

List of serial Nos. of the British postal orders forming the closing balance of thememo. of unsold orders relating to the month of June 19 *submitted by the head office to the Audit office.*

	Serial Nos, of British Postal Orders of each class														
	*	*	* *	*	*	*	*	*	*	*	Å	Å	Å	Å	Å
In the head office..															
Total number															
In sub-offices								\							
Total number															
Grand Total															

Dated.....19 *Postmaster*

*The several denominations of British postal orders should beenlered here in their proper order, *i.e.,* from *6d*- up 21s. and £ 2, 3, 4 and 5 a separate column being assigned to each denomination.

(4) The list should be forwarded to the Audit office in a registered cover as soon after the 1st of July as possible. It should, however, be understood that the submission of the memo, of unsold orders must not be delayed on account this list.

384. Loss or theft of unsold British postal orders.ð (1) When British postal orders are lost or stolen from the stock of a post office, an immediate report should be made by telegraph to the Head of the Circle, to the Deputy Comptroller, Post, Telegraph and Telephone, Dacca and to the Home Audit Office, the full particulars, including the amounts and the index number and letters *(e.g.,)* followed by the serial[1] numbers (six figures) of the missing orders being stated. The telegram should be confirmed by a report by next post. The missing orders should continue to be included in the balance of unsold orders entered in the stock book until authority is received from the Audit office to write them off.

(2) IN HEAD OFFICES, a record should be kept of the serial Nos. including the index number and letters and values of the missing orders, and these particulars shouldbe noted at foot of the memo, of unsold orders submitted to the Audit office, against an entry "Missing orders," so long as they are included in the closing balance of the memo.

(3) When authority is received from the Audit office to write off the missing orders, they should be shown in the stock as sold, and their particulars should be entered in red ink in the journal and list of British postal orders sold (Forms M. O.-30[1] and M.O.-31) with the remark "Missing orders, *vide* Audit office No., dated ."

NOTE.ð In every case in which a British postal order is lost or stolen, the responsibility of the postal official in faultshould, if possible, be fixed, and the value *plus* the poundage payable in Pakistan of the missing order may be recovered from him. Sums thus recovered on account of the loss of British postal orders should be credited as miscellaneous receipts.

A. In sub-office, a report regarding the loss or theft of British postal orders should be made also to the head office.

REQUISITION FOR, AND SALE OF, BRITISH POSTAL ORDERS BY OFFICES NOT AUTHORISED TO KEEP A STOCK

385. Requisition for ordersð (1) When British postal orders are required for sale by a head office (or one of its subordinate offices) not authorised to keep a stock, the head postmaster will send a requisition to the prescribed head office specifying the denominations and numbers of orders required. The orders will be received unsigned and unstamped. If the orders are for sale from a branch office in direct account with the head office, the head postmaster will sign and stamp them. The orders should be forwarded, duly entered in the s.o. or b.o. slip, with a note on the latter slip only of the amount (including the poundage payable in Pakistan) to be realised from the purchaser.

(2) The invoice with which the orders were received will be forwarded to the Audit office with the first subsequent cash account.

(3) If a British postal order obtained in compliance with a demand from the public is not sold within one month of its receipt, it should be forwarded to the Audit office with an explanatory docket in a separate service registered cover superscribed "Important."

A. In sub-offices, not authoried to keep a stock, when British postal orders are required for sale, the sub-postmaster should send a requisition to his head office, specifying the denominations and number of orders

required. The head office will send the orders, unsigned and unstamped, to the sub-office after having the particulars of the orders entered in the s.o. slip.

B. fy sub-office's, if a British postal order obtained in compliance with a demand from the public is not sold within one month of its receipt it should be re turned to the head office with an explanatory note, duly entered on the reverse of the daily account.

C. In sub-offices, when a requisition for British postal orders is received from a branch office in account with a sub-office which is not authorised to keep a stock, the requisition should be sent to the head office under the procedure laid down in this rule, and when the orders are received from the head office, they should be signed, stamped and their sterling value converted into Pakistan currency and then sent to the branch office. The particulars shown in the s.o. slip as well as a note of the amount to be realised on sale will be entered by the sub-office in the b.o. slip.

386. Sale of orders.ð (1) In selling British postal orders obtained under the preceding rule, the^instructions laid down in rule 379 should be followed.

(2) IN HEAD OFFICES, when the orders are old, whether at the head office itself or at one of its subordinate offices, the amount realised will be entered in the accounts under the head "British postal orders sold". A note will be made in the h.o. cash book and in the cash account forwarded to the Audit office of the name of the head office from which the orders were received and the No. and date of the requisition forwarded to that office.

A. In sub-offices, when a British postal order is being sold, the sub-postmaster should recover from the purchaser the cost of the order including poundage. The total amount realised by the sale, of British postal orders should be entered in the sub-office account and daily account, the particulars being detailed in the prescribed memo, of British postal orders solh

387. Supply of orders to subordinate offices not authorised to hold a stock.ð <1) British postal orders will be supplied on requisition to subordinate office not authorised to hold a stock of these orders. Such requisitions should be promptly attended to and note of the supply should^ be made in the stock book at the time of supply. The orders should be made "over under receipt in the stock book, to the sub-account clerk for despatch, those intended for branch offices being first signed and stamped by the postmaster.

(2) British postal orders must not be signed or stamped in anticipation of requisition from subordinate offices. \

PAYMENT OF BRITISH AND IRISH POSTAL ORDERS

388. Orders payable direct or through a bank.ð British or Irish postal orders may be paid to the public either direct or through a bank.

389. Orders -behif postage stamps in enhancement of value.ð (I) Postage stamps affixed to British or Irish postal orders to make up broken amounts should be examined in respect of the following points :ð

(a) That they, when affixed to British postal orders, are (/) British postage stamps or *(ii)* Pakistan postage stamps or *(Hi)* stamps of one or other of the British colonies and possessions mentioned in clause 332 (3) in Section V of the *post Office Guide* and, when affixed to Irish postal orders, are Irish postage stamps.

(b) That they have not been cut, defaced, or mutilated or previously used in payment of postage.

(c) That in the case of British postal orders they do not exceed two in number, according to the number of spaces in the order, *5d,* in total value on an order of denominations up to and including *4s. 6d.* and 1 *Id.* in= total value on an order of denominations above *4s. 6d.* (but not including fraction of a penny). For determining the value in Pakistan currency of stamps to be affixed to British postal orders sold in Pakistan the table below ciause 332 of *Post Office Guide* should be referred to. In the case of Irish postal orders, Irish postage stamps not exceeding three in number and *5d.* (excluding half a penny) in total value should be affixed to make up broken amounts.

(d) That they have been affixed in the spaces provided for the purpose.

(e) That they do not conceal attempts at fraud.

If these conditions are not complied with, but there is no reason to suspect fraud, the person presenting the order should be asked to remove any postage stamps for which no allowance can be made, the stamps being damped before removal to avoid mutilation of the order.

(2) In calculating the amounts to be paid in Pakistan money in respect of postage stamps, the face values of which are expressed in British or colonial currency the instructions given on the subject in Section V of the *Post Office Guide* should be followed.

390. Examination of orders presented for payment.ð (1) Every British or Irish postal order presented for payment should be carefully examined with reference to the following points :ð

(a) Whether it has been made payable at the office at which it is presented. If the order has been made payable at an office other than the one at which it is presented, it may be paid, provided that the person presenting it is known to the postmaster to be either the payee or his authorised agent, and the name of the office is filled in, before payment, by the payee or his authorised agent in addition to the name of the office originally filled in. If the person presenting the order is the payee himself, the postmaster must write above his signature the words "Payee known to me", and if he is the payee's authorised agent, the postmaster must, before payment, require him to write in the postmaster's presence, his name and address on the back of the order, and the postmaster must add the words "Known to me". Each order must before payment be duly receipted in accordance with rule 392.

If-the order has not been made payable at any clearly specified office, and bears simply the name of a city or town but is in other respects regular, the postmaster may pay it whether the person presenting it be known to him or not, provided that his office is within the limits of the city or town named on the order and provided that before payment the name of the particular office is added by the person presenting the order without erasure or concealment of any alteration made in the name originally inserted.

*Example*ð An order made payable at "Karachi G.P.O." is, if presented by an unknown person, payable only at the counter of the Karachi G.P.O. But an order made payable at "Karachi" I is payable at any office within the jurisdiction of the Karachi G.P.O. whether the person presenting: it be known or not. If, in the space for the name of the paying office, there are characters unintel-

ligiblc to the paying officer,he may pay the order if the person presenting it is known by him to be the payee or his authorised agent. If the person presenting it is unknown, he must be asked to write against the unknown characters an English translation. This done, the order should be dealt with as if the name had been originally written in English characters. Otherwise payment must be refused.

(b) That the postal order is genuine and that the amount has not been altered. Should the appearance of a British postal order be such as to excite suspicion of its genuineness, the order should be held up to the light and the water-mark should be examined. A genuine British postal order has a water-mark showing the face value in words and in figures. The order should also be compared with orders of the same kind in stock, or, in the case of offices not authorised to hold a stock of British postal orders, with the specimen orders supplied for the purpose, or an "over-all" design consisting of the Royal Cipher (a Crown and "E.II.R". British postal orders for amounts under 10s. are printed in blue, and for 10s. or higher amounts, in red ink. The British postal order should also be compared with orders of the same kind in stock, or in the case of offices not authorised to hold a stock of British postal orders, with the specimen British postal orders supplied for the purposes. In the case of an Irish postal order, it should be compared with the specimen Irish postal order supplied for the purpose to offices authorised to pay such orders. Irish postal orders are printed on paper bearing the watermark State-monogram. The face value of the order is shown in words (white) against the background, and if figures in the spaces for the stamps of both the issuing office and the paying office. Irish postal orders for amounts under 10s. are printed in green and those for 10s. or over, in purple.

^

If a postmaster has good reason to think that an order presented for payment is not genuine or if any alteration made in a genuine order appears to him to have been made with fraudulent intent, payment should be refused and the order itself detained. The postmaster should ascertain the name and address of the person presenting the order and should give him a receipt for it, informing him that it has been detained for enquiry. The order, together with a report of the facts, should then be submitted to the Head of the Circle for orders.

(c) That the postal order has not been cut, defaced or mutilated, that no erasure, alteration, or concealment has been made in or of any words, figures, marks, or designs printed or impressed thereon, and that there has been no erasure or alteration of the name of the payee or of the office of payment [except as provided in clause *(a)* of this rule] as written in the body of order, or of any crossing *(see* rule 393). If the order is found defective in any of these respects, payment should be refused. If, however, the defects do not appear to be due to fraudulent intent, the order together with an explanation of the way in which the erasure or alteration came to be made, or in which the cutting, defacement, or mutilation took place, should be obtained from the holder and sent for orders to the Superintendent of post offices or the first class post-master concerned, as the case may be. Payment of an order need not be refused merely because it is torn, if the tear is slight and obviously accidental.

(d) (/) That the postal order bears the impression of the date stamp and the signature of the postmaster of the issuing office and *(0)* that it also contains the payee's name.

*Exception.*ð A British postal order issued by the British Post Office should not be refused payment on the ground merely that it has been initialled and not *signed* by the issuing officer, on the ground that the signature has been written in indelible pencil. The issuing Post master, in U.K. is not required to initial an order when his identity can be established by means of a symbol inserted in the type face of his datestamp.

(e) That not more than thfee-catendai iiiuiitlis-tn-the-case of an Irishr-pestal Åwdee,-ð and six calendar months in the case of a British postal order, have elapsed since the last day of the month in which the postal order was issued. If more than Uiieo months "irr the mctrf'an Irish poataL •»r*Mr* and six months in the case of a British postal order, have elapsed, action should be taken in accordance with rule 394. In cases in which postal orders which do not bear the impression of the date-stamp of the office of issue are paid under paragraph (2) of this rule, as well as in cases in which the date in the impression of the date-stamp is for, any reason illegible, it should be assumed that no mare than six calendar months have elapsed since the last day of the month in which the order was issued. All such cases should be noted in the error book.

(/) That no departmental instructions have been received stopping payment of the order.

(2) An order which does not bear the impression of the date-stamp of the office of issue or the signature of the issuing officer, should not be refused payment on that account, provided that the postmaster finds no reason to doubt the title to the order of the person presenting it. If, however, both the date-stamp and the signature are wanting, the order should not be paid except to a bank, *unless* ***the*** *postmaster knows the person presenting it and where he resides, and finds no reason to doubt his title to the order.* If the order be paid under this rule the postmaster must inform the payee that he will be required to refund its amount, should it be found that the order was not duly purchased. The postmaster must also note on such orders the words " Payee known. "

(3) If the word " Self " or " Bearer " has been inserted in the space reserved for the name of the payee, the payment should not be refused, but the person presenting the order must be requested to write the actual name in or near the space.

(4) In case of payment of orders addressed to a deceased person, the following procedure should be adopted :ð

(a) When (1) the amount of the order does not exceed Rs. 100 (2) the orders are presented within six months from the last day of the month of issue of the orders and (3) the claim is not a disputed one, the matter should be submitted to a Superintendent of post offices or a first class postmaster who, after satisfying himself as to the legal right of the person claiming payment, will sanction payment of the orders to the legal heir or representative of the deceased.

(b) In cases other than those referred to in item *(a)* above, the matter should be submitted to the Head of the Circle for orders.

(5) **In** case of payment of an order addressed to a minor who is old enough to understand the nature of the transaction, the amount of the order may be paid to the minor himself under orders of the postmaster of the paying office, care being taken to see that the receipting signature is in agreement with the name of the payee inserted in the order. If, however, the minor is under years of discretion, the amount of the order may, under orders of the postmaster of the paying office, be paid to the parent or guardian or the person in whose care and custody the minor for the time being isð a note to that effect being made on the order.

391. Order of payment by postmaster.ð Every British or Irish postal ordei should, after examination, be placed before the postmaster, who will, if it satisfies the required conditions, impress it with the round money order stamp in the round space provided for the purpose. Care should be taken that postage stamps affixed to the face of the orders to make up broken amounts are on no account defaced in the office of payment and that the value of stamps which are affixed elsewhere than that in the proper space is not passed for payment. /

392. Payment to holder.—(1) The amount to be paid for a British or Irish postal order should be the value of the order *plus* the value of such adhesive stamp affixed to the proper space on the face of the order as specified in Rule 389 and passed for payment.

NOTE.ð In the event of payment of the value of stamps which are affixed elsewhere than in the proper space, the official authorising or effecting the payment would te responsible fcr it.

(2) Before payment is made, however, it should be seen that the order bears **a** proper receipting signature in the space provided for the purpose. The payee must sign with his initial or full name and the signature name should correspond with the name entered as the name of the payee in the body of the order. If the payee is unable to write, his mark or seal should be affixed to the order and attested by the signature of a witness, who must write his address on the order.

*Example.*ð An order made payable to "Mr. Jones" or to "Mrs. Jones" simply, must be Teceipted "J. Jones" or "Mary Jones," as the case may be. An order made payable to "Mrs. John Thompson" may be receipted "Mary Thompson, wife (or widow) of John Thompson" or "Mary Thompson" (Mrs. John Thompson) or "Mrs. John Thompson" (Mary Thompson). As order made payable to "The Registrar of the Punjab University" must bear the usual signature of that person followed by the words "Registrar of the Punjab University" which words may be written or stamped. An order made payable to "The United Trading Company, **Ltd."** should be receipted thus:ð

The United Trading Co., Ltd.
John, Smith.

"Secretary" or "Manager" or "Director".

If the word "Limited" (or it contraction "Ltd.") does not appear after the name of a company as written in the body of the order, objection need not be raised if it appears after the name in the receipting space, unless the paying postmaster knows that the concern is not Limited Liab'l'ly Company.

An order made payable to a private firm trading as "Jones & Co., "should be receipted "Jones & Co., ". If an order is payable to a firm not trading under a personal name, *e.g.,* "The Photo S;ryice Co., " or "The Supply Agency', the name of the firm must be written or stamped in the receipt space followed by the signature of the proprietor or manager, thus:ð

The Photo Service Co., *) J.C. Paul, Proprietor.	*OR*	fThe Supply Agency, P. Nandi, Manager.

(3) The following are the only cases in which defective orders may be paid by a post office without a reference to any higher authority :ð

(a) Where an order has first been erroneously receipted by a person other than the payee named on it *(e.g.,* a relative, servant or agent of the payee), whose signature has subsequently been cancelled by the payee and the order is then properly receipted by the payee himself.

(b) Where the receipting signature of the payee has been scored out by himself either through mistake or because it was defective, and the order is then again properly receipted by him.

(c) Where an order has first been erroneously receipted by the purchaser, whose signature has subsequently been cancelled, either by himself or by the payee, and the order is then receipted by the payee.

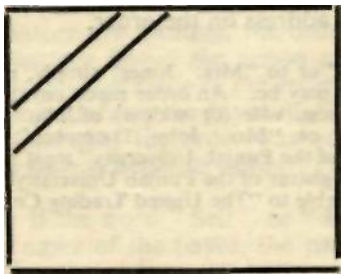
(d) Where an order payable to a firm, company, society, corporation, etc., has first been receipted by a member of the firm etc., in his own name, whose signature has subsequently been cancelled, and the order is then properly receipted.

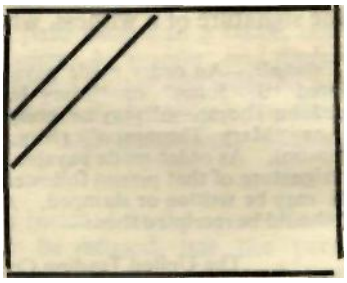
NOTE.ð In cases of defective British of Irish postal orders as enumerated in rule 127-A (It of the *Post office Manual,* Volume VIII, a Superintendent of Post Offices or a first class postmaster may sanction the payment. In all other cases of defective orders a Head of a Circle may exercise discretion in regard to the payment.

393. Payment of crossed orders.ð (1) A British or Irish postal order which is crossed cannot be paid except when presented through a bank. If an order is crossed generally, that is, without any bank being named it may be paid through any bank which presents it ; if the postal order, has been crossed with the addition of the name of a particular bank it should be paid only to that bank.

NOTE.ð The following diagram show how orders may be crossed.

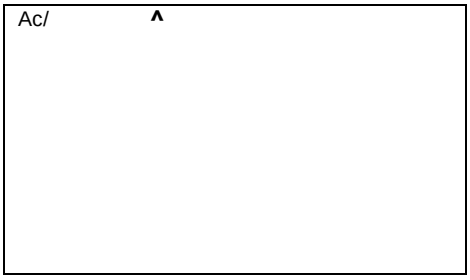
(1) Cressed generally





OR

(2) Crossed specially



The tsansveise lires used for crossing may be n.ade by n.ear.s of perfoiation.

Exception.— "Exception 3 be'ow ru'c 402,19(1) applies *mutatis mutandis* to British Postal 0;dj.-s addressed to deceased members of the Defence Services."

(2) Before paying a postal order presented by a bank, the postmaster must satisfy himself:ð

(a) that the conditions of rule 390 excepting those laid down in clauses-fa) and *(d)* of paragraph (1) of that rule, have been fulfilled ;

(b) that the presenting bank has entered into an agreement with the Head of the Circle in the form laid down in rule of the *Post Office Manual,* Volume VIII;

(c) that the name of the presenting bank appears on the face of the order *',*

(d) that the order does not bear the names of two banks, excepting in cases-where the presenting bank is the collecting agent for the other bank ; and

(e) that, if the order is received in payment of a savings bank deposit, the name of the Post Office savings bank as well as the Account No. appears on the face of the order, thus :ð

" Quetta S. B. Account No. 375."

NOTE I.ð The conditions laid down in rule 392 (2) as regards the receipting of postal orders do not apply in the case of orders presented by bank.

NOTE 2.ð List of banks which have entered into an agreement with the Head of the Circle for the encashment of crossed British postal orders is given in Appendix C *(b).*

(3) A postal order presented by a bank which has not entered into the agreement referred to above must bear the name of the presenting bank and the signature of the person on whose behalf it is presented ; in all other respects, the order should be treated in exactly the same way as orders presented *by private persons.*

394- Period of currency of orders.ð (1) An Irish postal order presented for payment, when more than three months but not more than six months have elapsed from the last day of the month in which the order was issued, is payable only on payment of a commission as the rate notified in the *Post Office Guide.* The holder should be requested to affix Pakistan postage stamps of the value required to the back of the order. The full value of the order should then be paid in the usual way. The postage stamps affixed to the back of the order should be defaced by an impression of the date-stamp.

(2) A British or Irish postal order presented for payment more than six months after the last day of the month of issue may not be paid without the sanction of the Head of the Circle. In all such cases, the serial No. and the denomination of the order, as well as the name of the office of issue and the date of issue, should be reported to the Head of the Circle without delay, and the holder informed that the result of the reference will be communicated to him as soon as it is known. Ordinarily, the Head of the Circle will refer the case to the British Post Office of the Chief Office in Dublin, as the case may require ; but in special cases, in which hardship would clearly result if payment was delayed, and provided that the holder is a known person who can be easily traced, if necessary, and that he is willing to sign an indemnity on the back of the order in the terms given below, the Head of the Circle may sanction payment of the order without a reference to the

office referred to. If, therefore, hardship is represented in any case in which the other conditions mentioned above are fulfilled, the case should be the previous paragraph. The letter of the Head of the Circle authorising sanction of the holder being also submitted. If the Head of the Circle sanctioned payment of the order, the value should be paid after the holder has signed the prescribed indemnity and paid a commission at the rates indicated in the *Post Office Guide* and in the manner prescribed in the previous paragraph. The letter of the Head of the Circle authorising the payment should be sent, with the paid order, to the Audit office.

" I agree to refund the amount of this order in the event of payment having been already made, or being at any time hereafter made by means of a duplicate order."

*Exception.*ð Subject to the conditions mentioned above, *the postmaster of the Lahore head* o/flct may sanction the payment of British or Irish postal orders presented for payment mere than six months after the last day of the month of issue in cases in which hcardship would result if payment was delayed.

NOTE I.ð In cases in which payment of time-expired orders has been specially authorised by the British Post Office or the Dublin Office, as the case may be, an indemnity is not required from the payee as a condition f payment.

NOTE 2.ð *See* rule 390 (1) *(e).*

A. In sub-offices, the particulars of orders presented for payment more than six months after issue should be intimated to the head office.

395. Refunds of the value of ordersð (1) Refunds of the value (but not of the poundage) of British postal orders purchased in Pakistan may be granted by the office of issue to the purchasers in accordance with the procedure and subject to the conditions applicable to the payment of British postal orders* provided that the person tendering the order either produces its counterfoil, or is known to the paying postmaster to be the purchaser or his agent. The purchaser must receipt the order, adding to his signature the word " Purchaer " and his permanent address. The counterfoil if produced must be destroyed by the paying postmaster. The paid order must be endorsed by the paying postmaster " Counterfoil produced " or " Purchaser known ", as the case may be. If the order has been crossed for payment through a bank, the purchaser should be required to cancel the crossing by writing across the face of the order of the words " Please pay cash " and adding his initials.

(2) When the person tendering the order cannot produce the counterfoil, and is not known to the paying postmaster to be the purchaser or his agent, the matter should be reported to the Head of the Circle for orders. In all such cases, the serial No. and the denomination of the order, as well as the name of the office of issue and the date of issue should be reported to the Head of the Circle, and the applicant informed that the result of the reference will be communicated to him as soon as it is known. This course should also be followed if the purchaser of an order applies for a refund of its value at a post office other than the office which sold itð whether the order was purchased in Pakistan or elsewhere. When the value of the order has been refunded under instructions from the Head of the Circle, bis letter of authority together with the order should be sent to the Audit office.

(3) In refunding the value of a British postal order, the amount actually paid by the purchasers in Pakistan currency should be returned to him, irrespective of the rate of conversion current at the time of refund.

396. Applications regarding miscarriage, loss or destruction of orders.ð (1) The conditions under which applicat'ons forenquirv in respect of the miscarriage, loss or destruction of British postal orders are entertained will be found in Section V of the *Post Office Guide."*

(2) If an application complies with the prescribed conditions, it should be forwarded in a registered cover to the Head of the Circle. Before this is done, in the case of postal order of any denomination higher than 2s. 6d. of which the serial No. cannot be furnished, a fee of Rs. 1.50 should be collected from the applicant and converted into postage stamps, which should be affixed to the application and defaced.

397. Orders paid at sub-offices.ð In Head offices, for any day on which British or Irish postal orders are paid at a sub-office, a journal of British or Irish postal orders paid [Form M. 0.-33 (s)] which will be accompanied by the paid orders, will be received from the sub-office. The orders should be carefuly scru tinised with reference to the points mentioned in rule 390 and compared with the entries in the journal.

A. In sub-offices, the sub-office journal of British or Irish postal orders paid should be submitted to the head office accompanied by the paid orders and entered on the reverse of the daily account, whenever British or Irish postal orders are shown as paid in the accounts of the sub-office.

398. Orders presented for payment at branch offices.ð A British postal order presented for payment at a branch office will be forwarded to the account office for the necessary order of payment. After the order has been examined in accor dance with the instructions in these rules, the postmaster should impress it with the round money order stamp in the space provided for the purpose. The order should then be returned to the branch office for payment with instructions as to the amount to be paid, and the extra poundage, if any, to be realised.

NOTE.ð An Irish postal order will not be payable at a branch office. If, however, an Irish oostal order is presented at a branch office the holder thereof should be instructed by the branch postmaster to present the order to the nearest sub or head office.

399. Loss of a British or Irish postal order after payment.ð When a British or Irish postal order is lost after payment, an application should be made to the Head of the Circle asking for permission to issue a certificate of payment. The application should contain the serial No. and the denomination of the missing order, great care being taken to ensure the correctness of those particulars. On receipt of the Head of the Circle's permission, a certificate in the form given below, should be issued and impressed with the date-stamp of the office. This certificate together with the Head of the Circle's letter of authority, should then be treated in the same way as a paid order.

I hereby certify that British/Irish postal order No.....for.....
was paid at the ..... post office on the.....
and has since been lost. In consideration of its value beingjallowed to me I agree to refund the amount in the event of the order being claimed a second time.

Date-stamp of .....

the office *Signature of Postmaster.*

400. Entries in journal of British or Irish postal orders paid.ð (1) Particulars of British postal orders paid, whether by the office itself or by the branch offices in direct account with it, should be entered in the journal of British postal orders paid [Form M. 0.-33 or M. 0.-33 (s)]. Similarly, pcrticulars of Irish postal orders paid by a head or sub-office should be entered in the journal of Irish postal orders paid [Form M. 0.-33 or M. 0.-33 (s)]. Care should be taken that adhesive postage stamps affixed to British or Irish postal orders to enhance their value are on no account obliterated.

(2) The sub-office journal of British postal orders paid [Form M. 0.-33 (s)] should be kept on record with the head office journal, the following entries alone being made daily in the latter in the spaces provided for the purpose in respect of British postal orders paid in sub-offices and the branch offices in account with them :ð

(a) the value of orders paid,

(b) the total value of foreign postage stamps, affixed to make up broken amounts,

(c) the total value of Pakistan postage stamps,

(d) the total number of orders paid, and

(e) the total value of orders paid, being the total of items (a), *(b)* and (c).

(3) The sub-office journal of Irish postal orders paid [Form M. 0.-33 (s)] should similarly be kept on record with the head office journal, the following entries being made daily in the journal in the spaces provided for the purpose in respect of Irish postal orders paid in sub-offices :ð

(a) the value of orders paid,

(b) the total value of Irish Republic postage stampsð affixed to make up broken amounts,

(c) the total number of orders paid, and

(d) the total value of orders paid, being the total of items (a) and (b).

401. Examination of journal of British or Irish postal orders paid_____ The postmaster should compare the entries in the journal of British postal orders paid with the paid orders, verify the totals of the journal, and then sign the latter. A similar procedure should also be observed by the postmaster in respect of Irish postal orders paid.

402. -Submission of abstract of payments to Audit Office.ð (1) IN HEAD OFFICE, at the close of each month, an abstract of payments of Brit sh postal orders for the month should be compiled in form M. 0.-34. The figures for the column headed " Number of British postal order paid" should be obtained by first sorting all the orders paid during the month according to their denominations, and then counting the number of orders of each denomination paid. The entries to be made against item 2 at the foot of the form will be monthly total of column 7 of the journal of British postal orders paid. The abstract should be forwarded to the Home Audit Office on the 1st of the following month, accompanied by all the paid orders detailed in it, and should be enclosed in a cover registered on service and marked " Important. " If there are no entries to be made in the abstract, a blank abstract should not be sent.

(2) An abstract of payment of Irish postal orders should similarly be compiled in form M. 0.-34 and forwarded to the Home Audit Office in the manner detailed in paragraph (1).

(3) IN HEAD OFFICE, the paid postal orders should be kept by the postmaster in his personal custody until the time for their despatch to the Audit office, when they should be packed in his presence.

(4) In sub-offices, the paid postal orders should be kept by the sub-postmaster in his personal custody until he despatches them to the head office.

Part Vð Pakistan Postal Orders

GENERAL RULES

402/1. Conditions in Post Office Guide.ð The conditions under which the sale and payment of Pakistan postal orders are effected and other information regarding such orders, will be found in the *Post Office Guide (See* also clause 37A (a) or (b) of the *Post Office Guide).*

402/2.ð Offices authorised to hold stock of orders for sale and to pay orders.ð All head and sub post offices in Pakistan are authorised to hold a stock of Pakistan postal orders for sale to the public and also to pay Pakistan postal orders. In branch offices, when Pakistan postal orders are required for sale, requisitions will be sent to their account offices in the manner prescribed for British postal orders. A Pakistan postal order presented for payment at a branch office wil 1 be sent to the account office for an order of payment.

402/3. Supply of orders to money **order** clerk.ð The money order clerk will receive daily from the treasurer, under receipt, a certain number of Pakistan postal orders for sale and at the close of the day, he will make over to the treasurer, under receipt, the unsold orders.

NOTE.ð In large offices where the sale of Pakistan Postal Orders is too large to permit of counting and recounting at the beginning and close of each day, the money order clerk or the Supervisor in-charge of the M.O. Department may, under the orders of the Head of the Circle, keep the Pakistan Postal Orders in a locked box make over the locked box at the close of the day under receipt to the treasurer for safe custody overnight and receive daily in the morning the locked box from the treasurer under receipt. In such cases a separate stock register should be maintained for the counter stock. The balance of the counter slock will be verified at the close of each day by the Assistant Postmaster or the Supervisor-in-charge of Ihe M.O. Deparlmenl before it is kepi in Ihe box and the key of the locked box should be retained in his custody.

402/4. Receipt of postal orders from Audit Officeð (1) Every head office will be supplied by the Audit office with a stock of Pakistan postal orders for sale to the public both at the head office and its subordinate offices all supplies or orders should be made by the Audit office in strict sequence of the number of each block. Indents in form M. 0.-59 for further supplies of orders sufficient, with the unsold orders in hand at the time, to meet the requirements of the head office and its subordinate offices for a period of six months should be sent to the Audit office once a quarter, but if at any time it should be found that the stock is running low, a supplemental indent may be submitted for a supply expected to last until next quarterly indent is submitted and supply sent from the Audit office. Indents should not be made by telegraph unless there is a sudden demand which cannot be met from the stock in hand, and the cases in which this rule is not followed will be reported to the Head of the Circle concerned.

(2) Postmasters in East Pakistan should submit their indents on the 8th April, 8th July, 8th October, and 8th January of each year. Postmaster in West Pakistan should submit their indents on the 8th May, 8th August, 8th November and 8th February of each year. The indents should be prepared in the following form :ð

Quarterly indent for Pakistan postal orders

1	2	3	4	5
Denominations	Issues in the previous six months, as detailed on the reverse	Stock on the last day of the previous quarter	Additions required to make up half year's demand [col. (3) (when less) deducted from col. (2)]	Remarks
Fifty Paisas One rupee				
Five rupees Ten rupees				

Åin the case of post offices in which the sale fluctuates in different seasos (such as in si n rrcr and winter seasons), in the post offices at hill stations and in Military stations the isues of the six. months of the previous year corresponding to the months for which a supply is indented, should be shown, instead of the issues of the previous six months in this column.

(3) Supplies of Pakistan postal orders will be received from the Audit office, accompanied by an invoice (in duplicate). On receipt of the orders, they must be-carefully counted and compared with the invoice by the head postmaster, who should see that no serial Nos. are missing, and then receipt the invoice and stamp it with date-stamp. The original, or upper part of the invoice, should be cut off and returned by first post to the Audit office, the duplicate being pasted in the stock book (Form M.O.-60).

(4) Any discrepancy between the number of orders invoiced and the number actually received, or in the absence of any number belonging to the series, should be reported at once by telegraph to the Audit office and a note should also be made on both the original and duplicate of the invoice. If no report is made to th& Audit office on receipt of the invoice, and any orders are subsequently discovered to be wanting, the head postmaster will be held responsible for their value.

402/5. Stock book of Pakistan postal orders.ð Every Head and Sub Post Office should maintain at Stock Book in form M.O.-60 in which the particulars of receipt, sale and balance in Stock of Pakistan Postal Orders of each denomination should'be entered daily. The Postmaster should check the Stock Book daily and place his initials in token of having carried out the check.

Every Head Office should maintain a Register in form M.O.-61 in respect of each Sub-Office separately indicating therein the actual stock of Pakistan Postal Orders of each denomination held by the Sub Office from day to day. The Postmaster should check this Register daily to see that it is correctly maintained.

402/6. Supply of orders to sub-offices.—IN HEAD OFFICE, Pakistan postal orders should be supplied to each sub-office according to the number fixed for the suboffices, and the sub-postmasters should be directed to sign and stamp the orders at the time of sale. All supplies of orders should be made by Head offices in strict sequence of the numbers in each block. When Pakistan postal orders are to be sent to a sub-office, they will be obtained from the treasurer by the money order clerk, who should enter the first and last serial numbers and the total number of each class in the stock book, and then make them over, under receipt, to the subaccount clerk for despatch.

A. In sub-offices, the Pakistan postal orders must, on receipt, be carefully counted and compared with the entries in the s.o. slip by the sub-postmaster, care being taken to see that no serial numbers are missing. Any discrepancy between the number of orders invoiced and the number actually received, or in the absence of any number belonging to a series, should be reported by the first mail to the head office, and a note should also be made on the s.o. slip. If no report is made to the head office on receipt of the s.o. slip and any orders are subsequently discovered to be wanting, the sub-postmaster will be held responsible for their value.

*B. In sub-offices, particulars of the Pakistan postal orders of each denomina tion, received from the head office, should be entered in the stock book (Form M.O.-***60).**

402/7. Spoiled Pakistan postal orders.ð If a Pakistan postal order is spoiled by the round money order stamp being impressed in the wrong place or by the serial number being defaced or rendered illegible, or in any other way, the word " spoiled " should be written across the order, and it should be sent to the Audit office with the next list of Pakistan postal orders sold (Form M. 6.-63), in which an entry of it should be made in red ink, but the value of the order should not be included in the total of the list. Under no circumstances should a spoiled Pakistan postal order be sold to the public.

IN HEAD OFFICE, when spoiled Pakistan postal orders are forwarded to the Audit office with a periodical list of Pakistan postal orders sold, the orders and the list should be enclosed in a separate service envelope registered and superscribed in red ink " Important ".

A. In sub-offices, a spoiled order should be sent to the head office with the daily account entered in red ink, in the place for remarks on the reverse.

SALE OF PAKISTAN POSTAL ORDERS BY HEAD AND SUB-OFFICES

402/8. Sale of orders.ð (1) Before a Pakistan postal order is sold, it must be signed and stamped with the round money order stamp by the postmaster. If the purchaser so desires, but not otherwise, the postmaster must also impress the date-stamp on the counterfoil. The impression should be made on the upper part of the counterfoil below the serial number! Great care must be taken to obtain a clear impression of the stamp, and the postmaster will be held responsible that the correct date and year types are used

NOTE.— In the case of head offices and selection grade sub offices and such other offices as might be selected by the Head of a Circle for this purpose, counter clerks may issue Pakista n postal orders under their own signatures after stamping the orders with a special stamp supplied for the purpose.

(2) The amount to be paid for a Pakistan postal order will be the face value of the order *plus* the commission impressed on the order. When this amount has been received, the order should be handed to the purchaser, who should be informed that he should insert in the order before parting with it, the name of the person to whom the money is to be paid.

(3) It must be distinctly understood that all issues of orders should be made in strict sequence of the numbers in each block of the orders and that a Pakistan postal order should not be signed or stamped until the correct amount for the order, including the commission, has been received from the purchaser.

402/9. Entries of sales in journal and stock book.— (1) The total number and value of Pakistan postal orders sold each day should be entered in the journal of Pakistan postal orders sold (Form M. 0.-62) under their proper classes. The amount to be credited in the journal will be the value of the orders, including the commission. The serial number of every order should be detailed in the journal. The total number of orders sold each day should also be entered in the Stock Book (Form M. O.-60) under their proper class.

(2) IN HEAD OFFICE, the total number and value of orders of each denomination sold at the sub-offices should be taken from the memo, of Pakistan postal orders sold (Form M.O.-65) received from the sub-offices and entered in the appropriate columns of the journal.

A. In sub-offices, the daily total of the sub-office journal of Pakistan postal orders should be credited in the sub-office account under the head " Pakistan postal orders sold".

402/10. List of orders sold and memo, of unsold orders in head offices.— (1) **A** list of Pakistan postal orders sold (Form M.O.-63), comprising all the transactions of the previous month, should be prepared for submission to the Audit office on the 1st of each month. The total number, the total value and the total commission of each denomination of Pakistan postal orders sold during the month should be entered in the columns provided for the purpose in the list, and the total amount, to agree with the corresponding amount credited in the cash account, should be entered in the space provided for the purpose at the foot of the form.

(2) With each list of Pakistan postal orders sold, a memorandum of unsold orders'(Form M. 0.-64) should be submitted to the Audit office showing the orders in stock at the close of the previous day.

(3) If no sales appear in the accounts during the month, no list need be submitted on the 1st of the next month unless there are any spoiled orders to be returned to the Audit office or unless authority has been received to write any missing orders off the stock book, but a memo, of unsold orders must invariably be sent to the Audit office on the 1st of each month.

(4) The memo, received from sub-offices should be filed in separate bundles for each sub-office.

*Pakistan postal orders inform M.oXsZuldle{£tt7dtZ TT£ msold mg the first and last serial numbers and the total n7mh Vf head show postal orders in the sub-office at the closeoftheltH^nf if * T old Pa^tan of which are incorporated in tU^^t!onA^otri% K Mcounts memo, should be signed by the s«b-p£^{r%^ &f£^'™"- The stamp, and sent to the head office entered on the nver£ nfthl^T money order balance includes more than ofe consecuti^S^^^A?S7- If the numbers of each series will have to be entered int/ZZ ndfZ UrUd single orders in stock, which do not form part oftL^rkIthe^£^ a ny have to be detailed in the memo.*

«L j on ??y d y which Pakistan postal orders are tnlrt ,/,Ă Å , the orders so due, the denominations, the total number of orders of each H"'^- of Hon, the senal numbers and the total amount realised hi tiff ? V r, denom»a- postal orders of each denomination rtoSTaSSK.^/JiS? *f"% W stm purpose on the reverse of the memo, of unsold order" rtZ'aVnf'f or ie column of the memo, of Pakistan postal orders soldlLJ/L credited in the sub-office account under the head ><^S^ZSt^ "TT This memo, should be signed, stamped and sent to thehrndTnlT^L^ Sold"- memo, of unsold orders in respect of only thedenomSnlfnf day, entered on the reverse of the daily account*

402/12. Serial numbers of orders in stock *tn* ho ^Ă to the Audit office.-(l) The head postmaster shol V^ annua"y to the Home Audit Office showing in fu HdetS tKn*l^k V postal orders forming the *^o^ihllZ.T^^ ^^Z* 2* to the month of June. The following certificate ofTerifi?at?on i? ?l*t\ S stock should also be furnished to the Home Audit Office ^iffitEfe *

Certified that the total number of orders shown in the list «*»-n Å number shown against the head *(a)* " In the head office " fn1% stock and the agree with the corresponding entries in the memo of unsold n sub -offices " month of June submitted to the Audit office 8 to the

Date

Postmaster.

(2) For the preparation of this list, it will be necessary fi« n« *u A* to take notes of all the orders in his own stockalthKh,. March and to ascertain the particulars of the orders heH K, S^ on the lst thjmemo. of unsold orders submit«ed by Sc^fl^S^S^fS

the tt» *tOSEttSZ Z^Zli7 ^°* a,,d therein as being m stock, as well as the number shown !2Z. I shown the head office" and (b) " In sub-offices, " agree"S *the* Ê *f* (a) " In in the memo, of unsold orders submitted to the Kt office *8* entries

List of the serial numbers of the Pakistan postal orders forming the closing balance of the memo, of unsold orders relating to the month of June 19ð *submitted by the head office to the Audit.*

	Serial numbers of Pakistan postal orders of each class			
	*	*	*	*
In the head office				
Total number ..				
In sub-offices*				
Total number ..				
Grand Total ..	**1**			

ÅThe several denominations of Pakistan postal orders should *bs* entered herein their proper order, *i.e.,* from 50 Paisas up to Rs. 10, separate column being assigned to each denomination.

Date 19 *Postmaster.*

(4) The list should be forwarded to the Audit office in registered cover as soon after the 1st July as possible. It should, however, be understood that the submission of the memo, of unsold orders must not be delayed on account of this list.

402/13. Loss or theft of unsold Pakistan postal orders.ð (1) When Pakistan postal orders are lost or stolen from the stock of a post office, an immediate report should be made by telegraph to the Head of the Circle, and to the Home Audit Office, the full particulars, including the amounts and the index numbers and letters followed by the serial number of the missing orders being stated. The telegram should be confirmed by a report by next post. The missing orders should continue to be included in the balance of unsold orders entered in the stock book, until authority is received from the Audit office to write them off.

(2) IN HEAD OFFICES, a record should be kept of the serial numbers including the index number and letters and values of the missing orders, and these particulars should be noted at the foot of the memo, of unsold orders submitted to the Audit office against an entry " Missing orders " so long as they are included in the closing balance of the memo.

(3). Heads of Circles should, after making necessary enquiries about the loss of the orders, forward a final report to the Home Audit Office in order to enable the latter to issue necessary instructions to the postmaster concerned for writing off the missing Pakistan postal orders from the stock. When authority is received from the Audit office to write off the missing orders they should be shown in the stock book as sold, and their particulars should be entered in red ink in the journal and list of Pakistan postal orders sold (Forms M. 0.-62, M. 0.-63) without in cluding the value of the orders in the total of list with the re-remark " Missing orders, *vide* Audit office No. dated ."

NOTE.ð In every case in which a Pakistan postal order is lost or stolen the responsibility of the postal official in fault should, if possible, be fixed, and the value *plus* the commission of the missing order may be recovered from him. Sums thus recovered on account of the loss of Pakistan pcstal orders should be credited as m'scellaneous receipts.

A. In sub-offices, a report regarding the loss or theft of Pakistan postal orders should be made also to head office.

PAYMENT **OF** PAKISTAN POSTAL ORDERS

402/14.—Orders payable direct or through a bank.—Pakistan postal orders may be paid to the public cither direct or through a bank.

402/5. Orders bearing postage stamps in enhancement of value.ð Postage stamps affixed to Pakistan postal orders to make up broken amounts should be examined in respect of the following points :ð

(a) That they have not been cut, defaced, or mutilated or previously used in payment of postage or duty.

(b) That they do not exceed to in number, and 0.49 Paisas in value and that the face value of the order *plus* that of the stamps affixed to it does not exceed rupees ten.

(c) That they have been affixed in the space provided for the purpose.

(d) That they do not conceal attempts at fraud.

If these conditions are not complied with, but there is no reason to suspect fraud, the person presenting the order should be asked to remove any postage stamps for which no allowance can be made, the stamps being damped before removal to avoid mutilation of order.

402/16. Examination of orders presented for payment.ð (1) Every Pakistan postal order presented for payment should be carefully examined with reference **to** the following points :ð

(a) Whether it has been made payable at the office at which it is presented. If the order has been made payable at an office other than the one at which it is presented, it may be paid, provided that the person presenting it is known to the postmaster or any member of the post office staff not below the rank of a postman to be either the payee or his authorised agent, and the name of the office is filled in, before payment, by the payee or his authorised agent in addition to the name of the office originally filled in. If the person presenting the order is the payee himself, the postmaster must write above his signature the words " Payee known to me". If the payee is know to some other member of the staff he should be asked to certify to that effect and the certificate should be attested by the postmaster. If the person presenting the order is the payee's authorised agent, the postmaster must, before payment, require him to write in the postmaster's presence his name and address on the back of the order, and the postmaster must add the words "Known to me". If he is "known to some other member of the staff he should be asked to certify to that effect and the certificate should be attested by the postmaster". Each order must before payment be duly receipted in accordance with rule 402/18.

If the order has not been made payable at any clearly specified office and bears simply the name of a city or town but is in other respects regular, the postmaster may pay it whether the person presenting it be known to him or not, provided that his office is within the limits of the city or town named on the order and provided that before payment the name of the particular office is added by the person presenting the order without erasure or concealment of any alteration made in the name originally inserted.

*Example.*ð An order made payable al " Karachi G. P. O. " is, if presented by an unknown person, payable only at the counter of the Karachi G.P.O. But an order made payable at *' Karachi " is payable at any sub-office within the jurisdiction of the Karachi G.P.O. whether **the** person presenting be known or not.

If in the space for the name of the paying office, there are characters unintelligible to the paying officer, the person presenting it must be asked to write against the unknown characters- an English translation. This done, the order should be dealt with as if the name had been originally written in English characters ; otherwise payment must be refused.

(b) That the postal order^s genuine and that the amount has not been altered. Should the appearance of an order be such as to excite suspicion of its genuineness, the order should be held up to the light and the water-mark should be examined. The order should also be compared with orders of the same kind in stock.

If a postmaster has good reason to think that an order presented for payment is not genuine or if any alteration made in a genuine order appears to him to have been made with fraudulent intent, payment should be refused and the order itself detained. The postmaster should ascertain the name and address of the person presenting the order and should give him a receipt for it, informing him that it has been detained for enquiry. The order, together with a report of the facts, should then be submitted to the Head of the Circle for orders.

(c) That the postal order has not been cut, defaced, or mutilated, that no erasure, alteration, or concealment has been made in or of any words, figures, marks, or designs printed or impressed thereon, and that there has been no erasure or alteration of the name of the payee or of the office of payment [except as pro vided in clause (a) of his rule] as written in the body of the order, or of any crossing *(see* rule 402/18). If the order is found defective in any of these respects, payment should be refused. If, however, the defects do not appear to be made due to fraudulent intent the holder should be advised to send the order to the Head of the Circle with an explanation of the way in which the erasure or alteraton came to be made or in which the cutting, defacement or mutilation took place. Payment of an order need not be refused merely because it is torn, if the tear is slight and obviously accidental.

(</) (i) That the postal order bears the impression of the round money order stamp and the signature of the postmaster of the issuing office and (ii) that it also contains the payee's name.

(e) That not more than six calendar months have elapsed since the last day of the month in which the postal order was issued. If more than six months have elapsed, action should be taken in accordance with rule 402/20. In cases in which postal orders which do not bear the impression of the round money order stamp or the special postal order stamp wherever authorised, of the office of issue are paid under paragraph (2) of the rule, as well as in cases in which date in the impression of the round money order stamp or the special postal order stamp wherever authorised is for any reason illegible, it should be assumed that not more than six calendar months have elapsed since the last day of the month in which the order was issued. All such cases should be noted in the error book.

(/) That no departmental instructions have been received stopping payment of the order.

(2) An order which does not bear the impression of the round money order stamp or the special postal order stamp wherever authorised of the office of issue or the signature of the issuing officer, should not be refused payment on that account, provided that the postmaster finds no reason to doubt the title to the order of the person presenting it. If the order be paid under this rule, the postmaster must inform the payee that he will be required to refund its amount, should it be found that the order was not duly purchased. The postmaster should also note

on such orders " Payee known". If, however, both the round money order stamp or special postal orders stamp wherever authorised and signature are wanting, the order should not be paid without having the commissions supplied by the office of issue.

(3) If the word " Self " or " bearer " has been inserted in the space reserved for the name of the payee, the payment should not be refused, but the [person presenting the order must be requested to write the actual name in or near the space.

(4) In case of payment of orders addressed to a deceased person, the following procedure should be adopted :ð

(a) When the amount of the orders does not exceed Rs. 100, and the claim is not a disputed one, the matter should be submitted to a Superintendent of post offices or first class postmaster who, after satisfying himself as to the legal right of the person claiming payment, will sanction payment of the orders to the heir or representative of the deceased.

(b) In case other than those referred to in item (a) above the matter should be submitted to the Head of the Circle for orders.

(5) In case of payment of an order addressed to a minor who is old enough to understand the nature of the transaction, the amount of the order may be paid to the minor himself under orders of the postmaster of the paying office, care being taken to see that the receipting signature is in agreement with the name of the payee inserted in the order, if, however, the minor is under years of discretion, the amount of the order may, under orders of the postmaster of the paying office, be paid to the parent or guardian or the person in whose care and custody the minor for the time being is, a note to that effect being made on the order.

402/17. Order of payment by postmaster.ð Every Pakistan postal order should, after examination, be placed before the postmaster, who will if it satisfies the required conditions, impress it with the round money order stamp in the round space provided for the purpose. Care should be taken that postage stamps affixed to the face of Pakistan postal orders to make up broken amounts are on no account defaced in the office of payment, and that the value of stamps which are affixed elsewhere than in the proper space is not passed for payment.

402/18. Payment to holder.ð (1) The amount to be paid for a Pakistan postal order should be the value of the order *plus* the value of such adhesive stamps affixed to proper space on the face of the order as have been passed for payment, provided that the total amount payable does not exceed ten rupees.

NOTE.ð In the event of payment of the value of stamps which are affixed elsewhere than in the proper space, the official authorising or effecting the payment would be responsible for it.

(2) Before payment is made, however, it should be seen that the order bears a proper receipting signature in the space provided for the purpose. The payee must sign with his initials or full name and the signature name should correspond with the name entered as the name of he payee in the body of the order. If the payee is unable to write, his mark or seal should be affixed to the order and attested by the signature of a witness, who must write his address on the order.

Example.—An order made payable to " Mr. Jones " or to " Mrs. Jones ", simply, must be receipted " J. Jones " or " Mary Jones " as the case may be. An order made payable to " Mr. Jone Thompson" may be receipted " Mary Thomson, wife (or widow) of John Thomson " or " Mary Thompson " (Mrs. John Thompson), or " Mrs. John Thompson "

(Mary Thompson). An order made payable to " The Registrar of the Lahore University " must bear the usual signature of that person followed by the words " Registrar of the Lahore University " which words may be written or stamped. An order made payable to " The United Trading Company, Ltd." should be receipted ihis :ð

The United Trading Co. Ltd.

John Smith,

"Secretary" or " Manager" or "Director"

If the " Limited" (or its contraction " Limited ") does not appear after the name of a company as written in the body of the order, objection need not be raised if it appears after the name in the receipting space, unless the paying postmaster know that the concern is not a Limited Liability Company.

An order made payable to a private firm trading as " Jones and Co." should be receipted " Jones and Co.". If an order is payable to a firm not trading under a personal name, *e.g.,* " The Photo Service Co. " or " The Supply Agency " the name of the firm oc written or stamped in the receipt space followed by the signature of the proprietor or manager, thus :ð

" The Photo Service Co.
J. C. Paul,
Proprietor."

" The Supply Agency,
P. Nandi,
Manager."

Exception.—This rule docs not apply to Pakistan postal orders for the Director-General or any officer of the Directorate in his official capacity, which may be paid by the postmaster, Karachi to the cashier of the Director-General's office provided that the orders are duly signed by the cashier for the officer mentioned in the orders.

(3) The following are the only cases in which defective orders may be paid without a reference to the Head of the Circle :ð

(a) Where an order has first been erroneously receipted by a person other than the payee named on it *{e.g.,* a relative, servant or agent of the payee), whose signature has subsequently been cancelled by the payee and the order is then properly receipted by the payee-himself.

(b) Where the receipting signature of the payee has been scored out by himself either through mistake or because it was defective, and the order is then again properly receipted by him.

(c) Where an order has first been erroneously receipted by Ihe purchaser, whose signature has subsequently been cancelled, either by himself or by the payee, and the order is th;n receipted by the payee.

(<-/) Where an order payable to a firm, company, society, corporation, etc., has first been receipted by a member of the firm, etc., in his own name, whose signature has subsequently been cancelled, and the order is then properly receipted.

NoTE.-^Superintendents of post offices and first class postmasters may sanction the payment of defective Pakistan postal orders as enumerated in rule 52/1 *(\)(a)—(c) of the Post Office Manual,* Volume VIII.

402/19. Payment of crossed orders.—(1) A Pakistan postal order which is crossed cannot be paid except when presented through a bank. If an order is crossed generally, that is, without any bank being named, it may be paid through any bank which presents it ; if the postal order has been crossed with the addition of the name of a particular bank, it should be paid only to the bank.

Exception 1.ð This rule does not apply to crossed Pakistan postal orders received in payment of deposit to the payee's post office savings bank account and to crossed orders for the Director-General or any officer of the Directorate in his official capacity which may be paid without their passing through a bank provided that they are properly receipted. The crossed orders of the latter class may be paid only by the postmaster, Karachi to the cashier of the Director-Genera 's office.

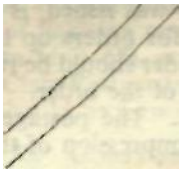
*Exception 2.*ð Tnis rule does not apply to crossed Pakistan postal orders intended for any officer of the Post office and Telegraph and Telephone Department in his official capacity, which may be cashed by the postmaster at the headquarters of the officer concerned without such postal orders passing through a bank, provided they are properly receipted.

NOTE.ð " Any officer of the post office " used in this Exception includes a Postmaster and Sub-Postmaster.

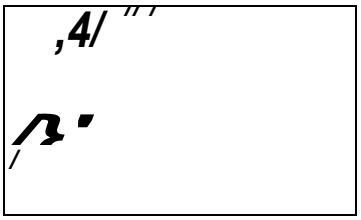
Exception 3.ð This rule does not apply to crossed Pakistan Postal orders addressed to deceased members of the Defence Services, which may be paid under the sanction of a Superintendent of Post Offices, a first class Postmaster or the Head of a Circle as may be required by rule 402/16 (4), to the Defence Department without their passing through a bank provided a Commissioned Officer of the unit to which the holder belonged, or a Commissioned officer at Centra Record Office, General Head Quarters, Rawalpindi signs the orders as the representative of the deceased, and, also signs an indemnity on the back of the orders to refund the amount in the event of a claim in respect of the orders being accepted at any time by the Postal Department.

NOTE.ð The following diagrams show how orders may be crossed :ð (1)

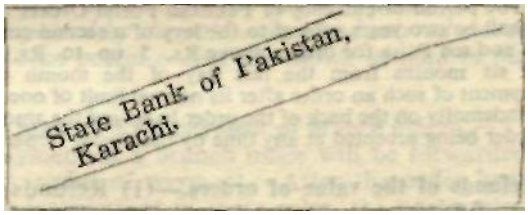
Crossed generally



OR



(2) Crossed specially



The transverse lines used for crossing may be made by means of perforation.

(2) Before paying a postal order presented by a bank, the postmaster must satisfy himself :ð

(a) that the conditions of the rule 402/16 excepting those laid down in clauses *(a)* and *(b)* of paragraph 1 of that rule have been fulfilled ;

(6) that the presenting bank has entered into an agreement with the Head of the Circle in the form laid down in rule 52/2 of the *Post Office Manual* Volume VIII ;

(c) that the name of presenting bank appears on the face of the order ;

(d) that the order does not bear the names of two banks, excepting in cases where the presenting bank is the collecting agent for the other bank : and

(e) that, if the order is received in payment of a savings bank deposit, the name of the Post Office savings bank as well as the Account Number appears on the face of the order, thus ;ð

" Karachi S. B. Account No. 375."

NOTE].ð The conditions laid down in rule 402/18 (2) as regards ths receipting of postal orders do not apply in the case of orders presented by banks.

NOTE 2.ð Lists of banks which have entered into an agreement with the Head of the Circle for the encashment of Pakistan postal orders is given in Appendix C *(b).*

(3) A postal order presented by a bank which has not entered into the agreement referred to above must bear the name of the presenting bank and the signature of the person on whose behalf it is presented ; in all other respects, the order should be treated in exactly the same way as orders presented by private persons.

402/20. Period of currency of orders.ð (1) A Pakistan postal order presented for payment, when more than six months but not more than twelve months have elapsed from the last day of the month in which the order was issued, is payable only on payment of a second commission of five Paisa for orders up to Rs. 5 and ten Paisa for orders above Rs. 5 up to Rs. 10. The holder should be requested to affix postage stamps of the required value to the back of the order. The full value of the order should then be paid in the usual way. The postage stamps affixed to the back of the order should be defaced by an impression of the date-stamp.

(2) A Pakistan postal order presented for payment more than twelve months after the last day of the month of issue should not be paid but will be forfeited.

*Exception.*ð The period of currency of Pakistan Postal Orders addressed to members of Defence Services shall be two years subject to the levy of a second commission of five Paisa for orders up to Rs. 5 and ten Paisa for orders above Rs. 5 up to Rs. 10 on orders presented for payment after six months from the last day of the month of issue as prescribed in this rule. The payment of such an order after its normal limit of one year shall be made on the payee"s signing an indemnity on the back of the order to refund the amount in the event of a claim in respect of the order being accepted at any time by the Postal Department.

402/21. Refunds of the value of orders.ð (1) Refunds of the value (but not the commission) of Pakistan postal orders may be granted by the office of issue to the purchasers in accordance with the procedure and subject to the conditions applicable to the payment of Pakistan postal orders, provided that the person y'endering the order either produces its counterfoil, or is known to the paying postmaster to be the purchaser or his agent. The purchaser must receipt the order, adding to his signature the word " Purchaser " and his permanent address. The counterfoil, if produced, must be destroyed by the paying postmaster. The paid order mast be endorsed by the paying postmaster " counterfoil produced " or " purchaser known," as the case may be. If the order has been crossed for payment through a bank, the purchaser should be required to cancel the crossing by writing across the face of the order the words " Please pay cash " and adding his initials.

(2) When the person tendering the order cannot produce the counterfoil, and is not known to the paying postmaster to be the purchaser or his agent, the matter should be reported for orders to the Superintendent of Post offices or the first class Postmaster having jurisdiction over the office of issue. In all such cases, the serial number and the denomination of the order, as well as the name of the office of issue and the date of issue should be reported to the Superintendent

of Post offices or the first class Postmaster as the case may be and the applicant informed that the result of the reference will be communicated to him as soon as it is known. This course should also be followed if the purchaser of an order applies for a refund of its value at a post office other than the office which sold it. When (he value of the order has been refunded under instructions from the Superin* tendent of Post offices or the first class Postmaster his letter of authority together with the order should be sent to the Audit office.

402/22- Application regarding miscarriage, loss or destruction of orders.ð (1) The conditions under which applications for enquiry in respect of the miscarriage, loss or destruction of Pakistan postal orders are entertained will be found in Section V of the *Post Office Guide.*

(2) If an application complies with the prescribed conditions, it shnuld be forwarded in a registered cover to the Superintendent of Post Offices or First Class Postmaster concerned and his orders obtained.

(3) If the Superintendent of Post Offices or First Class Postmaster concerned sanctions payment of the value of a miscarried, lost or destroyed Pakistan postal order, the amount refunded to the claimant should be charged in the head office journal of Pakistan postal orders paid (Form M. 0.-66) or in the sub-office daily-list (Form M.O.-67), as the case may be. " The Superintendent of Post Offices, or First Class Postmaster's letter of authority for payment together with the payee's receipt should be forwarded to the Audit office as a paid order."

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402/23. Orders paid at sub-offices.ð IN HEAD OFFICES, for any day on which Pakistan postal orders are paid at a sub-office, a list of Pakistan postal orders paid (Form M. 0.-67), which will be accompanied by the paid orders, will be received from the sub-office. The orders should be carefully scrutinised with reference to the points mentioned in rule 402/16 and compared with the entries in the list.

A. In sub-offices daily list of Pakistan postal orders paid should be submitted to the head office accompanied by the paid orders and entered on reverse of the daily account, whenever Pakistan postal orders are shown as paid in the accounts of the sub-office.

402/23 (a) Orders presented for payment of branch offices.ð A Pakistan postal order presented for payment at a branch office will be forwarded to the account office for the necessary order of payment. After the order has been examined in accordance with the instructions in these rules, the postmaster should impress it with the round money order stamp in the space provided for the purpose. The order should then be returned to the branch office for payment with instruction as to the amount to be paid, and the extra commission, if any, to be realised.

402/24. Loss of a Pakistan postal order after payment.ð When a Pakistan postal order is lost after payment, an application should be made to the Head of the Circle asking for permission to issue a certificate of payment. The application should contain the serial number and the denomination of the missing order, great care being taken to ensure the correctness of those particulars. On receipt ' of the Head of the Circle's permission, a certificate in the form given below should be issued and impressed with the date-stamp of the office. This certificate, together with the Head of the Circle's letter of authority, should then be treated in the same way as a paid order.

" I hereby certify that Pakistan postal order No ..... for.....
was paid at the..... post office on the .....and has since been lost.
In consideration of its value being allowed to me, I agree to refund the amount in the event of the order being claimed a second time.

Date-Stamp of the office

f *Signature of Postmaster,*

402/25. Entries in journal of Pakistan postal orders paid.ð (1) Particular of Pakistan postal orders paid should be entered in the journal of Pakistan postal orders paid (Form M.0.-66 or M.0.-67). Care should be taken that adhesive postage stamps affixed to Pakistan postal orders to enhance their value are on no account obliterated.

(2) The sub-office daily list of Pakistan postal orders paid (Form M.O.-67) should be kept on record with the head office journal, the following entries alone being made daily in the latter in the spaces provided for the purpose in respect of Pakistan postal orders paid in sub-offices :ð

(a) the value of orders paid ;

(ft) the total value of postage stamps affixed to make up broken amounts ;

(c) the total number of orders paid ; and

(d) the total value of orders paid, being the total of items (a) and (ft).

402/26. Examination of Journal of Pakistan postal orders paid.ð The postmaster should compare the entries in the journal of Pakistan postal orders paid with the paid, orders, verify the totals of the journal and then sign the latter.

402/27. Submission of abstracts of payments to Audit office.ð (1) IN HEAD OFFICES, at the close of each month, an abstract of payments of Pakistan postal orders for the month should be compiled in form M.O.-68. The figures for the column headed " Number of Pakitsau postal orders paid " should be obtained by first sorting all the orders paid during the month according to their denominations, and then counting the number of orders of each denomination paid. The abstract should be forwarded to the Home Audit office on the first of the following month, accompanied by all the paid orders detailed in it, and should be enclosed in a cover registered on service and marked " Important ". If there are no .entries to be made in the abstract, a blank abstract should not be sent.

(2) Postmasters should, at the time of submitting paid Pakistan postal orders to the Audit office, prepare two separate bundlesð one containing *(a)* paid orders issued in the current official year, and the other (ft) containing those issued in the previous official year. Each bundle will be accompanied by a list relating to postal orders in that particular bundle. A *Nil* list should be submitted as occasion arises under head (ft).

(3) The paid postal orders should be kept by the postmaster in his psrsonal custody under the time for their despatch, when they should be packed in his presence.

LIST OF ACCOUNT RULES IN CHAPTER 7

RULE *(Issu ed under the authority of the Auditor-General)*

235. Supply of funds.
237. Audit offices.
243. Realisation of amount.
245. Money orders from treasuries.
246. Money orders issued by Telephone Revenue Account office.
248. Entries in journal of money orders issued.
249. Preparation of money orders for despatch.
251. Money orders issued by sub-offices.
252. Examination by postmaster of money orders for issue.
254. Examination of money orders.
255. Entries in register of money orders received.
256. Examination by postmaster of money orders for payment.
267. Money orders paid by subordinate offices and village postmen.
269. Money order paid to wrong person.
271. Entries in journals of money orders paid.
272. Payment of money orders by pay order.
273. Compilation of daily totals of money orders paid.
274. Money order accounts to be adjusted before close of office.
275. Examination by postmaster of money orders paid.
276. Money orders in deposit.
288. Correction of office'of payment in journal of money orders issued.
289. Period of currency of money orders.
290. Payment of order whose period of currency has expired.
291. Payment of money orders after one year.
298. Money order lost before payment.
299. Money order lost after payment.
300. Description of void-money order.
301. Applications for payment of void orders.
302. Void orders re-issued by Audit offices.
303. Daily money order journal from sub-office.
304. Dates included account period.
305. Due dates for submission of money order lists.
306. Abstracts of daily money order total.
307. Summaries of monthly totals of money orders issued and paid.
308. Closing entries in summaries.
309. List of void orders.
314. Entries relating to^outward foreign money orders in journal of monev orders issued. "
320. Redirection of foreign money orders.

321. Unclaimed and refused foreign money orders treated as void.
322. Refund of value of outward foreign money order to remitter.
330. Adjustment of short or excess realisation.
333. Disposal of t. m. o. filled up by remitter.
338. Entries in journal of money orders issued.
341. Entry of telegraphic advice in register of telegraphic money orders received.
344. Payment of remittance.
349. T. m. os. paid by sub-offices.
350. Entries in journals of money orders paid.
353. Disposal of postal confirmation.
357. Disposal of unclaimed or refused telegraphic advices.
366. Entries relating to outward and inward foreign t. m. os. in journal of money orders issued and paid.
374. Receipt of postal orders from Audit office.
375. Stock book of British postal orders.
376. Supply of orders to other head offices.
377. Supply of orders to sub-offices authorised to hold stock.
378. Spoiled British postal orders.
380. Entries of sales in journal and stock book.
381. List of orders sold and memo, of unsold orders in head offices.
382. Memos, of unsold orders in hand and of orders sold iff *StnT-itfiices.*
383. Serial Nos. of orders in stock to be communicated annually to Audit office.
384. Loss or theft of unsold British postal orders.
385. Requisitions for orders.
386. Sale of orders.
388. Orders payable direct or through a bank.
390. Examination of orders presented for payment.
391. Order of payment by postmaster.
392. Payment to holder.
393. Payment of crossed orders.
394. Period of currency of orders.
395. Refunds of the value of orders.
397. Orders paid at sub-offices.
398. Orders presented for payment at branch offices.
399. Loss of a British or Irish postal order after payment.
400. Entries in journal of British or Irish postal orders paid.
401. Examination'of journal of British or Irish postal orders paid.
402. Submission of abstract of payments to Audit office.

CHAPTER 8

SAVINGS BANK

*N.B.*ð ' *All the duties of the postmaster in connection with the savings bank department may, under the orders of the Head of a Circle, be performed by the deputy postmaster, assistant postmaster, supervisor or head clerk in the case of head offices and by the deputy sud-postmaster, assistant sub-postmaster, supervisor or head clerk in the case of sub-offices, except that in the case of the head offices.* :ð

(i) *The head postmaster must himself decide claims in respect of savings bank accounts of depositors which lie within his powers of decision and will be responsible for the safe custody of the records relating to such claims. The head postmaster must keep all Government securities and investment certificates in his personal custody and instruct sub and bronch postmasters how to act in all cases arising out of applications for the purchase, sale, etc., of such securities. The head postmaster must also sign all savings bank returns to be submitted to the Audit Office unless this duty has been delegated to the deputy postmaster or an assistant postmaster.*

(ii) *The duties prescribed in rules* 408, 495 *and* 497 *in connection with the keeping up of the register of undeliverable pass books in detention in the office, the examination of all savings bank vouchers, the check of the voucher list and the submission of Savings Bank returns complete to the Aubit Office, may be delegated to the Deputy Postmaster or Assistant Postmaster Incharge of the Savings Bank Department of a Head Office.*

PART Ið GENERAL

GENERAL RULES

403. Responsibility of postmaster.ð (1) The postmaster is personally responsible that savings bank returns are despatched on the due dates, and for the duties connected with transactions relating to Government securities.

(2) The postmaster is specially entrusted with the duties connected with transactions relating to Government securities. All applications for the purchase, sale, etc., of Government securities should be attended to personally by him, and he will be held responsible that every transaction of the kind receives prompt attention, and is correctly passed through the books of the savings bank depart ment.

IN HEAD OFFlCEs.'Government securities received for transmission to the Deputy Comptroller (Posts, Telegraphs and Telephones) or delivery to depositors should be kept in the custody of the head postmaster so long as they remain in the post office. The head postmaster is also required to instruct sub and branch postmasters how to act in all cases arising out of similar applications received by them.

(3) IN HEAD OFFICES, the head postmaster is required to pay special attention to the examination of pass-books and documents placed before him relating to .accounts open at sub and branch offices. If any erasures or alteration in

s.b. acknowledgements [Form S.B.-8 (Revised)] or applications for withdrawal (S. B.-7) or other suspicious circumstances attending s. b. transactions at sub and branch offices, are noted by the postmaster or brought to his notice by the savings bank clerk, the matter should be reported at once to the Superintendent.

404. Savings bank offices.ð (1) Every head office is a savings bank office. Sub-offices, with the exceptions shown in the list of Pakistan post offices in the *Post Office Guide,* are also savings bank offices.

(2) Branch offices may be authorised by the Head of the Circle to transact savings bank business under the special rules contained in the *Rules for Branch Offices.—The* rules in this Chapter, so far as they refer to branch offices, apply only to those to which such authority has been given.

405. Rules in Post Office Guide.ð The conditons under which savings bank accounts may be opened, the rate of profit and other information relating to the Post Office Savings Bank will be found in the *Post Office Guide.*

406. . Free transmission of pass-books.ð (1) When a pass-book (Form S. B.-5) is made over by a depositor to a post office for despatch to another post office for any purpose for which free transmission is allowed, or when a pass-book is sent by a post office to a depositor or by one post office to another, it should be despatched in a pass-book envelope (Form S. B.-23) registered on service, unless some other mode of transmission is expressly prescribed in any particular cases by the rules. When a pass-book received from a depositor is despatched to another post office under a service registered cover, a receipt should be given to the deposi tor, in the form of receipt for a registered article, the words " Pass-book of Account No..... *(No.)* in....., *(name)* P.O." being written on the receipt and repro duced on the form below by means of carbonic paper. When a pass-book is returned by a post office under a service registered cover for delivery to the depositor, a similar note should be made on the receipt given to the savings bank clerk, who should paste it in his receipt book.

(2) As a general rule, whenever a pass-book has to be sent under closed cover by one post office to another, the prescribed form of pass-book envelope (S.B.-23) should be used to enclose the pass-book, whether the cover is to be registered or not. When, however, the office which has to send a pass-book to another post office, is a branch office which has not been authorised to transact savings bank business, an ordinary envelope will be used to enclosed the pass-book and this envelope, on arrival at the account office, should be enclosed by the latter office within the prescribed form of pass-book envelope and despatched to the post office of destination registered on service.

407. Stock register of pass-books.ð (1) IN HEAD OFFICES, pass-books should be checked by the head postmaster on receipt in the office with the the invoices accom panying them and then entered by the savings bank clerk in the stock register of pass-books (Form S.B.-4). They should be given out from stock, as they are required, to the savings bank clerk, who will note their issue to depositors in the stock register. In attestation of the correctness of the entries made in the stock register, the head postmaster should place his initial against the balance of pass books in hand at the close of each day on which the balance is altered on account of receipts or issues. In the case of pass-books issued as duplicates to subordinate offices, the name of the office to which each book is issued, should be noted in the 'Remarks' column of the stock register. If a pass-book is spoilt, it should be entered in the stock register as issued to accounts opened, with an explanatory remark in the last column of the register.

(2) IN HEAD OFFICES, the stock of unused pass-books should remain in the head postmaster's custody and be checked by him from time to time with the balance shown in the stock register.

408. Register of undeliverable pass-books in deposit in head office.ð (1) IN HEAD OFFICES, whenever a pass-book is returned as undelivered by a subordinate office or is received from any other source *{e.g.,* from the depositor himself), and it is found necessary to retain it in the office, particulars regarding it should be entered in the register of undeliverable pass-books in deposit in the head office (Form S.B.-12 (c). If a pass-book is not claimed within a period of 12 months from the date of its original receipt in the head office, it should be forwarded to the Audit office with a separate forwarding letter intimating that it is sent for safe custody. In no case should it be sent with the weekly savings bank voucher or list.

(2) On receipt of the acknowledgments in respect of these pass-books from the Audit office the number and date of acknowledgment should be entered in the ledger account and the acknowledgments themselves be filed in a separate guard-book.

(3) When a pass-book which has been brought on the register of undeliverable pass-books is returned to the depositor, either directly or through a subordinate office, or in any other way, or when it is forwarded to the Audit office, particulars regarding its final disposal should be entered in the register.

(4) All pass-books retained in a head office should remain in the personal custody of the postmaster, and the reg'ster of undeliverable pass-books, which should be maintained by him personally or under his immediate supervision, should also remain in his personal custody. Every endeavour should be made by the postmaster to deliver pass-books shown in the register.

(5) If an application for a pass-book, which has been sent to the Addit office, is received in a head office, the pass-book should be called for from the Audit office. The number and date of the acknowledgment should invariably be quoted in the request made by the head postmaster.

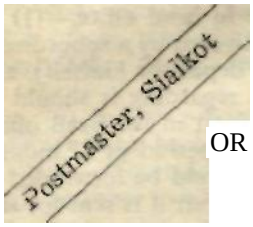
409. Cheques and crossed British Postal Orders and Pakistan Postal Orders (1).ð *(a)* The rules regarding acceptance of cheques given in Articles 165 to 165 E of the *Posts and Telegraphs Initkl Account Code,* Volume I, should be followed, when the amount of savings bank deposits is paid by cheqves. The following classes of cheques should be generally accepted in accordance with detailed instructions given below :ð

(/) Station Cheques drawn on the treasury (including sub-treasuiy), the State Bank of Pakistan or any Scheduled Bank in favour of the postmaster maintaining the relevant Savings Bank Account or in favour of a Savings Bank depositor by a Government Officer in his official capacity or by a District. Local or Municipal Board or by the Manager of an Estate under the control of the Court of Wards ; and

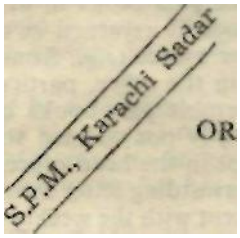
(//) Station Cheques drawn on the S ate Bank of Pakistan or the National Bank of Pakistan or any other Schec'ul d Bank by a piivate person in favour of the postmaster maintaining the relevant Savings Bank Account or in favour of a Savings Bank depositor.

(b) A depositor who wants to make use of the facility rf making deposits by cheques must *always* maintain a *minimum* balanc; of Rs. 100 at his credit. NOTF.ð No new account will be opened with a deposit by cheque. *h* 1605(69) |DGPO.

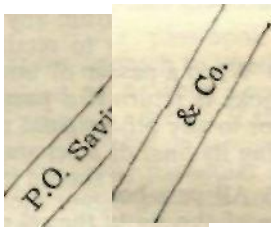
(c) Cheques intended for deposit in a post office savings bank account should always be crossed either specially, that is, in favour of the Postmaster concerned ; such special crossing should be in one of the following forms :ð



OR



OR



or, they may bear genera! crossing, *e.g.,*

/

OR

If the  cheque has not been crossed the Supervisor-in-charge or the Postmaster should himself cross it by affixing a rubber stamp across its face.

(d) A cheque presented for deposit in a Savings Bank Account should be carefully examined to ensure that :ð

(/) it is not for a sum of less than rupees twenty (Rs. 20) ;

(//) it is not mutilated and there are no reasons to suspect its genuineness ;

(Hi) it is neither post-dated *(i.e.,* it does not bear a date which is later than the date on which it is presented) nor out of date ;

*Explanation.*ð A cheque presented for payment more than six months after the date of issue is an " out of date'* cheque. In the case of cheques drawn by Government officials on the State Bank of Pakistan, the period of validity is limited to three months from the date of issue.

(j'v) it is drawn on a branch or pay office of the State Bank of Pakistan or the National Bank of Pakistan or of a Scheduled Bank at the station, *i.e.,* 'at the place where the Post Office maintaining the relevant S. B. Account is situated ;

Explanation.—¥ or the purpose of the above clause, cheques drawn on a Bank located at a place where the Head Post Office in account is situated, should be treated as Station Cheques.

(v) it is not crossed to a particular bank other than the P. O. Saving Bank ; (vi) the amounts written in words and figures agree ; *Mi)* the cheque bears the drawer's signature ;

(viii) the cheque is drawn in favour of the Postmaster or a person who has a Savings Bank Account with the Post Office ;

(ix) the endorsement is properly signed by the payee whose signature should exactly tally with his name as written on the cheque by the drawer ; and

J

(x) all alterations are duly and properly initialled by the drawer.

(e) If a cheque is not drawn in favour of the postmaster concerned and the payee wants to deposit the amount in his Post Office Savings Bank Account he should be asked to endorse that cheque in favour of the Postmaster maintaining ihe S. B. Account as below :ð

Pay to the postmaster.....for credit in my P. O. S. B. Account No.....

Signature

(/) If a cheque is found to be in order in all respects, necessary entries should be made in the depositor's pass-book as in the case of a cash deposit except in regard to (0 column (3) in which the following additional remarks will be recorded in red ink, *viz.*ð

" By Cheque "

and («) column (6) which will be left blank till the cheque is cleared. A similar entry should be made in the S. B. Ledger/S. O. S. B. Journal, the balance at credit of the depositor being properly struck as though the relevant deposit was a cash deposit. The words " By Cheque " should also be recorded in red ink against the relevant entry in the S. B. Journal/S. B. Memo, and the balance at credit of the depositor should be properly struck after including the amount of the cheque.

(g) Clearance of cheque will be arranged as usual and both the Group Officer in charge of the Postal Savings Branch and the Head of the Office will personally watch for an expeditious clearance thereof. Every Savings Bank office should maintain a Register of Cheques Received (Form S.B.-46) wherein entries will be made in regard to the cheques accepted for deposit in P.O. Savings Bank Accounts. This register should be checked at the close of the day both by the Group Officer in charge of the Postal Savings and by the Head of the Office. As soon as a cheque is encashed, the remarks " Cleared on ..... (date) " with dated initials of the *Group Officer* should be recorded in the remarks Col, of the S. B. Ledger/S.O.S.B. Journal. Similar remarks in the depositor's pass-book should be recorded as and when it is presented by the depositor in connection with a subsequent transaction or specifically for the purpose of recording these remarks.

(h) In the event of a cheque not being cleared, the relevant entries in S.B. Ledgers/S-O.S.B. Journals and the depositor's pass-book should be reversed. The remarks " Cheque not cleared and returned to depositor under Registered Letter No..... dated....." should be recorded in the Register of Cheques Received (Form S. B.-46) and particulars of the cheque recorded in the Register of Returned Cheques (Form S.B.-47). For despatch of returned cheques to the depositor, form S.B.-48 (Memo, of objection) will be used.

(2) Crossed British postal orders and Pakistan postal orders payable to a depositor should be accepted for deposit in his account, provided that the orders are not crossed to any particular bank. The rule relating to the payment of crossed British postal orders and Pakistan postal orders should be observed in accepting such orders as s.b. deposits.

NOTE.ð For deposits to be made by the Forest Department in security deposit accounts, treasury chalans may be accepted by post offices situated at sub or district treasury stations.

A. If a cheque is received for deposit by a Sub Office at a station where the treasury work is done by the State Bank of Pakistan or the National Bank of Pakistan,

the clearance of the cheques received will be arranged locally by the Sub Postmaster through either of them. Such Sub Offices will maintain a Register of Cheques Received (Form S.B.-46) *and Register of Returned Cheques (Form* S.B.-47) *as laid down in para (e) above. An intimation of the receipt of the deposit by cheque will, however, be sent to the Head Office by entry in the S.B. Memo, which should mention the following particulars* :ð

(1) Date of receipt.

(2) Name of depositor (along with his P.O.S.B. Account No.) from whom received.

(3) Particulars of cheque, *viz. :*

(i) Name of drawer, (ii)

No. (iii) Date.

(iv) Name of the Bank,

(v) Amount.

As soon as the cheque is cleared the fact of encashment of the cheque wilt be communicated to the Head Office by entry in the S.B. Memo., wherein the following particulars should invariably be mentioned :ð

(\) S.B. Account No.

(2) Name of the depositor.

(3) Particulars of cheque, *viz.,* No., Name of Bank, and Amount.

(4) Date of clearance.

In case the cheque is not cleared, an intimation should be sent by the the Sub-Office to the Head Office by entry in the S. B. Memo, about its non-clearance and action as detailed in para \(f) should be taken.

B. In the case of the Sub Office situated at places where the treasury work is *not done by the State Bank of Pakistan, or the National Bank of Pakistan, the cheques-should be sent to the Head Office in account duly entered on both the S.B. Memo, and SO. Daily Account. The Head Office will enter the cheques so received in its Register of Cheques Received (Form* S.B.-46) *maintained in S.B. Branch, and arrange their clearance as usual. Information in regard to a cheque having been cleared will be sent by the Head Office to the Sub Office by endorsing a remark in the S.B. Slip, Similarly if the cheque remains uncleared the fact will be communicated to the Sub-Office by entry in the S.B. Slip and the uncleared cheque relumed to the depositor direct.*

409/1. Acceptance of savings stamps in payment of savings bank deposits.,

_Payment of savings bank deposits are also accepted by means of savings stamps in lieu of cash, provided the total value of such stamps presented for deposit o» any one occasion is Rs. 2.00 or more and is in complete rupees. If the stamps so presented are not already affixed to a savings card, the depositor should be required to paste them on a small sheet of paper. The savings stamps should then be defaced with the cancelling stamp of the office. If the savings stamps are accepted at a Head Office, the remarks " deposit by savings stamps" should be recorded against the relevant transaction in the savings bank journal (Form S.B.-2). The total in the S.B. Journal should show separately the total amount of deposits in cash and

y savings stamps. If the savings stamps are accepted at a Sub Office the savings card or the paper on which they are pasted should be forwarded to the Head Office attached to the S.B. Memo. (S.B.-24) and the remarks " deposit by savings stamps " being recorded against the relevant transaction in the S.B. Memo, and S.O. S.B. Journal [S.B.-2(S)j. The total in the S.B. Memo, and S.O. S.B. Journal should show, separately, the total amount of deposits in cash and in savings stamps. The savings card or the paper on which the stamps are pasted should be forwarded by the Head Office to the Audit Office duly attached with the relative S.B. Memo. <S.B.-24) or S.B. Journal (S.O.-2).

409/2. Acceptance of Money Orders as Deposit in Savings Bank Accounts.ð

Å(1) Deposit in post office savings bank accounts will be accepted through money orders also. The date of issue of the money order will be accepted as the date of deposit.

(2) The depositor will, himself or through his agent, present the money order form, duly written up for the amount proposed to be deposited in his/her savings bank account. The money order will be prepared in the usual manner with the following modifications :ð

(a) It will be made payable to the postmaster of the head office the name whereof is stamped on the inside front cover of the pass-book. The remark " For deposit in account No ..... " will be clearly written in the form just below the address of the payee.

(b) Account No- and the name of the account holder will be prominently written on the coupon.

(c) The depositor should give a certificate on the coupon to the effect that the total amount of the deposit in his account will not exceed the prescribed limit laid down for savings bank accounts and that in case it does, he will not claim profit on the excess amount.

(d) Money order receipt will be given to the depositor in the usual way. A remark that the amount is meant for deposit in account No..... will be written at the top of the receipt.

(3) All money orders intended for deposit in savings bank accounts will fee sent in registered cover to the head postmaster maintaining the savings bank accounts.

Procedure to be followed in the Receiving Office

(4) In receipt of the cover containing money orders intended for deposit in **a** s.b. account, the postmaster concerned will open the cover himslef, scrutinize the money order form in the usual manner and on being satisfied as to its genu ineness, arrange the payment of the money order to himself. The money order form will be signed by him as the payee and the certificate that " the amount has been credited to the depositor's account No ..... " will be recorded on the acknowledgement which will be returned to the sender in the normal course. If the account stands at a sub-office, the following additional words would be added :ð

" and the sub-office concerned informed about the revised balance."

(5) Having receipted the money order, the amount will be passed on by entry Ån the hand-to-hand receipt book to the officer incharge of the s.b. department for further necessary action.

(6) A deposit slip will be prepared by the head office for each deposit made by money order. In case the office of issue of the money order lies in the jurisdiction of another Audit Office, a copy of the deposit slip will also be sent to the later. The deposit slip will indicate the date of issue of the money order as well as the date of journalisation of the deposit, thusð date of issue of M.O./date of journalisation.

(7) The officer-in-charge of the savings bank department will get entries made in the s.b. journal and in the s.b. ledger. The following remarks will be endorsed in the remarks column of both the documents :ð

" Amount received from.....(Name of the office of remittance) by Money Order No..... dated .....

These remarks will be intialled both by the ledger clerk and the officer-in-charge.

NOTE.ð Whenever the relevant *s.b.* account stands open at a S. O. or a B. O. in account, information as required by rules 437 and 438 will be sent to that office for making necessary entries in the S.O. S.B. Journal or the B.O. Ledger, as the case may be, as laid down in the aforesaid rules.

(8) A watch should be kept in the office where the s.b. account stands open for presentation of the pass-book for the entry of the deposit. As and when it is received, the amount deposited through money order, as entered in the S.B. Ledger or as intimated by the head office and noted in the Sub-Office Journal B.O. S.B. Ledger, should be entered in the pass-book and total of the balance struck.

NOTE 1.ð If a money order for deposit in the *s.b.* is received at a sub or branch office where the relevant *s.b.* account stands, the money order will be redirected to the postmaster of its head office.

NDTE 2.ð Until a deposit made by money order in an account is entered in the pass-book, withdrawals shall be restricted to the last balance at credit of the relevant *s.b.* account, *i.e.,* without taking into account the deposit made by means of the money order.

410. Deposits and withdrawals of fractions of a rupee.ð (1) Fractions of a rupee may be accepted in the following cases :ð

(a) When tendered for deposit in the accounts of Military orphans *(see* rule 427).

(b) When tendered for deposit in teachers' provident fund accounts *(see* rule 428).

(c) In the case of conjoint accounts opened for provident fund deposits of persons employed by Municipalities, District Boards, etc.

(d) When included in amounts credited on account of profit on, or sale y˙ proceeds of, Government securities.

(e) When the amount deposited represents profit on trust funds administered by a Government servant in his official capacity.

(f) When tendered as deposit in a Judicial deposit account. *[See* Note below rule 419 (2)].

(g) When tendered as deposit in accounts opened for deposit of values of lost Government currency notes and lost Government securities. *(See* rule 430).

(h) When tendered as deposit in accounts opened for deposits of amounts of compensation payable under *Workmen's Compensation Act,* as adapted in Pakistan. *(See* rule 431.)

(/') When tendered as deposit in accounts opened for deposit of the amounts of compassionate gratuity sanctioned by a Provincial Government. *(See* rule 431/1.)

(2) Fractions of a rupee may be withdrawn (/) from conjoint accounts opened for Provident Fund deposits of persons employed by Municipalities, District Boards, etc., (//) from teachers' provident fund accounts, *(iii)from* accounts opened for deposit of amounts of compensation payable under *Workmen's Compensation Act* and *(iv)* from accounts opened for deposit of amounts of compassionate gratuity sanctioned by a Provincial Government.

411. Preparation of s.b. slips.ð IN HEAD OFFICES, s.b. slips (Form S.B.-27) for sub-offices should be prepared in duplicate by means of carbonic paper. The lower (carbonic) copy should be despatched to the sub-office, the upper (pencil) copy being retained as the head office record. The s.b. slips should be riled in daily bundles and at the end of the month, they should be put up in monthly bundles.

412. **Preparation of s.b. memos.**ð *A. In sub-offices, an s.b- memo. (Form S.B.-24) should be prepared in duplicate by means of carbonic paper whenever there are savings bank transactions to be communicated or savings bank documents to be sent to the head office. This form is divided into two parts, one for the entry of documents and vouchers for transmission to the head office and the other for details of s.b. transactions.*

B. For any date on which there are savings bank documents to be sent to the head office, or any s.b. deposits or withdrawals to be communicated to the head office, the particulars should be entered in the appropriate parts of the s.b. memo. The amounts of deposits and withdrawals for the day should be totalled. The entire lower (carbonised) sheet and the portion of the upper pencil sheet set apart for the entry of transactions should be detached and sent to the head office together with any documents to accompany it, entered on the reverse of the daily account in the place for remarks and the remaining portion of the upper sheet should be retained as the office record.

C. If on any date there are entries to be made only on one part of s.b. memo., the word "Nil" should be written on the other part of it. Both parts of the form should always be signed by the sub-postmaster.

Before signing the S.B, Memo, the entries in respect of new accounts should be checked by the Sub-Postmaster with the triplicate copies of the preliminary receipts (S.B. 26) *on which the date of submission oftheS.B. Memo, should be noted under his initials in token of the~~prescribed check having been carried out. He should also check the book of preliminary receipts to make sure that in respect of all cases for which foils for original copy of receipt are detached relevant credits are actually included, in the S.B. Memo.*

D. In the case of a sub-office which is not in daily communication by post with ***the*** *head office with which it is in account, all the savings bank transactions since the despatch of the previous account should be entered date by date in the form of s.b. memo., care being taken to see that the actual dates of the deposits and withdrawals* ***are*** *entered correctly in the column provided for the purpose.*

E. In sub-offices where the use of S.B. Ledgers has been prescribed, the S.B. Memo, should be prepared in triplicate. The triplicate copy will he retained at the sub-office concerned as a record for day-to-day use and will be preserved for 3 *years.*

Whenever there is a transaction (deposit or withdrawal or opening or closing) in an account, the S. B. Memo, should first be written up, entries in the column headed "Balance" being made by the sub-postmaster himself who will append his initials in the remarks column of the S. B. Memo. Separate memos, will be prepared for different parts in which S. B. transactions are recorded for Audit purposes, totals of deposit and withdrawal, as the case may be, will be inserted on the last sheet and the final totals carried into the S. O. Account and S. O. Daily Account.

413. Disposal of s.b. memos, in head office.:ð (1) The s.b. clerk will receive s. b. memos, with the s. b. documents and vouchers attached to them from the sub-account clerk, under receipt to be given on the reverse of the s.-o. daily account. The total amounts of deposits and withdrawals entered in each s.b. memo, should be checked and incorporated in the s.b. journal (Form S. B.-2) against the name of the sub-office concerned, which should be written in the columns for the entry of depositor's name. The entries relating to each transaction should in the usual way be posted in the ledger by the ledger clerk who should then put his initials in the column provided for the purpose in the carbonised copy of the s.b. memo, against the entries relating to each transaction.

(2) The upper (pencil) copies of s.b. memos, containing entries relating to transactions should be put aside for subsequent despatch to the Audit office attached to the s.b. journal concerned and the entire carbonised copies should be retained as the office record.

PART II.ð SAVINGS BANK

OPENING AN ACCOUNT

414. Application by depositor.'ð (1) *(a)* Ifa person wishing to open an account applies in person, a copy of the *Rules for Depositors* should be given to him to read, or, if he is unable to read, the rules should be read and explained to him by the savings bank clerk. The depositor should then be asked to state his name (and, if a Pakistani, also his father's name and caste), and his place of residence. These particulars should be entered in English by the savings bank clerk on the index-card (Form S.B. 3). If the person wishing to open an account does not attend in person, but sends an application for the purpose by messenger or by post, a copy of the *Rules for Depositors* and an index-card should be supplied to him, with a request that he will read the rules, fill in the necessary entries in the index-card, sign the. declaration at the bottom, and forward the index-card with the first deposit to the post office.

(b) If a depositor wishes to nominate person(s) at the time of opening of account, or at any time thereafter, specifying the amount(s) or share(s) whether whole or in part, receiVeable by the nominee(s) in the event of his/her/their (both of the depositors in case of Joint Account/Joint Fixed Deposit Account) death, the Nomination form (S.B.-57) should be given to the depositor to be filled in by the depositor. The Nomination forms will be kept in a separate Guard Book. Details of the nomination will also be noted on the Index Card meant for the Audit Office (in the case of existing accounts a fresh Index Card would be prepared) and the relevant page of the S.B. Ledger.

(2) IN HEAD OPFICES, the serial No. assigned to the account in the ledger (Form S.B.-l) should also be entered on the index-card.

NOTE I.ð If the person wishing to open an account objects to state his father's name and caste, he should not be required to give this information ; and if, instead of his father's name, he desires to give that of any other relative, he should be allowed to do so. In the case of a married - woman, the husband's name should by given, unless she objects to state it.

NOTE 2.ð Blind persons should be treated as illiterate.

NOTE 3.ð When an account is opened in the name of a *known* firm, a written letter of authority as to who should operate on the account should be obtained from the firm and the declaration at the bottom of the index-card should be signed by the person so authorised, in his own name and designation (if any) on behalf of the firm. The written letter of authority of the firm should be forwarded to the Audit office with the index-card. Wfcereur there is a clarje of incumbents, the new incumbent should be required to furnish a fresht index-card, the delarafion at the bottom being duly signed by him in his own name and designation (if any) and preserved in the specimen signature book. No change of incumbent should, however, be recognised by the post office without the production of a written authority from the outgoing incumbent. The written authority should be forwarded to the Audit office attached to the fresh index-card. If such written authority cannot be produced, or.if the postmaster is informed in writing by any one connected with the firm that there is dispute as to the person who should operate on the account, he should refer the matter for the orders of the Head of the Circle, and no further transaction should be allowed until the Head of the Circle decides who is entitled to operate on the account.

NOTE 4.ð If the intending depositor docs not wish to draw profit on the alancc at credit of Ms Savings Bank Account, he must give the following declaration in writing on the Index-card:ð

"I also declare that I do not demand profit".

A. ***In*** *sub-offices, the last sentence of the declaration at the bottom of the* ■***index-card*** **(viz.,** ***the*** *words* " / *acknowledge the receipt of a pass-book* ") *should be* ***scored out*** *and (he depositor should then sign the declaration.*

415. Index-card..ð (1) There are 4 different forms of Index-cards, namely :ð

(i) S. B. 3(b).ð for accounts opened on behalf of a woman by her husband or agent ;

(ii) S. B. 3(c).ð for accounts opened on behalf of a minor ;

(iii) S. B. 3(d).ð for Joint Accounts and Joint Fifed Deposit Accounts ;

(iv) S. B. 3.ð for all other accounts.

In filling up the index-card care must be taken to write the entries in large and veil-formed "characters, the names being in block capitals. The following instructions should also be observed :ð

(o) For the names of Christians, the surname should be written first in a large hand, and after it the Christian name or names in a smaller hand, thus ***SMITH*** *James.*

(b) For Hindu names, the personal name should be written first and the tribal name or such personal or family addition as *Mitra, Bauerji, Haldar, Tewary.* or the like should be written last, as in ordinary usage, **thus** *BARADA Kanta Mitra.*

4c) The prefixes *Mr., Mrs., Miss, Revd.,* and the like should be written after the last Christian name in the case of Christians. Prefixes or affixes, such as *Balm* or *Rai Bahadur,* n the case of Hindu names, or *Sheikh, Syed, Moulvi* or *Khan Sahib,* in the case of Muslim names, should also *he* written last.

(d) Female depositors should be described as married, unmarried, or widows, as the case may be. Minors should be described as minors. If the account is opened by a minor in his own name, the date of his birth-should be entered in the index-card.

(e) In entering "Residence", the full address should be given, and this should include the name of the village, thana or taluka, and district, and, in the case of towns, the name of the street and the name or No. of the house. If the account is opened on behalf of a minor, his residence,, as well as the residence of the guardian or relative opening the account,, should be given.

(/) In the case of public accounts, the name of the Corporation or Fund as well as the name and designation of the official acting on behalf of such Corporation or Fund, should, if he is a private individual or an officer of Government administering the fund in his private capacity,, be entered in the space for "Name". If he is a Government officer, or an officer of a Local Fund as defined in *Fundamental Rule* 9 (14)* administering the fund *ex-officio,* his official designation only should be written after the entry of the name of the Corporation or Fund.

(2) There is a special form of index-card [S.B. 3 (b)] for accounts opened or* behalf of a woman by her husband or agent ; there is also a special form [S.B. 3 (c)] for accounts opened on behalf of minors ; and also there is a special form [S.B. 3 (d)] in respect of Joint Accounts and Joint Fixed Deposit Accounts. Thus-there are four different forms of Index Cards. Similar care should be taken in filling up these cards in clear and legible characters so that there may be no-difficulty in reading the names.

(3) A fresh index-card must be obtained and sent to the Audit office i:i the following cases :ð

(a) When a depositor changes his name, *e.g.,* on adoption, or otherwise, or in the case of a female depositor, on marriage.

(b) In the case of a female depositor, when the agent is changed or when- the depositor after having opened an account through an agent, desires-to operate on the account direct, or after having opened an account ir* her own name, desires to transact business through an agent.

(c) When there is a change in the person authorised to operate on a security- deposit account opened by a firm or society of contractors.

(d) In the case of an account opened on behalf of a minor, (/) when the Åguardian of the minor is changed, (When the change in guardianship-is sanctioned by the Head of the Circle, the No. and date of the sanction must be noted on the revised index-card), (//) when on attaining majority the ex-minor starts operating on the account himself or has it merged with another account.

(e) When a depositor who in the first instance elected to claim no profit on his account afterwards declares his intention of accepting profit in future or *vice versa.*

(f) Whenever there is a change of incumbents of public accounts except in the case of public accounts administered by Government officers ir* their official capacity.

(g) Whenever a depositor of a Fxed Deposit Account desires to convert that account into a Joint Fixed Deposit Account.

(h) If on the expiry of the Fixed Period for which an account is opened in the first instance, the depositor, applies for extension thereof by a like period of one, two or three years. (/) In the case of an account opened on behalf of a lunatic when the lunatic is subsequently declared to be sane.

415-A. Change of Address by depositor.ð (I) Whenever a depositor changes his permanent address as given by the depositor in the Index Card *[see* rule 415(1) (e)] at the time of opening of his account, he will communicate the change to the Post Office concerned. When such an intimation is received by a Post Office, steps should be taken to record the change in the relative documents *[i.e.* S.B. Ledger (S.B. 1), and Specimen Signature Book (S.B. 6)].

If the account stands at the Head Office, the change of address should be noted by the Head Office in all the relevant documents pertaining to the account. If the account stands at a sub or branch office, and the intimation of the change of address is received by the Head Office direct, the S.B. Ledger and the Specimen Signature Book should be corrected accordingly and the revised address communicated to the Sub-Office or Branch Office by making an entry to that effect in the S. B. Slip or B. O. Slip as the case may be. Care should be taken to see that the change of address has duly been noted in the pass book by the depositor whenever the book is presented at the post office.

(2) *On receipt from the Head Office of the intimation of change of address, the Sub-Office should carry out necessary corrections in the Specimen Signature Book.*

(3) *If the intimation of change of address is received direct by the Sub-Office, the change should be noted in the Specimen Signature Book and an intimation should also be sent to the Head Office by entry in the S. B. Memo. Care should be taken to see that the change of address has duty noted in the pass book by the depositor whenever the book is presented at the post office.*

(4) *If the account stands open at a Branch Office in account with the Sub-Office,. the intimation of change of address received direct from the depositor or through the Head Office should be communicated to the Branch Office by entry in the B. O. Slip for making necessary corrections in its records. Care should be taken to see that the change of address has been duly noted in the pass book by the depositor whenever the pass book is presented at the post office.*

416. Declaration by agent.ð (1) If the person wishing to open an account is a woman, her husband or agent, provided he is not a minor, may transact business on her behalf ; but, before an account can be opened on behalf of a woman,. her husband or agent must produce a letter in the prescribed form authorising him to do so, signed by her or bearing her mark, and with the signature or mark attested by the signature of a trustworthy witness known to the postmaster. The letter of authority should be pasted to the page of the ledger on which the account is opened. He must also sign the declaration that the depositor understands and accepts the rules.

(2) If the agent of a female depositor is changed, the new agent should be required to produce a letter of authority and sign a fresh index-card. The letter of authority should be pasted to the page of the ledger on which the account is kept and the index-card should be sent with the next s. b. voucher list to the Audit office.

(3) If a female depositor, after having opened an account through an agent desires to operate on her account direct, she can do so by signing a fresh index-card "which should be sent to the Audit office, and her letter authorising an ageit to act on her behalf should then be destroyed. Also, if a female depositor, after having opened an account in her own name, desires to transact business through an agent, she can do so, the agent being required to produce a letter of authority and sign a fresh index-card, which should be disposed of in the manner described above.

A. In sub-Offices, the letter of authority should be sent, with the index-card to the head office.

417. Uniform spelling of depositors' names.ð The name of a Pakistani depositor who signs his name in the local language, or is unable to write, may, when written in English on the index-card by the savings bank clerk, be spelt in any form that may be considered best, but the spelling adopted for this purpose must be strictly followed in the ledger, pass-book, and all subsequent entries in -the s.b. journal and other documents. In the case of Pakistani depositors who sign their names in English, their own mode of spelling their names should be followed. It is not essential that the names of different persons bearing the same name should be spelt in the same way.

418. Serial Nos. of savings bank accounts.ð IN HEAD OFFICES, consecutive serial Nos. should be assigned from the s. b. ledger (Form S.B.-l) to savings bank accounts opened in the office and in its sub and branch offices.

418-A. Pass-Book.ð Form S.B.-5-Pass Bookð should be used for all types y of Savings Bank Accounts.

419. Issue of Pass-Book.ð (1) IN HEAD OFFICES, when the index-card has foeen properly filled in, the depositor should be required to sign the declaration at the bottom of the index-card (which includes an acknowledgment of receipt of the pass-book), or, he is unable to write, to affix his seal or mark to it attested by the signature of a witness. The money tendered by the depositor should be received and an entry of the deposit should be made in the s. b. journal by the savings bank clerk who should place his initials in the column provided. The words "New account" should also be written in the "Remarks" column of the journal against the entry for each such account. A pass-book should be taken from stock for issue to the depositor, an entry of the issue being made in the stock register of pass-books (Form S.B.-4). The entries in the index-card (Form S.B.-3) Åwill be copied on page 1 of the pass-book, either in English or in the current local language of the district, as the depositor may wish, and the serial No. of the account will be written on the inside of the front cover of the pass-book. The number of the page and the column of the specimen signature book in which the depositor's signature appears should be written at the bottom of page 1 of the pass-book in the space provided for the purpose before it is delivered to the depositor. If the account opened is on behalf of a minor, the following additional entry should be made on page 1 of the pass-book :ð

"During minority, withdrawals can be made only by the minor's guardian.
The minor will attain majority on the.....
19.., *(date to be calculated from the date of the minor's birth as declared by the person opening the account).*

In the case of a public, conjoint or security deposit account or an account opened by the Superintendent of a Mental Hospital on behalf of a patient confined in any such hospital, the following entry should also be made *in red ink* orr page 1 of the pass-book :ð

" A fresh specimen signature should be furnished to the p.o. when there-is a change of incumbent ".

The first deposit should be entered in words and figures in the appropriate-columns of the pass-book and initialled by the savings bank clerk, who should impress the date-stamp against the entry, and the name stamp on the inside or the front cover of the pass-book. .,

(2) The index-card, pass-book and s. b. journal should be placed before be^ postmaster, who will compare the entries and write in the journal the balance at credit of the depositor. He should then initial the journal and pass-book in the columns provided for the purpose, attest the entries on page 1 of the pass-book by his signature and satisfy himself that the name stamp has been impressed on the inside of the front cover of the pass-book. The ledger clerk should fill in the headings of the ledger, enter the first deposit therein and write the ledger folio' on the inside of the front cover of the pass-book. In the case of an account opened on behalf of a minor, the ledger clerk should also note at the head of the account in the ledger the date on which the minor will attain inajority, thus :ð

"Date of attainment of majority : ..... *(dale)".*

The pass-book should then be handed to the depositor, together with two blank copies of the form of application for withdrawal (Form S.B.-7) to be used when he wishes actually to withdraw money from his account, A copy of the--Rules for Depositors should also be supplied to the depositor. The declaration should be detached from the index-card and pasted into the specimen signature book against the account No. and the index-card should then be put aside for subsequent despatch to the Audit office.

NOTE.ð In the case of an account opened forajudicial deposit inaccordar.ee with a special order passed by a Court of Law, the Court's order should be recorded in the head office, and that received in a sub-office should be forwarded for the purpose to its head office, entered int thes.b. memo. The postmaster of the head office should prepare a certificate (o the effect that trie requirements of the relevant rule have been fulfilled, and send it to the Audit offcealtgcl.td. to the index-card.

A. In sub-offices after the money tendered by the depositor has been received along with the index-card properly filled in and a specimen of his signature obtained on a separate piece of paper, an entry of the deposit should be made in the sub-office s. b. journal and initialled by the sub-postmaster. The words " New account" should also be written in the "Remarks"1 " column of the journal against the entry for each such account. The column headed " Account No. " should be left blank, pending the receipt of the pass-book from the head office.. An entry of the amount of the first deposit and of the date on which the account was opened will be made on the s. b. memo., and the index-card together with the specimen of the depositor's signature and duplicate preliminary savings bank receipt described in the rule 419 *B below should be forwarded to the head office duly entered in the s. b. memo. The language in which the depositor desires to have his pass-book filled up, should be ascertained and communicated lo the head office by a note on the s. b. memo.*

*In sub-offces using S.B. Ledgers, the entries of the deposit will be made in the S.B. Memo, (to be prepared in triplicate) leaving the column for account number blank and the remarks " New account " being recorded in the remarks column**

When the pass-book intended for the depositor is received from the head office the number of the account and the date of receipt of the pass-book will be entered in the office copy of the S. B. Memo.

NOTE.ð Entries in the S.B. Ledger will be made only after the receipt of the pass-book >from the head office.

B. In sub-offices, a preliminary receipt in form S. B.-26 for the amount of the first deposit should be prepared in triplicate by carbonic process, signed by the sub-postmaster himself and all the three copies impressed with the date-stamp. The upper or the original copy which should be written in indelible pencil should be given to the depositor after entering the date on which the pass-book is expected to arrive from the head office in the place provided for on the reverse of the preliminary receipt and the depositor's attention should be drawn to the " Notice" printed thereon. The duplicate copy should be sent to the Head Office with the S.B. Memo, as prescribed in Rule 419-A. The triplicate copy should be retained as the office copy and should not be detached from the preliminary savings bank receipt book (S.B.-26) but should be preserved carefully. The sub-postmaster should at the close of the day compare and check the entries in the office copies of the preliminary receipts with those in the savings bank journal and affix his initials with date on the reverse of each receipt in token of his having carried out the check. The current book of the preliminary savings bank receipts should remain in the personal custody of the sub-postmaster. At the close of the day's transactions the sub-postmaster should see that the unused receipts in the book are intact."

C. In sub-offices, when the pass-book intended for the depositor is received from the head office, entered in the s. b. slip, the account No. assigned to the pass-book by the head office and the date of its receipt from the head office should be entered in the appropriate columns of the sub-office s. b. journal.

When the depositor presents the original copy of the preliminary savings bank receipt, the No. of the account and the amount of the first deposit should be written on it in the space provided above the place for the depositor's signature. The pass-book should be delivered to the depositor on his giving up the original copy of the preliminary savings bank receipt, duly signed by him in the place provided, in acknowledgment of having received the pass-book. The depositor's signature on this document should be compared with the specimen in the signature book, and the sub-postmaster should be careful to see that both signatures correspond before delivering up the pass-book.

The original copy of the preliminary savings bank receipt obtained from the depositor should be pasted on the respective triplicate copy on record in such a manner so as to admit of the inspection of the entries on both the original and the triplicate copies by the Supervising Officers. The receipt of the acknowledgment ■of the new pass-book should be intimated to the head office in the Savings Bank Memo.

D. If a preliminary receipt is spoiled the word'spoilt' should be written across all the three copies of the receipt tinder the sub-postmaster's dated signature. The original and the duplicate should be sent to the head office with the S. B. Memo, with appropriate remarks and the original copy when received back from the head office after verification and counter-signature of the remarks should be pasted to the triplicate copy of the receipt.

When a depositor reports the loss of the original receipt he should be asked to submit a written application giving full particulars of the first deposit and stating the circumstances in which the original receipt was lost. If the depositor

*is illiterate, his mark or seal on the application should be attested by a respectable person acquainted with the applicant and known to the post office. The signature and other particulars mentioned in the application should be carefully verified and when the genuineness of the application has been established, the following certificate should be recorded on the application by the sub-postmaster under his ,dated signature :*ð

" *Certified that the particulars of the first deposit and the signature of the depositor have been verified by me and found correct."*

In the case of single-handed sub-offices and other sub-offices where the saving bank work is performed by the postmaster himself, the application should be forwarded to the head office for verifying the signature of the depositor and for orders regarding delivery of the pass-book to the applicant, which should be passed on the application. In other sub-offices the sub-postmaster himself after recording the above-mentioned certificate, should pass orders. After the orders are passed, the pass-book should be delivered to the depositor after obtaining his receipt on the reverse of the office copy of the preliminary savings bank receipt on which the following endorsement should be made by the sub-postmaster under Jus dated signature.

" *Delivered on proper identification and after verification* vide *application dated .....of the depositor placed i ■■* the guard book ".*

The applications should be filed chronologically in a separate guard book to be specially maintained for the purpose and should be preserved for the period of preservation of the office copies of the receipts.

NOTE.ð Rule 493-C applies also to pass-books recchcd from the bead office for deli? very to depositorsunderthisrulc.

419/1. Issue of pass-books by sub-offices independently of their head offices.ð
(1) The pass-books will also be issued by selected sub-offices (to be notified by the Director General) independently of their head offices only in cases in which an account is sought to be opened by a person on behalf of (/) himself, singly or jointly, *(it)* any minor of whom he is the guardian, (/;'/') any female of whom he is an agent, and in case of *(iv)* fixed deposit accounts mentioned in rules 36 (B) *(a)* (/), *(it), (Hi), (iv)* and (I) of the Rules for Depositors. In all other cases the Åexisting rules shall apply.

(2) As an exception to rule 414 applicant for a new account should be required to tender along with the index-card, a deposit slip in form S.B.-8 (Revised), with the words " New Account" written in block capital letters in column 5 (Last Balance) and leaving column 1 (Account Number) blank. In post office, columns 8 and 9 in Part II of the form should be neatly scored out. A remark " New Account" in red ink in bold type should be recorded on the top of the form meant for Audit Office. In head offices, the deposit slips will be disposed of as provided in rule 436 (3). Before despatch to Audit Office, the account number should be noted on the index card as well as on the deposit slip and both the forms should be securely pasted to each other.

NOTE 1.ð No postal official is allowed to fill in the deposit slip required under this rule, unless he is himself a depositor, his agent or messenger in which case he should write his' Åelationship with the depositor.

NOTE2.ð Rule 414(A) does not apply in such cases.

NOTE3ð Incasesofnewaccounfs in respect of which pass-booksare issued by sub-offices there will be no change in the procedure between head office a$_n$d the Audit Office except that .a deposit slip (S.B.-8 Revised) will be submitted along with the usual documents.

(3) After the money tendered by the depositor has been received along with the index card and the deposit slip properly filled in and specimen of his signature obtained, action as required by *(a)* of rule 419 should be taken *mutatis mutandis.* No preliminary receipt (S.B.-26) will be issued.

(4) A pass-book should be issued as provided for in rule 419, the functions of the postmaster being carried out by the sub-postmaster. Tn sub-offices where ledgers are used and a separate ledger clerk is sanctioned, the pass-book should be prepared by him ; otherwise it should be prepared by an official other than the SB counter clerk who accepted the money. Such official should be required to sign (in full) at the place provided for the signature of the ledger clerk in Part II of S B.-8 (Revised). On the inside of the front cover, the columns for account number and ledger folio should be left blank pending receipt of intimation of the same from the head office as provided hereinafter. The name of the head office should be written in manuscript in block capital letters.

NOTE.ð The sub-postmaster and the clerk, if any, who prepared the pass-book will be personally'responsible to ensure that correct amount of first deposit has been credited.

(5) A statement in manuscript in the following form should be prepared and forwarded in duplicate to the head office duly entered m s.b. memo. In, head office one copy will be completed and filed and the other returned to the sub office entered in the next S.B. Slip after noting the number of account and ledaer folio in the appropriate column. The ledger clerk should sign against each account in column 5. On its receipt in the sub-office, the sub-postmaster should enter the numbsr in the S.N. Ledger/Journal and Specimen Signature Book affix his dated signature in column 6 thereof and file it away in monthy bundl'e to be destroyed after 3 years. When the depositor next presents Ihis pass-book the account number and ledger folio should be inserted in the first and last columns on the inside of front cover of the pass-book. The statement is to be numbered in monthly serial and the sub-postmaster should ensure that hi* office copy is returned by the head office regularly and punctually. At the time ofweedine out these statements the sub-postmaster should record a certificate in a soecial error book to be maintained for this purpose to the effect that all the account numbers shown in the statements destroyed have been recorded in, the relevant documents.

DAILY STATEMENT OF NEW ACCOUNTS OPENED AT.

{Name-stamp of the S.O.}

Dated.....

Serial No.

Name of.the depositor	Address of the depositor	Amount of first deposit	Account No. and ledger folio	Signature of ledger clerk ofH.O.	Dated sig-nature of the S.P.M.	Remarks
1	2 j	3	4	5	6	7

Date stamp of S.O.

Date stamp ofH.O.

Signature of S.P.M. ..... f

(at the time of submission of statement)*

Signature of P.M. of the Head **Office,**

(6) Blank pass-books will be supplied by the head office duly entered in invoices on indent from the sub-office. Such invoice should bear separate number in separate Annual series for each sub-office, pre-fixed " S.B. " and should be separately filed in sub-office. The receipt and disposal of the blank pass-books should be entered in the stock register of pass-books (Form S.B.-4) and the blank pass-books should remain in custody of the sub-postmaster.

(7) Defective and spoilt pass-books should be returned to head office duly entered in invoices. In head office such pass-books wi'l be disposed of in accordance with rule 407 and clause 31 of head office verification report.

(8) AH the other rules on the subject will continue to be observed.

(9) The inspecting officers should carry out the following checks ð

(a) Check the stock of pass-books with reference to invoices, stock register (S. B.-4) and the daily statements of new account opened, and satisfy himself by physical check of the unused pass-books in hand that the stock is correct and that the stock register is properly maintained. He should satisfy himself that the number of invoices received and despatched acknowledgements from the head office are on record. Initial the last invoice checked and mentioned in his report the serial number of the last invoice and verify it from head office. Also check that all invoices, including closing invo 'ces for the last year are on record.

(b) Select ten dates at random since the last inspection, and check the daily statement of new accounts of these dates to see that the account numbers communicated through the statement by head office have been correctly transferred to the Ledger/Journal and Specimen Signature Book.

(c) Select at random at least 10 new accounts and verify first deposits in the manner prescribed under question number 176-A, the Sub-office Inspection Report.

420. Specimen Signature Book.ð (1) Separate Specimen Signature Books (Form S. B.-6) should be kept in every Post Office (a) for accounts opened at the office itself (b) for accounts opened at its subordinate offices. The number assigned to the account should be entered in the proper book in its serial order, sufficient space being left between each entry to avoid overcrowding. The number of the account should also be noted on the Specimen Signature Slip pasted on the Specimen Siguature Book. In the column " residence,[1]" complete address of the depositor should be written. When the depositor changes his permanent address, the revised address should be carefully noted in red ink by neatly scoring out the previous entry.

(2) In the case of accounts opened at the head office, the depositor's signature to the declaration, which is required by rule 419 (2) to be pasted into the specimen signature book, should be treated as his specimen signature.

(3) In the case of accounts opened at sub or branch offices ;he specimen signature of the depositor received along with the index-card and the duplicate preliminary savings bank receipt (S. B.-26) should be pasted into the specimen signature book.

(4) The signatures in the specimen signature books should be used to check signatures on applications for withdrawal and warrants of payment (Form S.B.-7), applications for the transfer of accounts, and other applications purporting to have been made by s. b. depositors.

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(5) If it is noticed that the signatures of a depositor have changed owing to any change in his handwriting, or that a depositor has altered his manner of signing his name, he should be required to give a specimen of his newly adopted signatures on a prescribed slip, which should be pasted in the book over the previous specimen. In every such case, the savings bank clerk should, before allowing the account to be operated on or transferred, take steps to have the identity of the person purporting to be the depositor established.

(6) Whenever there is a change of incumbents in the case of public, conjoint, or security deposit account, even when such accounts are opened by Government officers in their official capacity, a specimen of the signature of the new incumbent should be obtained in accordance with the ordinary procedure, and preserved in the specimen signature book (Form S.B.-6). The same procedure should be observed in the case of an account opened by the Superintendent of a Mental Hospital on behalf of a patient confined in any such hospital.

(7) Whenever a fresh slip is to be placed in the specimen signature book, the slip should be pasted along only one edge, so as to leave it still possible to refer to the old specimen signature when necessary.

(8) It should be understood that though a printed slip [Form S.B.-6 *(a)]* has been prescribed for use in certain cases for specimen signature of a depositor, it is not necessary to insist upon the specimen signature being always written on one of the printed slips. In other words, if a person tenders a specimen of his signature written on an ordinary piece of paper instead of on a printed slip, the specimen signature must not be refused on that account, but should be pasted in the specimen signature book with the account No. noted on it as prescribed in paragraph (1).

NOTEI.ð Whenevertheagentofafema'edeposhorischanged.and.inthecase of [a] public account opened by any person other than a Government officeracting in his official capacity, whenever the person by whom theaccountisadministeredischanged,the newagent or incumbent should be required to sign a fresh declaration at the bottom of the index-card. When a public account is operated upon by more than one incumbent jointly and when any one of them is succeeded by a new incumbent, all the incumbents who will operate on the account, will be required to sign a fresh declaration at the bottom of the index-card. This declaration shcuild be pasted in the book over that of the late agent for incumbent or incumbents..

NOTE 2.ð When a female depositor after opening an account through an agent desires to operateonheraccountdirect.sheshould be required to signafreshdeclaration at the bottom of the index-c*d, and trtis declaration should be pasted in the book over the previous one. When afemaledepositorafteropeninganaccountinherown name desires to transact businessthrough an agent, the agent should be required to sign a fresh declaration wriSch should be similarly disposed of.

NOTE 3.ð When the guardian of a minor is changed (including cases in which the mother of the minor becomeshis guardian on the death of the father),a specimen of the new guardian's signatureshould, on the occasion of the first withdrawal, be taken on one of the prescribed specimen signature slips, which should be pasted in the book against the No of the account When on attaining majority the ex-minor wants to operate on the account, a specimen of his signatue should be ob'.ianed on the prescribed slip and pasted in the book against the No. of the account.

NOTE4.ð When on subsequently being declared to be sane an ex-lunatic on whose behalf an account had been ope. ed by a guardian or manager wants tooperate on the account a specimen of his signature should be obtained on the prescribed slip and pasted in the book against theNo.oftheaccount.

(9) Supervising officers should make a point of checking at random signatures in the specimen signature books at the time of inspection to assure themselves that all are on record. Head and sub-postmasters should examine the specimen signature books periodically to see that they are properly kept and must ensure that withdrawals from savings bank accounts are not allowed in the absence of specimen signatures.

(10) When an account is closed or transferred, a red ink line should be drawn through the relative entry in the specimen signature book.

A. In sub-offices, in the case of accounts opened at the office before the index-card is sent to the head office, the declaration should be detached from it and pasted into the specimen signature book, the column for the No. of the account being left blank till the pass-book is received from the head office. The depo sitor's signature to the declaration should be treated as his specimen signature.

B. In sub-offices, in the cases provided for in paragraph (5) *and Note* 3, *two specimen signatures should be taken on the prescribed slips.*

C. In sub-offices, in the cases provided for in Notes 1 *and 2, the signature of the new agent, incumbent, or of a female depositor should also be obtained on one of the prescribed slips, which should be sent to the head office, entered in the s. b. memo., to be pasted in the signature book kept in head office.*

D. In sub-offices, when an account is closed or transferred, a red ink line should be drawn through the relative entry in the specimen signature book maintained by them.

421. Deposits **not bearing profit.**ð *(I)* A enquiry should be made from the intending depositor about the payment tolhim of profit on the balance at credit of his Savings Bank Account. If a depositor does not wish to draw profit, he should be required to sign the following declaration on the Index Card :ð

'I also declare that I do not demand profit.'

In such cases, the words " No Profit" should be written prominently in red ink across the top left-hand side of the Specimen Signature Slip and (in head offices) also on page 1 of the pass-book given to the depositor and at the head of the depositor's account in the ledger.

(2) If a depositor who has opened an account not bearing profit applies afterwards for profit on his account, profit will be allowed with effect from the month succeeding the date of receipt of application and the words " profit allowed with effect from.....(month) 19....." should be substituted for the words " No Profit " in the pass-book and ledger. The depositor should be required to sign a fresh index-card (Form S.B.-3) which, together with his application in original, should be sent to the Audit Office with the next S.B. voucher list, the date of receipt of the application by the post office being noted on it.

(3) If a depositor who has opened an account bearing profit desires to forego the entire amount of profit accrued on his account, the depositor may be allowed to forego the profit from 1st April of the year in which such a request is made and also the amount that may have accrued in the previous years to the extent it can be ascertained from the relevant records (ledgers old and current) provided that the amount of profit to be foregone on this account does not exceed the balance at credit of the account. The application of the depositor to forego profit will be passed on to the Audit Office by the Head Postmaster indicating the amount *of* profit desired to be foregone. The words " No Profit " should be written in the pass-book and ledger. The depositor should be required to sign a fresh index-card (Form S.B.-3) wlu'ch together with his application in original should be sent to the Audit Office with the next S.B. voucher list, the date of receipt of the application by the Post Office being noted on it.

A. In sub-offices, such applications and the fresh index-cards should be forwarded to the head office for disposal, the date of its receipt by the post office being noted on it.

422. Minors' accounts.ð (1) Minors' accounts are of two kinds, *viz., (a)* those opened by minors in their own names and on which the minors themselves have power to operate, and *(b)* those opened on behalf of minors by their guardian and from which money can be withdrawn only by the minors' guardians for the minors' use.

(2) If the person wishing to open an account is a minor, and it is desired that he shall have power to withdraw money from his account during his minority, he must himself sign the declaration at the bottom of the index-card. No minor, however, has the right to open an account in his own name, unless and until he is of an age to understand the nature of the transaction. Any minor who is u nable to write should be required to attend personally at the post office and the postmaster should satisfy himself that the minor is competent to make the required declaration.

(3) If an account is to be opened on bohalf of a minor, th; speeial form of index-card prescribed [S.B.-3 (c)] must be filled up. If in furnishing information about the date of birth in the index-card the year only is given, and the month and date of birth are not known to the guardian, the 1st of July of that year will be taken as the date of birth.

(4) If the person who wishes to open an account on behalf of a minor is **not** the father or failing him by reason of death, incapacity, refusal or absence, the mother, or, failing her by reason of the same, he must establish his claim to be considered the minor's guardian before the account can be opened. He should be required to fill in the answers on the prescribed form (S.B.-15), which should be attested by the postmaster and forwarded to the Head of the Circle, together with any documents produced by the applicant ; and when the Head of the Circle issues orders recognising the claim, the account may be opened. The Head of the Circle's order will specify the conditions under which withdrawals may be made from the account without further reference to him, and it should be kept on record in the head office in a separate bundle of such orders, arranged according to the serial No. of the account, which should be noted on it. If the account is to be opened at a sub-office or at a branch office in account with a «ub-office, a copy of the order of the Head of the Circle should be furnished by the head office to the sub-office concerned entered in the s. b. slip. A copy of the order should also be sent by the head office to the Audit office with the index card.

N$_{0TE}$ ð (l) Wheneveranaccountisdesiredtobeopenedonbchalfofa minor bya person who has been appointed by a Court of Law in Pakistan as the guardian of the minor, theheacl Postmastershouldhimsell issue necessary orders without for^ardirg the application to the Head of the Circle for orders. Theordersof the head postmaster should betreated in the same way asthose of the Head of the Circle in cases which are referred to him.

(2) If, however, an account is desired to be opened in Pakistan post office situated in an acceding State,thehead postmaster should forward theappiicaticnot the guardian of the minor to the Head of the Circle concerned for orders and follow the procedure prescribed in para, (4> above.

(6) IN HEAD OFFICES, if, in the case of an account opened on behalf of a minor, 'he date of attainment of his majority requires to be altered by order of a Court of Justice or of a Court of Wards *(see rule* 34 *of the Rules for Depositors),* th* alteration should be made neatly over the postmaster's initials in the ledger and also in the pass-book when next presented, and a copy of the Court's order attested by the postmaster should be sent to the Audit office with the next s. b. voucher list, the date of receipt of the order in the post office being noted on it.

(7) IN HEAD OFFICES, the annual statement of profit received from the Audit office will show the dates on which minors on whose behalf accounts were open on the 30th June will come of age *(i.e.,* will attain the age of 18 or 21 years, as the case may be, in accordance with rule 34 of the *Rules for Depositors)* during the period from the beginning of the followig September to the end of August in the next year. If the name of a minor on whose behalf an account has been opened appears in two successive profit statements after the date of his attaining majority, a notice in the prescribed form should be sent to him by the head office, requesting him to intimate if he has any other account open under item (1) of rule

5 (1) *(a) of* Rules for the Guidance of Depositors in his nam; in the post O.fice Savings Bank.

(8) An account opened on behalf of a minor shall be operated upon by the person on whose behalf the account was opened on his attaining majority. The ex-minor shall, however, be required to give a declaration that he does not have any other account open under item (/) of rule 5(1 *)(a)* of Rules for the Guidance of Depositors, in his name in the Post Office Savings Bank before he is allowed to operate on the account. If he already has such an account with the Post Office Savings Bank, the account under item (//) of Rule 5(l)(a) shall be closed by being merged into the account under Item (/') of the said rule. A revised index card shall be prepared and fresh specimen signature obtained, suitable remarks being recorded on the pass-book and the ledger. No payment should be made from the account to the former guardian of the minor after the latter attains his majority. If the ex-minor applies to close the account, the postmaster should have him -identified by a respectable witness (other than a postal official) who is personally acquainted with the ex-minor and known to the post office, and cause the witness -to sign the application for withdrawal in attestation of the e\x-uiinor's signature. The attestation in such cases should be in the following terms :ð " The applicant is known to me and has signed in my presence ". If the ex-minor resides at another station, the postmaster of that station should have him similarly identified in his presence and certify to that effect on the application for withdrawal which lie should then sign and forward to the head office where the account stands. When profit is claimed on a minor's account after he has attained majority, profit will be allowed in accordance with the rules in force on the date the minor attains majority, and not in accordance with the rules when the account was opened.

NOTB.ð Payment may be made in these cases to the ex-minor or his authorised agent through any one of the sub or branch offices of the head office, if the ex-minor canrot attend at the office where the account stands or appoint an agent to receive the money for him there. If the payee resides outside the jurisdiction of the head office and canrot appoint an agent to Teceive the money either at the head office or at any of its subordinate offices, he should be told that the money can be remitted to him by money order, after deduction of usual commission. If the payee agrees, the money may be so remitted and the money order acknowledgment -should be sent by the office of payment to the office of issue of the money order *in registered cover* to preventiis loss in transit, and in order that the money order acknowledgment may be so -sent by the office of payment, the office of issue should note on the reverse of the acknowledgment portion of the money order form *in bold letters in red ink* that the money order has been
issued in payment of the amount at credit of the ax-minor's s. b. account No..... with "See reverse" on the .face thereof. The money order acknowledgement should then befor-warded to the Audit office along with the warrant of payment, after noting its particulars and -the date of its despatch to the Audit office in s- b. ledger against the relative account.

A. In sub-offices, the form S.B.-15 referred to in paragraph (4) *should be forwarded to the head office together with any documents produced by the applicant. A copy of the order passed by the Head of the Circle or by the head postmaster, as the case may be, on the application will be furnished by the head office to the sub-office entered in the s. b. slip (S.B.-27) and the account may be opened only when authority to do so is received. Copies of the orders of the Head of the Circle or by the head postmaster, as the case may be, should be kept on record in the manner* ■*laid down for head offices.*

B. In sub-o ffices, the revised index card or the attested application for with drawal referred to in paragraph (8) *should be forwarded to head office.*

C. In sub-offices, the copy of the Court's order referred to in paragraph (6) *should be forwarded to the head office entered in the s. b. memo.*

423. Lunatics' accounts.ð (1) An account may be opened on behalf of a lunatic under the conditions mentioned in rule 5 of the *Rules for Depositors.*

(2) When a person other than the Superintendent of a Mental Hospital applies to open an account on behalf of a lunatic, he should be required to produce the order of a court appointing him as the lunatic's manager or guardian. A copy of the order attested by the postmaster should be sent to the Audit office entered in the s. b. voucher list (Form S.B.-22).

(3) An ordinary form of index-card should be used in all cases and after the entry of the name of the person opening the account, the name of the lunatic should be written, thusð

A. B. *(name of the person opening the account)* on behalf of lunatic C. D. *(name of the lunatic).* In the case of a Superintendent of a Mental Hospital, the designation should be added after the name.

NOTE.ð An officer in charge of a Lunatic Asylum may open a conjoint account on behalf of the patients in his charge under clause *(g)* of rule 44 of the *Rules for Depositors.* No order from a Court of Law is necessary in such cases.

(4) An account opened on behalf of a lunatic by the manager or guardian appointed by a Court of Law shall be operated by the person on whose behalf it was opened in the event of his being subsequently declared to be sane. The ex-lunatic referred to above shall, however, be required to produce the order of the court and give a declaration that he does not have any other account open under item (/) of rule 5(1) *(a)* of Rules for Guidance of Depositors in his name in the Post Office Savings Bank before he is allowed to operate on the account. If he already has such an account with the Post Office Savings Bank the account under item *(Hi)* of Rule 5(1)(«) shall be closed by being merged into the account under item (/) of the said rule. A revised index card shall be prepared and fresh specimen signature obtained, suitable remarks being recorded on the pass-book and the ledger.

No payment should be made from the account to the formsr manager or guardian of the lunatic after the latter has been declared to be sane.

A copy of the order of the court attested by the postmaster should be sent to the Audit office duly entered in the S.B. Voucher list.

A. In sub-offices, the copy of the order of the court should be forwarded to the head office entered in the s. b. memo. {Form S.B.-24).

424. Security deposits.ð (1) When an account is opened under the rules regarding security deposit accounts (as laid down in the *Mules for Depositors)* by a person on his own behalf or on behalf of another, either in a single sum or in instalments, the money and the letter pledging the security should be received from him and the account should be opened in his name. Under the Stamp Act 1899, the letter pledging the security is exempt from stamp-duty.

(2) The words " Security deposit," the designation of the officer to whom the security is pledged, and (in the case of a contractor's security deposit) the name or nature of the work or contract should be written on the index-card (Form S.B.-3) and (in head offices) on page 1 of the pass-book, and together with the amount pledged, also at the head of the account in the ledger. If the amount of the security is deposited in instalments, the total security required should be noted on the index-card. If the security is deposited on behalf of another person, the name of the person on whose behalf it is deposited should also be noted in the index-card and (by the head office) also in the ledger, pass-book, and security deposit form, thus :ð

A. B. *(person opening account)* on account of security deposits of C. D. *(name of per son on whose behalf account is opened),* pledded to.....*(designaion of person to whom security is pledged).*

The residence of A. B. should be entered on the index-card.

IN HEAD OFFICES, the No. of the account should be noted on the letter pledging the security, and the letters should be filed in a guard-book in the serial order of

the accounts to which they relate and be kept in the office safe. If the account is transferred to another office not under the jurisdiction of the head office on the books of which the account stands, the letter pledging the security should be sent to the new head office with the advice of transfer, unless the depositor is required to furnish a fresh letter under rule 460 (5).

(3) In the case of a security deposit account opened by a firm or society of contractors, some person belonging to the firm or society should be authorised to] operate on the account on behalf of the firm or society and the person so authorised should sign the declaration at the bottom of the index-card in his own name and designation. If the person who is authorised to operate on the account on behalf of the firm or society is changed, the new incumbent should be required to furnish a fresh index-card, the declaration at the bottom being duly signed by him in his own name and designation and preserved in the specimen signature book ; no such change should, however, be recognised by the postmaster without the orders of the Head of Circle, unless the person who claims to be entitled to operate on the account produces a written authority from the person by whom the index-card was originally signed. In the latter case, the written authority should be sent to the Audit office with the fresh index-card. No letter pledging the security afresh will be necessary in such cases.

(4) The depositor cannot claim the repayment of the amount pledged or any part of it without the written sanction of the pledgee. He may, however, withdraw the profit after the total amount at credit has exceeded the amount pledged and to the extent of that excess only, without reference to the pledgee.

NOTE.ð No amount in excess of the amount pledged should be paid to the pledgee without the consent of the pledger.

(5) Security accounts cannot be converted into private accounts or *vice versa,* and profit on security accounts is allowed only up to the end of the month preceding the date of the notice from the pledgee that the deposit is no longer required as security, that is, the date from which the account loses its character as a | security account. This date of release should in all cases be communicated to the Audit office. In the case of a security account closed on the death of the depositor, profit is allowed up to the end of the month preceding the date of the notice issued by the Head of the Circle under rule 503 (3).

(6) In cases where the person to whom the security is pledged is allowed to open an account for the security in his own name, he should be treated as the actual depositor; the amount of the security deposit should be received from him; the pass-book should be issued to him and profit should be paid to him. The usual letter pledging the security is not required and should be dispensed with but the name of the person pledging the security should be recorded on the opening page of the pass-book and on the index-card in addition to the designation of the person to whom the security is pledged, thus :ð

..... *(designation of person to whom the security is pledged)* on account of security of ..... *(name of... person pledging the security.)*

IN HEAD OFFICES, the designation and residence of the person to whom the security is pledged should be entered in the spaces provided at the head of the account in the ledger, and above these entries should be recorded in red ink the name of person pledging the security and the amount of the security.

A security deposit account thus opened by the pledgee himself may be transferred at his request from one post office to another and opened at the latter office in the name of another pledgee belonging to the same department of Government, *e.g.,* from the *Superintendent of Police, Rawalpindi,* to the *Superintendent of Police,*

Multan. In such a case, the original pledgee should mention, in the application for transfer, the officer in whose name the account is to be opened on transfer, and should also state that he relinquishes all claim to the security. The new pledgee should be required to furnish a declaration that he has read the rules and accepted them as binding upon him, and the declaration should be preserved in the specimen signature book.

(7) Sums to be deposited as security furnished by telegraph officials will be received from the telegraph master (or head of the telegraph office) accompanied not only by the pass-books, but also by a list showing in detail the amount to be credited to each account and the total amount to be deposited for the month. The postmaster should, when comparing the pass-books with the journal, carefully compare the entries in the list with the entries in the pass-books, and then sign the list. The signed list should be impressed with the date-stamp and returned to the telegraph office with the pass-books.

(8) Payment of the amount at credit of a security deposit savings bank account may be made to the pledger or his authorised agent through any one of the sub or branch offices of the head office, if the pledger cannot attend at the office where the account stands or appoint an agent to receive the money for him there. If the pledger resides outside the jurisdiction of the head office and cannot appoint an agent to receive the money either at the head office or at any of its subordinate offices, he should be informed that the money can be remitted to him by money order after deduction of the usual commission. His instructions in the matter should be awaited before this method of remittance is resorted to. If the payee agrees, the money may be so remitted and the money order acknowledgment should be sent by the office of payment to the office of issue of the money order *in a registered cover* to prevent its loss in transit, and in order that the money order acknowledgment may be so sent by the office of payment, the office of issue should note on the reverse of the acknowledgment portion of the money order form *in bold letters in red ink* that the money order has been issued in payment of the amount at credit of the security deposit account No. with " See reverse " on the face thereof. The money order acknowledgment should then be forwarded to the Audit office in the usual manner for record along with the warrant of payment, after noting its particulars and the date of its despatch to the Audit office in the s. b. ledger against the relative account.

NOTEI.ð Contractors of the Military Engineering Services, District Boards, Municipal Services or those engaged in Government works will be allowed to open one security deposit account in respect of more than one work or contract, subject to the condition that the maximum limit of deposit in the account does not exceed the prescribed limit or Rs. 30,000. In such cases, the names or nature of he different works or contracts for which an account is opened, should be mentioned in the in 'ex-card, the ledger and the pass-book in making the entries required by paragraph (2).

NOTE 2.ð The security deposit account the bnlar.ee of which has reached the full amount pledged is not to be considered as " dead " under rule 508.

NOTE 3.ð Tenders for contract in any department of Government should not be treated as contract, nor should the earnest money furnished by the former along with their tenders as se.urity for the purpose of the Savings Bank Rules. No account shonld, therefore, be opened for the investment of such earnest money.

A. In sub-offices, the letter pledging the security should be sent to the head office attached to the index-card and the procedure laid down in rule 419-C *should be followed.*

B. In sub-offices, the fresh index-card and the written authority referred to in paragraph (3) *should be sent to the head office, together with a specimen of the signature of the new incumbent taken on a specimen signature slip. If no written authority is produced, the matter should be reported to the head office for the orders of the H:id of the Circle.*

C. In sub offices, every application for withdrawal of profit from security deposit account should be sent to the head office, and payment should be made only after receipt of the warrant from the head office.

424/1. Joint Accounts.ð When an account is opened under the rules regarding Joint Accounts (as laid down in the Rules for Depositors), the special index-card JForm S.B. 3 (d)] should be used, the words " Joint Fixed Deposit Accounts " should be scored out from the top of that form and the words " Joint Account" legibly and prominently written on page 1 of the pass-book and at the head of the account in the ledger. The instructions of the joint depositors in regard to payments from the amount at credit of the Joint Account should also be recorded at page 1 of the pass-book and at the head of the account in the ledger.

424/2. Fixed Deposit Accounts.ð (1) When an account is opened under the rules regarding Fixed Deposit Accounts (as laid down in the Rules for Depositors), the Index Card (Form S.B. 3) should be used and the words " Fixed Deposit Account" prominently recorded at the top of the Index Card on page 1 of the pass-book and at the head of the account in the ledger.

(2) The period for which the fixed deposit has been made should also be noted on page 1 of the pass-book and at the head of the accounts in the ledger. If the ỳentire deposit is not made in lump-sum but in instaments, the dates of maturity of the fixed period in respect of the various instalments should be legibly written in the Remarks column of the ledger.

NOTE.ð On the expiry of the Fixed Period for which an account is opened in the first instance, the Head Postmaster may, on receipt of an application in writing by the depositor and a fresh Index Card, allow extension of the Fixed Period by a like period of one, two or three years.

A. In sub offices, every application for extension of the Fixed Period for which a Fixed Deposit Accoun t or Joint Fixed Deposit Account is opened in the first instance should, along with a fresh Index Card, be sent to the Head Office duly entered on S.B. Memo, and further action taken in accordance with the instructions received from the Head Office by entry on S.B. Slip.

424/3. Joint Fixed Deposit Accounts.ð (1) When an account is opened under the rules regarding Joint Fixed Deposit Accounts (as laid down in the Rules for Depositors) the special Index card [Form S.B. 3 (d)] should be used, the words " Joint Accounts " being scored out from the top of the said form and the words " Joint Fixed Deposit Account " legibly and prominently written on page 1 of the pass-book and at the head of the account in the ledger.

(2) The proviso of para (2) of the preceding rule 424/2 and the Note thereunder equally apply in the case of Joint Fixed Deposit Accounts also.

(3) An adult depositor of a Fixed Deposit Account may apply for conversion of the Fixed Deposit Account into a Joint Fixed Deposit Account to be held jointly with another adult depositor. A fresh Index card in form [S.B.-3 (d)] should be obtained from him and his application along with the fresh Index card placed before the Postmaster for his orders. After the conversion is authorised, the following entries should be made on the Index cardð

" Converted into Joint Fixed Deposit Account from (date)....."

Similar entries should be made on page 1 of the relevant pass-book and at the head of the account in the ledger. The names of the joint depositors should also be entered in the ledger. Their instructions as regards payments from the Joint Fixed

Deposit Account should also be entered on page 1 of the pass-book and in the ledger. The fresh Index card should be sent to the Audit Office for being kept with the old Index card filed at the time of opening the relevant Fixed Deposit Account.

(4) The conversion of a Fixed Deposit Account into a Joint Fixed Deposit Account would not in any way affect the continuity of the account originally opened or, in other words, the due profit admissible under the rules will be allowed from the date when the Fixed Deposit Account was opened and deposit made after conversion of the Fixed Deposit Account into a Joint Fixed Deposit Account should be treated as instalments in terms of clause (d) of Rule 36-B of the Rules for S.B. Depositors.

A. In sub-offices, every application for the conversion of a Fixed Deposit Account into a Joint Fixed Deposit Account should, along with the fresh Index-card in form [S.B. -3(d)] *and the relevant pass-book, be sent to the respective Head Office duly entered on the S.B. Memo, and further act ion for conversion of the Fixed Deposit Account into a Joint Fixed Deposit Account and making necessary entries, etc., should be taken on receipt from the Head Office of the relevant pass-book duly entered in S.B. Slip.*

424/4. Automatic conversion of fixed deposit account into ordinary s. b. account.ð If after the expiry of the period of the Fixed Deposit the depositor neither extends the period nor does he close the account, the account shall, as from the date of the expiry of the period of Fixed Deposit, be converted into an Ordinary Savings Bank Account and shall be treated accordingly for purposes of earning profit.

425. Public accounts.ð (1) When any person applies to open a public account, the head postmaster or a selection grade sub-postmaster should sanction the application if admissible under rule 42 of the *Rules for Depositors* and the orders of the head postmaster or a selection grade sub-postmaster must be attached to the applicant's written statement showing the object and sources of income of the Corporation or Fund, and the name proposed for the Fund. Tf, however, the proposed account is clearly inadmissible under the rules for public accounts in the *Rules for Depositors,* the postmaster should explain the matter to the applicant. All doubtful cases should be submitted to the Heads of Circles for orders.

NOTEI.ð The opening of public accounts in the Post Office Savings Bank on behalf of " Cemetery Funds " should not be allowed, when the money is collected for credit to Government.

NOTE 2.ð The statement of object and sources of income is not required in the case of public accounts opened on behalf of societies registered under the *Co-operative Societies Act,* 1912.

(2) When delivering the pass-book (S.B.-5) to the depositor of a public account opened, the postmaster should hand him a notice inviting his attention to clause (m) of rule-42 of the *Rules for Depositors.*

IN HEAD OFFICES, if the account is opened at a sub or branch office, the notice should be sent with the pass-book (S.B.-5). The order authorising the opening of the account should be filed in the head office, a copy of it together with the applicant's written statement being attached to the index-card for transmission to the Audit office.

(3) Whenever there is a change of incumbents, the new incumbent should be required to furnish a fresh index-card which should be forwarded to the Audit office, the declaration at the bottom being duly signed by him and preserved in the specimen signature book ; in the index-card the words " I acknowledge to have received a pass-book " should also be omitted from the declaration. But except

in the case of a public account administered by a Government officer or by an official under " Local Funds ", no change of incumbent will be recognised by the post office without the production of a written authority from the Secretary or Treasurer, Manager, or other responsible office-bearer in whose name the account stands. The written authority should be forwarded to the Audit office attached to the fresh index-card. Tf such written authority cannot be produced, or if the postmaster is informed in writing by any one connected with the management of the Fund that there is a dispute as to the person who should hold the account, he should refer the matter for the orders of the Head of the Circle, and no further transaction should be allowed until the Head of the Circle decides who is entitled to operate on the Fund. The letter of the Head of the Circle containing his orders should be prepared in duplicate and both the copies should be forwarded tojhe head office. The postmaster will send one copy to the Audit office attached to the fresh index-card, and the other copy should be kept on record in the head office in a guard-book and an entry also made of the No. and the date of the Head of the Circle's letter in the relative pass-book, which should be obtained for the purpose of recording the requisite entry.

NOTE.ð The postmaster should not be the office-bearer of a Fund or Association in respect of which a public account stands open in his office for the purpose of operating on the account.

A. In sub-offices, applications for the opening of public accounts should be forwarded to the head-office.

Exception.ð *In sub-offices, in all cases in which an application to open a public account on behalf of a registered Co-operative Credit Society under clause* (b) *of rule* 42 *of the* Rules for Depositors *is made, or endorsed, by the Registrar or by an Assistant Registrar of Co-operative Credit Societies for the province, the account should be opened in anticipation of the head postmaster's sanction. The application should, however, be forwarded to the head office, duly entered in the s. b. memo, for formal sanction by the head postmaster.*

B. In sub-offices, the changes of incumbents referred to in paragraph (3) *should be notified to the head office, to which the index-card and the written authority should be forwarded. All disputes as to the right to operate on public accounts should also be referred to the head-office.*

425/1. Conjoint **accounts.—**(1) A head postmaster is competent to authorise the opening of conjoint account under rule 44 of the *Rules for Depositors.*

(2) In the case of regimental and police accounts, and accounts on behalf of servants of District Boards and Municipalities, the prescribed certificate as to the money being the property of the person on whose behalf the conjoint account is opened, should be recorded in the head office, and that received in a sub-office should be forwarded for the purpose to its head office entered in the s. b. memo. The postmaster of the head office should prepare a certificate to the effect that the requirements of the relevant rule have been fulfilled, and send it to the Audit office, entered in the s. b. voucher list which accompanies the savings bank journal in which the deposit is shown.

(3) When delivering the pass-book to the depositor of a conjoint account opened, the postmaster should send him a notice inviting his attention to clause (/) of rule 44 of the *Rules for Depositors.* In head offices if the account is opened at a sub or branch office, the notice should be sent with the passbook.

(4) In case of change of incumbency, a letter of authority from the former incumbent of a conjoint account is not necessary.

426. Pakistan Soldiers' Privileged Savings Bank Accounts.ð (a) A Pakistan soldier may open an account solely for the purpose of deposit of postwar gratuities and other payments made to him at the time of demobili-fiation. No subsequent deposit should be accepted in such an account unless it is Certified by the military authorities that the amount sought to be deposited is a part of the post-war gratuities.

(6) Profit on such accounts is allowed at the rate of 1 % over the prevailing fate of profit on ordinary accounts.

(c) In the form of declaration on which every intending depositor is required yto sign the words " I further declare that I have no account opened by me or on my own behalf at any Post Office Savings Bank " shall be scored through in the case of an account opened under this rule.

(d) If any depositor desires that his account, after being opened at the office where the first deposit is presented, be transferred to any other post office which is a savings bank, the prescribed application for transfer of the account (form S.B. 10-b) with extra specimen signature, if necessary, should b2 obtained from him along with the index card and for this purpose the proviso that the account shall "have been in existence for at least three months from the date on which it was opened should be relaxed. If an account sought to be transferred is opened at a sub-office, a receipt in form S.B. 28 Revised should be given to the depositor but the entries relating to date on which the depositor may call at the post office for taking delivery of the pass-book should be deleted and substitued by the words " The pass-book will be despatched by post". The pass-book shall be despatched by registered post to the depositor after necessary entries relating to the transfer of the account have been made.

NOTE.~(1) The words "Pakistan Soldiers' Privileged Savings Bank Account"shall be written prominently in red ink on the index card, the pass-book and the savings bank ledger.

(2) A depositor who has already an ordinary savings bank account opened in his name AS not debarred from opening an account under this rule.

427. Accounts of Military orphans.ð (1) Sums due to minor orphan children of deceased Warrant and Non-Commissioned officers may be deposited in the iPost Office savings bank under the following conditions :ð

(a) Such accounts should be opened in the names of the orphans themselves the words " Military orphans" being written on the index-cards. On the back of the index-card should be shown the designation of the official guardian of the minors. The dates of birth of the orphans Å need not be shown on the index-card.

(b) Withdrawals from such accounts may be allowed to the orphans on their producing the original pass-books.

(c) No application for a duplicate pass-book should be complied with, except with the special permission of the Audit Office.

id) The accounts are exempt from the operation of the rules limiting the amount of annual deposits and the maximum amount on which profit is admissible and restricting the amount of a deposit to a sum which Åloes not include fraction of a rupee.

(2) As a rule, the pass-books relating to the savings bank accounts of Military orphans remain in the custody of the Pay Examiner concerned. Application for a duplicate pass-book should not, therefore, be entertained without first ascertaining from the Pay Examiner what has become of the original pass-book. ÅThe cost incurred by the State towards the maintenance and education of Military orphans while they remain inmates of the Military Asylum is payable from the profit accrued on the deposit. In view of this fact, the liability of the depositor to the State should be fully investigated before any withdrawal of money is allowed from the account of a Military orphan.

428. Teachers' Provident Fund accounts.ð (1) When an account is opened under the rules regarding teachers' provident fund accounts (as laid down in the *Rules for Depositors),* the words " Teachers' Provident Fund account" should be written on the index-card on page 1 of the pass-book [S.B.-5] and at the head of the account in the ledger.

(2) All sums to be credited to these accounts will be sent by the_depositors-to the post office at which the accounts stand, accompanied byð

(a) the pass-books ; and

(b) a list in the form below, showing the total amount to be credited^to-each account :ð

Name of institution .....

Month of.

Account No. as in the pass-book	Name of subscriber	Monthly pay of subscriber	His contribu-tion	Manager's contribution	Amount of advance refunded	Total
	Total ..	Rs.	Rs.	Rs.	Rs.	Rs.
			1		**1**	

The total shown against each account in the list should be credited to the respective accounts in the usual way. and the postmaster, after satisfying himself that this has been correctly done, should sign the list, stamp it with the date-stamp and jeturn it with the pass-books to the manager of the institution concerned, "j

(3) Withdrawals from a teacher's provident fund account or its transfer to another post office must not be allowed without the written sanction of the Provincial Government or the officer to whom the power may be delegated. The written authority sanctioning withdrawals from a teachers' provident fund account or its transfer to another post office should be sent to the Audit office enterd in the savings bank voucher list. In the case of transfers, the written authority should be sent to the Audit office by the transferring head office direct.

NOTE.ð Teachers' provident fund accounts may be extended to clerks and librarian* in non-pensionable service as mentioned in Note 2 below rule 45-A (a) of the Rules for the Guidance of Depositors in the *Post Office Guide.*

A. In sub-office, the written authority sanctioning withdrawals from the account or its transfer to another post office should be submitted to the head office for transmission to the Audit office.

429. Accounts opened solely for making investments in Government securities.ð (1) When an account is opened under rule *45-B(b)* of the *Rules for Depositors* by the Secretary, Treasurer or Manager of a fund solely for the purpose of making investment in Government securities the remark " Account opened solely for making investments " should be made in red ink on the index-card, on page 1 of the pass-book and at the head of the account in the ledger. The remark should also be made in the column for remarks in the sub-office s. b. journal and repeated after each transaction. No deposits at call should be accepted, but the profit on the securities communicated by the Dy. Comptroller, Posts, Telegraphs and Telephones, from time to time, should be credited to the account and may be withdrawn in the usual way, profit being allowed on this amount also. Deposits in such accounts must always be accompanied by applications for their investment in Government securities, failing which the deposits will be refused.

(2) Whenever there is a change of incumbents, the procedure described in paragraph (3) of rule 425 should be followed.

430. Accounts opened for deposit of values of defective and lost Government currency notes and lost Government securities.ð When an account is opened under rule 45-B (c) of the *Rules for Depositors* for deposit of the values of lost Government currency notes and lost Government securities on behalf of claimants, an ordinary form of index-card should be used, but the following special instructions should be observed in preparing it:ð

(a) the words "I further declare that I have no account opened by me on my own behalf at any Post Office Savings Bank" should be scored out from the declaration at the bottom;

(b) the entry "on behalf of..... *(name of claimant)"* should be added after the designation of the official opening the account ; and

(c) the note "For deposit of the value of lost Government currency notes" (or lost Government securities" as the case may be) should be written on the card.

A note as in *(c)* should also be made on page 1 of the pass-book and at the head of account in the ledger.

NOTE.ð The provisions of paragraph (6) of rule 420 apply also to lliese acccucts.

431. Accounts opened for deposits of amounts of compensation payable under the *Workmen's Compensation Act.*ð (1) When and account is opened under rule 45-B *(d)* of the *Rules for Depositors* for deposits of amounts of compensation payable under- the *Workmen's Compensation Act,* on behalf of claimants, an ordinary form of index-card should be used, but the following special instructions should be observed in preparing it:ð

(a) the words "I further declare that I have no account opened by me on my own behalf at any Post Office Savings Bank" should be scored out from the declaration at the bottom;

(b) the entry "on behalf of..... .*(name of claimant)"* should be added after the designation of the official opening the account; and

(c) the note "For deposit of amounts of compensation payable under the *Workmen's Compensation Act"* should be written on the card.

A note, as in (c) above, should also be made on page 1 of the pass-book and at the head of the account in the ledger.

(2) The transfer of any one of these accounts from one post office to another or from one Commissioner to another may be allowed on application from the officer authorised to operate on it. The post-master should see that this applications shows that the recipient or recipients of the benefit secured by the account are agreeable to the transfer.

NOTEð The provisions of paragraph (6) of rule 420 apply also to these afceounts.

431/1. Accounts opened for deposit of the amounts of compassionate gratuity sanctioned by a Provincial Government.ð Accounts may be opened by the District Magistrate, the Deputy Commissioner or the Collector for the purpose of depositing on behalf of the dependents of deceased Government employees, the amounts of compassionate gratuity sanctioned in their favour by the Provincial Government. Transactions in these accounts may be made only by the officer opening the account or by his successor in office. The annual or maximum limits of deposits and the prohibition against the deposit and withdrawal of sums containing fractions of a rupee do not apply to such accounts.

431/2. Deferred Credit Account of crews serving with shipping companiesð **(1)** When an account is opened under the rules regarding Deferred Credit Account of the Crews serving with a Shipping Company (as laid down in the Rules for the Guidance of Depositors) the words "Deferred Credit Account of Crews serving with.....Shipping Company" should be written on the index-card, on page of the pass book and at the head of the account in the ledger.

NOTE 1.ð An ordinary index card will be used but it will besigned by both the crews in whose favour the account is opened and by the authorised officer of the Shipping Company.

NOTE 2.ð In the form of declaration required to be given under rule 17 of Rules for ths Guidance of Depositors, the words I further declare that I have no account open in my name or on my behalf at any other post office Savings Bank, should be scored out.

NOTE 3.ð A crew for whom such an account has been opened shall not be debarred frcm opening an ordinary or a joint account under provisions of the *Rules for the Guidance of Depositors.*

(2) AH sums credited to such accounts will be sent by the authorised officer of the Shipping company to the post office at which the accounts stand, accompanied by the pass-books and **a** list in the following form showing the total amount **to** be credited to each account:

Name of the shipping company.....

Month of

Account No.	Name of the crew (depositor)	Amount tendered for deposit	TOTAL
1	2	3	4
TOTAL :			

The total shown against each account in the list should be credited to the respective account in the usual way ard the postmaster, after satisfying himself that this has been correctly done, should sign and date-stamp the list and return it with the pass-books to the authorised officer of the shipping company.

(3) The withdrawal of the balance at credit or of any part thereof shall not be allowed without the written permission of the authorised officer of the shipping company. The written authority sanctioning withdrawals from such account should be sent to the audit office entered in the Savings Bank Voucher List.

(4) The transfer of such account from one post office to another shall not be allowed.

A. In sub offices the remark " Deferred Credit Account" should be recorded In the remarks column of the S-O.S.B. Ledger/Journal (incase of sub-offices using S.B. Journal the remark should be repeated after each transaction). The written authority for withdrawal should be forwarded to the head office entered in the S.B. Memo.

431/3. Miscellaneous Accounts:ð Other miscellaneous account described in rule 45-B of the Rules for the Guidance of Depositors may be opened under the conditions laid down therein.

431/4. Resident and Non-Resident Accounts.ð Foreign Nationals (including Indians) resident in Pakistan can open Savings Bank accounts with the Pakistan Post Office. Such accounts are treated as Resident Accounts and can be freely operated by the depsitors concerned so long as they are in Pakistan.

Accounts are treated as Non-resident accounts only after the depositors concerned have left the country. Operation on Non-resident Accounts can be allowed only with the permission of the State Bank of Pakistan.

NOTE 1.ð Indian Nationals who come to Pakistan on temporary visit should be treated a* residents of India.

NOTE 2.ð The accounts of Indin Nationals resident in India with banks in Pakistan were designated as Non-resident accounts with effect from 27th February, 1951, and operations on sucb accounts were made subject to Exchange Control Regualticns. There are, however, no restrictions on operation of accounts of Indian Nationals by the holders themselves while in Pakistan if such accounts were opened prior to the 27th February, 1951.

432. *Deleted.*

433. Procedure in head office on accounts being opened in sub-offices (or their branch offices).ð (1) When an account is opened at a sub-office or a branch office in account with a sub-office, the head office will receive intimation of it in the s.b. memo. (Form S.B.-24) of the sub-office. To this memo., will be attached the prescribed index-card (Form S.B.-3) together with the duplicate copy of the preliminary saving bank receipt and specimen of the depositor's signature. The s.b. memo, with the documents attached will be made over under receipt (to be granted on the reverse of the daily account) by the sub-account clerk to the savings bank clerk.

The head postmaster and the Savings Bank clerk should compare the amount of the first deposit as entered in the duplicate preliminary receipt with that on the S.B. Memo. They should see that the duplicate preliminary receipts received from, the subordinate offices invariably run in a consecutive unbroken series and for

this purpose an index of duplicate preliminary receipts should be manitained in the head office on the lines of that prescribed for money order receipts *vide* rule 25 (2) of Chapter 1 of this Volume. Both the officials should initial the duplicate preliminary receipt and the relevant entries in the S.B. Memo, and the index of the receipts in token of having carried out the checks.

(2) The deposit should be entered in the ledger (Form S.B.-l) and apass-book (Form S.B.-5), prepared for the depositor in accordance with the procedure laid down in paragraphs (1) and (2) of rule 419, but the date entered in the ledger and the pass-book must be the actual date of deposit, while the date-stamp impres sed in the pass-book will show the date on which the passbook is issued. The savings bank clerk should enter the account No. in the appropriate column of both copies of the s.b. memo. The pass-book should be sent to the sub-office by return mail, entered in the s.b. slip (Form S.B.-27).

The particulars of the pass-book should be noted in the register of jass-books sent to sub or branch offices [S.B.-12 *(a)]* and the word 'New' should be entered in the column for 'Name of sub or branch office' in addition to the name of the office. The sub-office should also note the particulars of the pass-book sent to Ihe branch office under it in the register (S.B.-44).

(3) The serial No. of the account should be noted on the savings bank index-card and s.b. memo., the index-card should be put aside for subsequent despatch to the Audit office.

The duplicate preliminary Savings Bank receipts should be kept in the monthly bundles and preserved for 18 months. It is not necessary to keep these receipts office by office.

(4) When the new pass-book is delivered to the depositor and the original copy of the preliminary Savings Bank receipt (S.B.-26) is received back from him duly signed, the sub-postmaster will intimate the date of receipt of the acknowledgment to the head office by passing a remark in the S.B. Memo, in the case of his office and also in the case of new pass-books delivered by branch office in account with his office. This date should be noted by the ledger clerk in the register of pass books sent to sub or branch offices [S.B.-12 (a)]. The sub-office should also note the date of receipt of the acknowledgment of pass-book delivered by branch office under it in the register (S.B.-44). The head office should watch for the receipt of intimations of delivery of pass-books. If any undue delay occurs, the matters should be taken up with the sub-postmaster concerned.

(5) If the preliminary Savings Bank receipt is spoiled in a sub or branch office the head office will receive the original and the duplicate copies of the receipt with the word 'spoilt' written on them under the postmaster's dated signature and after necessary action and verification the head postmaster should countersign the re marks recorded by the branch or sub-postmaster. The original receipt should then be returned to the office concerned for pasting it to the triplicate copy of the receipt. The duplicate copy should be forwarded to the Superintendent of Post Offies or the First Class Postmaster for check at the time of the inspection of the post office. If the office is to be inspected by an Inspector, the duplicate copy should be sent to him. After check, the duplicate copy should be returned to the. head office for record.

L 1605(69) [DGPO.

434. Credit of deposits.ð **(1)** To deposit money to the credit of an account after the account has been opened, all that a depositor is required to do is to take or send the amount to the post office with his Pass Book (S.B.-5) alongwith a deposit slip duly filled in; in form S.B.-8 (H.O) for Head Office and S.B.-8 Revised for Sub Offices.

NOTE.ð Deposit slips form S.B.-8 (H.O.) or S.B.-8 (Revised) will be required to be presented by the depositors only in cases where the amount tendered for deposit is Rs. 100.00 or more, whereas in the case of deposits of less than Rs. 100.00 these forms should be written up by the post office iteslf. In cases where the depositor finds it inconvenient or is not willing to, or has omitted to send to the post office a properly filled in form while sending the amount of deposit through his messenger or agent, the deposit will not be refused and the post office itself will write up the form in question after recording a suitable note to that effect in the error book maintained in the Savings Bank Branch, and getting that note and the form, as written up by the post office, properly initialled by the Postmaster.

The Savings Bank clerk will see that the fresh deposit does not have the effect of raising the depositor's balance, exclusive of profit credited in the current year to^a figure higher than the maximum prescribed limit. The clerk will then count the money and see that the amount received agrees with that shown in the Deposit Slip and that all other enlries therein are correct. Hs will then impress the date stamp on the deposit slip and fill up part II thereof and note therein (/) the ledger folio No., *(ii)* the D.L.T. and *(Hi)* record remarks whether entry of profit for the current year has been made, and sign the deposit slip in full. He will then make an entry of deposit in the Savings Bank Pass Book.

(2) At Head Offices the Savings Bank Clerk will make the necessary entries in the S.B. Journal (form S.B.-2) initial against the entries and then place the Deposit Slip, Pass-book and S.B. Journal before the Postmaster who will compare the entries in the Deposit Slip, Pass Book and the Journal and will then himself write in the column provided in the journal the balance at credit of the depositor. The Postmaster will then append his initials on all these documents in the space prescribed for the purpose and pass on the Pass Book and S.B. journal to the Savings Bank counter clerk, retaining the deposit slip with him. ý After the work of the counter is over the Postmaster will transfer the deposit slips to the ledger clerk for making entries in the ledger. Entries in the ledger should be made in accordance with the instructions contained in rule 458 (2). The ledger clerk will sign the deposit slip in token of having made the entry and then place the ledger along with deposit slip and S.B. journal before the Postmaster. Entries in the ledger will be compared by the Postmaster with reference to the S.B. journal and deposit slip and the deposit slip will be signed by him in full in token of having made the comparison and found the relevant entries as correct. The deposit slip will be sent to the Audit Officer along with the relative Savings Bank journal.

A. (1) *At Sub Offices, the Savings Bank clerk will complete the entries in part II of the deposit slip, i.e., note on the deposit slip (I) ledger folio (ii) D.L.T., and (Hi) remains whether profit for the year has been posted. He will then fill up clearly and legibly in ink, the entries on both sides of the right hand side portion of the deposit slip. He will thereafter sign the deposit slip and impress the date-stamp and the name stamp of the office at the appropriate space provided for the purpose. The entry of deposit will be made by the Savings bank clerk in the S.B. Memo, (form* 5.6.-24) *and in the pass-book which will also be initialled by him. He will then affix the date stamp in the pass-book. The three documents [viz. Pass Book, S.B. Memo, and form S.B.-8 (revised)], will then be piaced before the sub postmaster who will himselfwrite in the relevant column of the S.B. memo., the balance standing at credit of the depositor after the deposit in question, initial the form S.B.-S (revised) retain the same with himself and return to the savings bank clerk the pass book and the S, B. memo. The savings bank clerk will then return the pass-book no the depositor.*

(2) *Entries in the S. O. S. B.jounal {Form S.B.-2)(s)jS. O. S. B. ledger will bemadebyS.B. clerk/ledger clerk with the help of the deposit slips S.* 5.-8 *(Revised) during or after counter hours as convenient. As soon as the required entries have been noted by the savings bank ledger clerk, the journal ledger with the deposit slips will be placed before the Sub Postmaster who will check the relevant entries, enter the closing balance in his own hand and initial these entries. He will thereafter sign the deposit slip in full and place his initials in the last col. of the ledger.*

(3) *The entry of the last previous transaction in the journal will be traceable by the date noted by the savings bank clerk in part II of the deposit slip. The date of deposit should be noted against the entry of the last previous transaction in the column headed "date of next transaction" in the journal and the date of last previous transaction should be noted against the entry of fresh deposit in the column headed "date of last transaction".*

(4) *In sub-offices, the entries in the sub-office s.b. journal memo, of amounts deposited should be totalled daily, and the daily total should be carried into the sub-offices account.*

(5) *In sub-offices, if the transaction was at a branch office the name of the office should be added in the column for remarks when noting the particulars thereof in the S.B. memo.*

435. S.B. Acknowledgment __ The Head Office will give every depositor at a Sub Office an acknowledgement for the amount deposited by him on each occasion. For this purpose the right-hand side portion of the deposit slip [S.B.-8 (Revised)] is intended for confirmation of the deposit and communication to the depositor of the final balance as standing at his credit according to the Head Office records. This portion is written up by the post office at which the deposit is made including the name and address of the depositor on the reverse of the form, which should agree with the entries against items 3 and 4 noted by the depositor on the left hand side of the deposit slip.

The entire form will be sent by the Sub Office to the Head Office intact. The Head Office will, after check and posting of the transaction in the S.B. Ledger post the acknowledgement portion of the deposit slip direct to the depositor. The fact of having posted the acknowledgement to the depositor will be notified to the Sub Postmaster concerned by means of suitable remarks on the S.B. Slip.

NOTE.ð In the case of a deposit to credit of an account opened on behalf of a minor, (he acknowledgment should be addressed and delivered to the person who made the deposit and not to the minor depositor.

436. Procedure in head office in respect of deposits in sub-offices __ (1) When any subsequent deposit is made at a sub-office, the amount will be entered in the s.b. memo. (Form S.B.-24) to which will be attached a deposit slip [Form S.B.-8 (Revised)].

(2) IN HEAD OFFICES, the ledger clerk should make an entry of the deposit in the ledger against the actual date of deposit shown in the s.b. memo.

(3) The deposit slip and ledger should be placed before the head postmaster, who should compare and check the entries in these documents, sign the acknowledgment and initial the entries in the ledger. After the check of the various entries on both portions of the form, the Head Office will detach the left hand side portion of the form and keep it aside for despatch with the relevant documents to the Audit Office. The right hand side portion of the form will also be impressed with the date stamp of the office and sent to the depositor direct.

437. Deposits both at head office and at sub-offices in account with itð (1) If money is deposited in head office to the credit of an account open at one of its sub-offices, the procedure described in rule 434 should be followed, but the remark "Deposited at head ofrk *i* instead of at *(name)* sub-office, the date of last transac tion being ---------- at-------- office" should be written in the column for remarks in ["the s.b. journal, and the transaction tfiththe date of last transaction as entered in i the head office ledger should be communicated in the next s.b. slip to the sub-office concerned for entry in red ink in the s.b. journal ledger of the sub-office.

(2) If a depositor at a head office tenders money at one of its sub-offices for deposit to the credit of his account, the transaction should be treated by the sub-office in the same way as any other deposit made at the sub-office, except that a remark drawing attention to it should be entered in the s.b. memo, and the note "Deposited at sub-office instead of at head office" written against the entry of the deposit in the sub-office s.b. journal. The head office should follow the procedure described in rule 436.

(3) If a person having an account open in one sub-office deposits money at another sub-office under the same head office, the head office will credit the amount as usual, but at the same time communicate the transaction with the date of last transaction as entered in the head office ledger to the sub-office in which the account stands.

A. In a sub-office if a depositor at the head office or at another sub-office under the same head office tenders money for deposit to credit of his account,the former sub-office should receive and credit the deposit in the manner laid down in rule 434 *and should also follow the procedure prescribed in rule* 435; *but the remark " Deposited at this sub-office instead of the head office/sub-office* (name)" *will be recorded in red ink in the s.b.memo. against the relevant deposit entry and the note "Deposited at the sub-office) instead of at* (name) *sub-officejhead office" should be written against the entry of the deposit in the sub-office s.b. journal.*

B. In the sub-office at which the account stands, the deposit should be entered in the s.b. journal in the usual way except that (a) the entries should be made in red ink, (ft) *the note "Deposited at* (name) *sub-office on* (date) *instead of at this sub-office" should be written in the column for remarks, and(c) the amount of the deposit should be excluded from the total of the journal. The entry should be linked with the last previous transaction in the usual way, (d) the sub-postmaster will personally verify after comparison with the remarks on the corresponding s.b.,slip, that the relevant entries are correct and the balance at credit of the depositor has been correctly cast; the sub-postmaster will append his initials to the journal against the relevant entry in token of having exercised this check.*

C'. In sub-offices using s.b. ledgers the deposit should be entered therein in red ink *and the note " Deposited at..... sub-office on.. ..... instead of at this sub-office should be written in the remarks column.*

438. Deposits at account office and head office in accounts open at branch office.ð (1) If money is deposited in the head office to the credit of an account open at a branch office, whether in direct account with the head office or in account with one of its sb-offices, the porocedure prescribed in rule 434 should be followed, but the remark " Deposit made at head office instead of at *(name)* sub (or branch) office " should be written in the column for remarks in the s.b., journal. If the branch office is in account with a sub-office of the head office, the transaction should be communicated to the sub-office as required by rule 437 (1).

(2) If a depositor at a branch office in account with a sub-office tenders money at the latter office for deposit to credit of his account, the procedure prescribed in rule 437 (2) should be followed.

A. In sub-offices, in the case provided for in paragraph (1), *the note "Deposited at head office on* (date) *instead of at* (name) *branch office'" should be written in* red ink *in the column for remarks of the sub-office s.b. journal/ledger.*

The check prescribed in rule 437 *B (d) will be exercised by the sub-postmaster.*

B. In sub-offices in the case provided for in paragraph (2) *a remark drawing special attention to the transaction should be made in the savings bank memo, and the note "Deposited at this sub-office instead of at* (name) *branch office" should be written against the entry of the deposit in the sub-office s.b. journalfedger.* _____

439. Procedure in head Offices in respect of deposits at fited^post offices.ð

(1) Under the rules of the *Postal Manual (War),* savings bank deposits are received at all field post offices for credit, free of charge, to Post Office Savings Bank accounts in Pakistan.

(2) When a savings bank deposit is received by a field post office, the amount will be remitted by money order *to* the head office in Pakistan on the ledgers of which the depositor's account stands or (in the case of a 'new account) is to stand. No commission will be charged on the money order which will be termed a s. b. money order, and the letters "S.B. " will be prefixed to the No. of the money order wherever it occurs. The following particulars will be given on the coupon of the money order under the field postmaster's signature:ð

(a) No. of the savings bank account or, in the case of a new account, the words "New account" and the name of the post office at which it is to be opened.

(b) Name (with the particulars and in the manner required by rule 415) and full address of the depositor.

(c) Balance after this deposit.

(3) A s.b. money order received by a head office from the field should be cashed under the postmaster's signature. In the case of an account already open, the amount should be credited to the account as if it had been tendered at the head office, except that the pass-book will have been filled in and returned to the de positor by the field post office. If the account is open at a sub-office or at a branch office in account with a sub-office, the procedure prescribed in rule 437 (1) should be followed. In every case a confirmation of the deposit will be sent to the de positor, which will be posted to his address in the usual course. For this purpose a deposit slip in form S.B.-8 (Revised) should be prepared; the right hand por tion of which should, after check, be detached and posted as confirmation, and the left hand portion retained for submission to the Audit Office along with the relative savings bank journal. The date of issue of the money order should be accepted as the date of the deposit.

(4) In the case of a new account, the head office should open an account for the depositor, prepare a pass-book and send it with the declaration portion of an index-card to the field postmaster for delivery of the pass-book and return of the declaration duly signed by the depositor. An index-card should be prepared by the head office and despatched to the Audit office with the s.b. journal. The date of issue of the money order should be accepted as the date of opening the account. If the account is to stand open at a sub-office or a branch office in ac count with a sub-office, the transaction should be communicated to the sub-office in

the next s.b. slip with instructions *(a)* to enter the deposit in red ink in the sub-office s.b. journal, *(b)* to note the No. of the account in its serial order in the specimen signature book, and (c) in cases where a branch office of the sub-office is concerned, to communicate the transaction in the next b.o. slip to the branch office for entry *in red ink* on the despatch side of the b.o. journal, if the new account is to stand open at a branch office in direct account with the head office, only the latter action should be taken by the head office.

(5) When sending the pass-book and other documents to the field post office,, the head office should give the field postmaster complete instructions as to the disposal of these documents and, in the case of new accounts, as to the number of slips containing the specimen signature of the depositor to be forwarded by him to the head office. If the new account is to stand open at the head office itself, the depositor's signature to the declaration which should be preserved in the head office specimen signature book, should be treated as his specimen signature. If the account is to stand open at a sub-office or at a branch office which is in direct account with the head office, one specimen signature slip should be called for and pasted in the specimen signature book kept in the head office for accounts opened at sub and branch offices, while the declaration signed by the depositor should be sent to the sub or branch office concerned for preservation in its specimen signature book. If the account is to stand open at a branch office which is in account with a sub-office, two such slips should be called for, one to be pasted in the appropriate book in the head office and the other in the book of the sub-office concerned, while the declaration signed by the depositor should be preserved in the specimen signature book of the branch office.

WITHDRAWALS

440. Application for withdrawal.ð (1) To withdraw money, a depositor is required to present or send his pass-book with an application for withdrawal (Form S.B. 7) properly filled in and signed. If the depositor does not attend at the post office for payment, the s.b. clerk should see that the name and signature of the agent or messenger have been entered in the space provided for the purpose in the form of application. The postmaster should not act as an agent or messenger of a depositor for the purpose of withdrawal from a savings bank account standing open in his office.

(2) The application may be written in English or in a local language at the option of the depositor, but his signature must be in the same character as, and agree with, the specimen in the signature book. On presentation of an application signed by the depositor, the the savings bank clerk should check the signature thereon with the specimen signature. If there is any doubt as to the signature, the savings bank clerk should bring the matter to the notice of the postmaster and obtain his orders. He should also, in every case in which a doubtful signature submitted by him for the orders of the postmaster is accepted by the latter, obtain the postmaster's initials on the application immediately below the depositor's signature. If, however, the application is rejected by the Postmaster, the applicant should be informed in writing and an entry should be made in the error book. If the depositor is unable to write, the procedure laid down in Rule 25 of the *Rules for Depositors* must be followed.

NOTE 1.ð In the case of a withdrawal of a sum of rupees one hundred or more, the signature on the application for withdrawal should be compared with the specimen signature on record in the post office both by the savings bank counter clerk as well as by the ledger clerk in a head post office or by the passing officer, namely, the head clerk or the sub-postmaster concerned in a sub-office. Both the officials should compare and pass the signature and initial the withdrawal-form in token of their having done so.

" In sub-office where the Savings Bank work is done at all the stages exclusively by the Savings Bank clerk during the off-duty period of the sub-post master and where there is no head cleik to take the place of the sub-postmaster during his absence, the prescribed check srculd te carried out by the sub-postmaster on his return to duty and his initials placed on the withdrawal form in token of the check. "

NOTE 2.ð In cases where the signature of the depositor is required to be attested, the attestation should be done by a respectable person (other than the agent or messenger presenting the application) known to the post office, in the following terms:'ð

"The applicant is known to me and has signed in my presence. "

If, however, the signature of the depositor is attested by a Scheduled Bank, the form of attestation may be in the following terms:ð

" The applicant is known to the Bank and his signature is confirmed. "

The Bank can attest the signature of the depositor even when it is acting as the agent of the depositor.

Exception.—The attestation of signature *of & purdanashin* lady may be made by the agent or messenger presenting the application, in cases where that agent or messenger is her husband or son, In such cases, the relationship should be specifically stated below the signature of the person making the attestation.

(3) If a depositor, who has left Pakistan and is residing in a country with which there is no money order exchange, sends his pass-book to the office at which his account is open with a letter applying for the withdrawal of money from the account, the orders of the Head of the Circle should be taken. On receipt of orders from the Head of the Circle to grant the withdrawal, the amount, *less* the actual cost of remittance, should be remitted in the manner specifie,d by the Head of the Circle. If, however, a money order exchange exists with the country to which the amount sought to be withdrawn by a depositor who has left Pakistan, is to be sent, the head postmaster will himself dispose of the application. The amount withdrawn should in such cases be sent by money order after deducting the usual commission. The depositor's letter, together with a copy of the postmaster's order or the order of the Head of the Circle and the money order receipt or other receipt for the remittance, as the case may be, should be forwarded with the s.b. journal, as vouchers for the payment.

NOTE.ð The provisions of Exchange Control of Regulations for *the* time be:ng in fcrce should be slrictly observed.

441. Payments to illiterate depositors.ð (I) When payment is made to an illiterate depositor or to an illiterate agent or messenger, his mark or seal must be attested by the signature of a respectable witness who is personally acquainted with him and known to the post office. There is no objection to the postmaster or a clerk (if the postmaster or clerk is not performing the duties of the savings bank clerk) or a postman or village postman, witnessing the mark or seal, provi ded that he is personally acquainted with the person whose mark or seal is attested. The postmaster should see that the entries and certificates, etc., in such cases are clear and legible so that they can be easily checked.

(2) Blind person should be treated as illiterate.

442. Withdrawals at head offices.ð (I) When the savings bank clerk has satisfied himself that the application for withdrawal has been properly prepared and signed and the signature of the depositor thereon agrees with the specimen in the signature book (Rule 440), the warrant of payment on the revers: of the applica tion should be filled in and stamped. He should make an entry of the withdrawal in the savings bank journal and the pass-book and initial the entries. The pass-
ook should then be impressed with the date-stamp and placed with the savings ank
journal before the ledger clerk.

(2) The ledger clerk in his turn should check the entries in the pass-book and the savings bank journal, verify the balance as shown in the pass-book with that in the ledger and make an entry of withdrawal in the ledger and sign the ledger against that entry. He will also place his initials on the warrant of payment (S.B.-7) below the space provided for the signature of the postmaster. He should also see whether the entry of the ledger folio in the pass-book requires alteration. The pass-book, ledger and the savings bank journal should then he placed before the head postmaster who will first satisfy himself by a reference to the pass-book and also to the ledger that the amount to be withdrawn is at the credit of the depositor, compare the entries in the journal, pass-book and the ledger and then sign the warrant and himself write in the column provided in the journal the balance remaining at credit of the depositor.

NOTE.ð (/) In the case of a withdrawal of Rs. 50 or less, the formality of passing on the pass-book and the sayings bank journal through the ledger clerk will be dispensed with and all the documents *(viz.,* the application for withdrawal, the pass-book and the savings bank journal) will be placed before the head postmaster direct. The head postmaster will compare the entries in the application for withdrawal, the pass-book and savings bank journal, satisfy himself by a reference to the entries in the pass-book that the amount sought to be withdrawn is at the credit of the depositor, sign the warrant of payment and himself write in the column provided in the journal the balance remaining at credit of the depositor. All the three documents will then be pawed back to the counter clerk for payment to the depositor of the amount in question and for returning the pass-book.

(;'/') It will be the personal duty of both the counter clerk andthehead postmater tocarcfully scrutinise the various entries {particularly that of the last balance at credit) in the pass-book to ensure that there is no suspicious looking entry therein. Wherever an entry appears to be suspicious, a comparison with the ledger, before the withdrawal sought for is allowed, will be absolutely necessary.

(HI) After making payment of the amount to the depositor in accordance with this procedure, the warrant of payment will be made over to the head postmaster by the counter clerk by entry in a hand to hand receipt book. After counter hours, the latter will transfer the warrants of payment to the ledger clerk for comparison with the last balance as shown in the ledger and for making therein entries of withdrawal in question according to the instructions contained in sub-rule (2) above. Immediate action should be taken to rectify any discrepancy noticed.

(3) The savings bank clerk should require the depositor or his agent or messenger to sign the warrant of payment in acknowledgment of the amount and then compare this signature, with the signature of the depositor on the application for withdrawal or, if payment is to be made to an agent or messenger, with the lat-ter's signature. If the signature is accepted, the amount specified in the warrant should be paid and the pass-book returned to the person who presented it. The warrant of payment should remain in the custody of the immediate supervising officer in-charge of the branch till it is despatched to the Audit office with the savings bank journal.

.(4) Before the warrants of payment are sent to the Audit office, the savings bank clerk must carefully transliterate into English all the entries on the applications for withdrawal (including the depositor's signature which are not written in Engilsh or, so far as post offices within the jurisdiction of the Dacca Audit office arc concerned, which are not written in English or Bengali). Special care should be taken to see that the entries made by the savings bank clerk are clear and legible and the depositor's name transliterated into English in block capitals. Signatures in local languages on the warrant of payment should also be transliterated into English.

(5) (/) A person holding a general power-of-attorney from a depositor can withdraw money from the depositor's account by signing the application for withdrawal and warrant of payment. He should be required to add, below his signature on the application for withdrawal, the words " Duly constituted attorney for

A. B. (name of depositor)". The head postmaster should examine the power-of-attorney and if it is found to be in order, payment should be made. He should record a certificate below the applicant's signature on the form of withdrawal to the effect that the power-of-attorney was examined by him and found to be in order. Special care should be taken to see that the certificate has been entered in clear and legible characters so that they can be easily checked. The first time a withdrawal is made from an account by such a person, his name should be noted at the head of the account in the ledger by the clerk. A specimen of his signature should be taken on one of the printed slips prescribed for the purpose and pasted in the signature book against the number of the account; and a certified copy of the power-of-attorney should be kept with the ledger for future reference. The person holding a general power-of-attorney should be required to produce once every six months a fresh letter signed by the depositor himself certifying that the power-of-attorney is in full force and unrevoked.

(/') The officials in-charge of selection grade sub-offices should prepare two [certified copies of the power-of-attorney when the document is produced in connection with the first application for withdrawal. One copy should be sent tc the head office and the other copy retained in the sub-offices. The officials in-charge of non-selection grade sub-offices, in which a similar withdrawal is sought, should forward the power-of-attorney to the head offices where a copy of the same document should be prepared and kept with the ledger, duly certified, to enable the head offices to endorse a certificate on subsequent applications for withdrawals, as prescribed in sub-para. (/) above. The procedure should continue until the receipt of information of the death of the depositor, or other circumstances rendering the power-of-attorney inoperative.

(///) An identification number or mark should be endorsed on the original power-of-attorney as well as on the copy, so that immediately on production of the original power-of-attorney on any subsequent occasion, if necessary, it can he easily identified.

442/1. Memo, of admission of payment.ð (1) Should a warrant of payment be lost in the office of payment before its submission to the Audit office, a memo, of admission on payment (S.B.-43) should be prepared containing the following particulars:ð

1. Name of head office.
2. Name of post office at which the account stands open.
3. Savings Bank Account No.
4. Date of application for withdrawal.
5. Amount sought to be withdrawn.
6. Balance at credit on the date of application.
7. Date of withdrawal.
8. Amount withdrawn.
9. Amount of interest in the case of closed accounts.
10. Signature of the depositor or his agent.

To complete the memo, the depositor or his agent, as the case may be, should be asked to sign the memo., in the place provided for the purpose, admitting that he has received the amount of withdrawal. The memo, should then be impressed with the date-stamp, attested by the postmaster at the office of payment and its head office, and then forwarded to the Audit office in support of the charge in the savings bank journal.

(2) If the memo, of admission of payment cannot be forwarded with the savings bank journal in which the amount of withdrawal is charged, an appropriate remark should be made against the entry.

(3) If the signature of the depositor or of his agent, as the case may be, can not be obtained, the case should be reported to the Head of the Circle for orders.

443. Withdrawals at sub-offices.ð *A. Every departmental sub-office doing savings bank work is required to repay deposits without pervious reference to the head office in the case of all accounts except security deposit accounts, and regimental and other conjoint accounts, provided that funds are available in the sub-office. The procedure laid down in paragraph* (5) *of rule* 442 *applies also to sub-office in charge of officials in the " selection grade " with the modification that two specimen signatures should be taken, the second being sent to the head office for similar disposal there, and two certified copies of the power-of-attorney should be prepared, one of which should be kept in the sub-office, the other being sent to the head office. Similarly a certified copy of the periodical letter of the depositor referred to in paragraph* 5(/) *of rule* 442 *should be sent to the head office. Officials in charge of non-selection grade sub-offices should not allow withdrawals by a constituted attorney of the depositor until a certificate is endorsed by the head office on application for withdrawal,* vide *para* (5) (/) *of rule* 442.

443/1. Withdrawals at Extra **Departmental** Sub-Offices.ð *Withdrawals upto Rs.* 100/. *are sanctioned by Extra Departmental sub-Postmasters from the accounts standing at their offices without reference to the head offices. After making the payment as also necessary entries in the pass-books, the E.D.S.P.M. will retain the pass-book and give a receipt to the depositor inform S.* £.-28 *(Revised)-! who will be informed of the date on which he should call for the pass-book. The warrant of payment along with the pass-book will be sent to the head o ffice with entry in the SB. Memo. Applications for withdrawal for sums exceeding Rs.* 100/- *will be sent to the head o fficefor a warrant of payment and the depositor will be informed oj the date on which he should come to receive the payment. The depositor will retain the pass-book. When the warrant of payment is received back from the head office, payment will be made to the depositor on his presenting the pass-book on the date mentioned or any subsequent date within one week from that date.*

B. When the application is accepted by the sub-postmaster as properly pre pared and signed, he should satisfy himself by reference to the pass-book and s.b. ledger the last transaction entered in the sub-office s.b. journal [Form S.B.- 2(s) } (which will be traceable by the date in the pass-book), that the amount to be with drawn is at credit of the depositor. The sub-postmaster should then sign the war rant. If the sub-postmaster has not sufficem funds in hand to enable him to pay at once the amount sought to be withdrawn, the application should be impressed with the date stamp and retained in the sub-office and the sub-postmaster should take steps to obtain funds as soon as possible. In such cases, the pass-book should be returned to the depositor and the latter should be informed of the date on which he should again call to receive the money.

NOTE.ð An application for withdrawal, which cannot be complied with at once for want of funds, should be kept in the sub-office for one week from the date of receipt ar.d li, in the interval, the depositor refuses, or does not present himself for pa>rr.ent, it sheuId te dcstiojtd tv the sub-postmaster, a note being made in a special error book which should te presened fci ince years.

C. When the warrant has been signed, the amount specified in it should be entered in the pass-book as withdrawal, and the pass-book and the warrant should be impressed with the date-stamp. An entry of the withdrawal should be made in the sub-office s.b. journal/ledger. The sub-postmaster should compare the entries

in the pass-book and journal I ledger and himeslf enter the balance at credit of the de~ positor in the column provided in the journal and then initial the pass-book and journal/'ledger. The date of the withdrawal should also be noted against the entry of the last previous transaction in the journal in the column headed "Date of next transaction " and the date oftht last previous transaction should be noted against the entry of the fresh withdrawal in the column headed "Date of last transaction".

D. The depositor or his agent or messenger should be required to sign the warrant of payment in acknowledgment of the amount and his signature should be compared with the corresponding signature on the application for withdrawal. If the signature is accepted, the amount specified in the warrant should be paid and the pass-book should be returned to the depositor. All the entries on the application for withdrawal (including the depositor's signature) which are not written in English or so far as post offices within the jurisdiction of the Dacca Audit office are concerned which are not written in English or Bengali, should then be carefully trans literated into English, the depositor's name being written in block capitals, and the warrant should be put aside for subsequent despatch to the head office. Signature in local languages on the warrant of payment should also be transliterated into English.

E. The entries in the sub-office s.b. journal of amounts withdrawn should be totalled daily, and the daily total should be carried into the sub-office account.,

F. Particulars of each withdrawal should be entered in the s.b. memo, and if the transaction was at a branch office, the name of the office should be added in the column for remarks- The warrants of payment signed by the payees should be forwarded to the head office, entered in the s.b. memo. (Form S. .8.-24).

443/2- Withdrawal at offices other than those where the account stands open.ð (1) An amount not exceeding Rs. 50/- may be withdrawn by the depositor himself from his Savings Bank Account at any Savngs Bank Office in the account jurisdiction of the head office which maintains his account. Before the depositor can avail of this facility, he has to produce in person at the post office where his savings bank account stands open, at his own cost, 2 copies of his photographs in passport size along with his pass-book.

NOTE.ð The facility is admissible only for withdrawals from *Ord'irary Accounts* standing open' in the name of the depositor concerned.

(2) If the account stands at a head office, the depositor should present the pass-book and the photographs there and the postmaster will carefully scrutinise the photographs with reference to the personal appearance of the depositor and if he is satisfied that the photographs are of the depositor who has presented them, he will paste one copy of the photograph on the inner cover of the bottom left side of the depositor's pass-book; neatly affix his date-stamp on the right hand corner of the photograph so that only half of the date-stamp impression comes on it and the other half on the cover of the pass-book and will also neatly sign the photograph in such a way that a portion of the signature comes on the cover. The other copy of the photograph will be mounted at the top of the relevant ledger page neatly date stamped and signed by the postmaster in such a way that a portion; of both the date stamp impression and the postmater's signature come on the left hand corener of the photograph and a portion on the ledger page itself. In both cases care should be taken that neither the date stamp impression nor the post-master's signature in any way disfigures the photograph.

(3) If the head office receives a pass-book and photographs from a sub or branch office in respect of an account standing open at that office, the postmaster will satisfy himself that both the photographs are of one and the same person and have been properly attested by the officer incharge of the sub/branch office concerned. He will then place his dated initial *in red ink* in the left hand corner of the photograph mounted in the pass-book which will then be promptly returned

to the post office concerned by entry in the S.B./B.O. Slip for delivery to the depositor. The other copy of the photograph will be mounted on top of the relevant ledger page and date stampea and signed in the manner prescribed in the preceding paragraph.

A. If the account stands at a sub offict, the depositor will present his pass book and photographs there; the sub postmaster will, in the manner prescribed above, satisfy himself that the photographs are of the depositor who has presented them. He will then paste one copy of the photograph on the inside cover of the depositor's pass-book and affix his date stamp impression and signature on the photograph in the manner prescribed in this rule. The other copy of the depositor's photograph will be aale stamped and signed by the postmaster on the back thereof and will be for warded along with the Savings Bank pass-book duly entered in the S.B. Mtmo. to the head office; a receipt inform S.B.-28 *(Revised)-! will be given to the depositor who will be informed of the approximate date when he should, call at the sub-office for his pass-book.*

On its receipt back from the Head Office, the pass-book will be delivered to the depositor concerned on his given acquittance for the same on the reverse of the receipt in form 5.8.-28 *(Revised)-! previously given to him, which will be sent to hte Head Office, duly entered in the S.B.-Memo. A close watch will be kept at head office in regard to the receipt of the depositor's acknowledgment for the passbook. The acknowledgment will be disposed of in accordance with the provisions of rule* 492/1 *of this Volume.*

B. On presentation of an application for withdrawal for sums not exeeding Rs. 50 *at a post office other than that where the s.b. account in question actually stands open, the officer-in-charge will statisfy himself that ;* ð

(a) *the s.b. account stands either at his head office or at a sub-office within the account jurisdiction of his head office or at a branch office in account with his office;*

(b) *the depositor's pass-book bears a properly attested and date stamped copy of his photograph ;*

(c) *the amount sought to be withdrawn is covered by the balance at credit as shown in the pass-book excluding the amounts, if, any, deposited at post offices other than those where the s.b. account actually stands open or the balance last certified by the head office ; and*

(d) *the general appearance of the depsitor presenting the application for with-drawal agrees with that of the person represented by the photograph mounted in his pass-book. If in any case, the officer-in-charge has any reasonable doubts as to the identity of the person seeking withdrawal, he will get him properly identified by a person known to the post office.*

Having satisfied himself in regard to all the points mentioned in the preceding para.the officer-in-charge will record a suitable note in his office Error Book and allow the withdrawal sought for by the depositor; the warrant of payment being prepared and other documents written up in accordance with the general procedure for withdrawals as laid down in rules 442 *and* 443 *of this Volume except that :*ð

(a) the remarks "Account stands at.....(Office) the date of last transac tion is..... (D.L.T.) " will be recorded in the column for remarks in the S.B. Memo, and Ledger or S.O.S.B. journal, as the case may require.

(b) Particulars of the transaction will be intimated to the office where the account stands in the form " Intimation of withdrawal". The intimations of withdrawal allowed by sub-office in account will be routed through the head office to which the same will be sent by entry on the relevant S.B. Memo. The head office will transmit this intimation of withdrawal to the sub-office where the s.b. account in question stands open by entry in the S.B. slip. On receipt of intimation of withdrawal, necessary entries will be made in the S.B. Memo, and the S.O.S.B. journal/ ledger in red ink *and the remark " Withdrawal made at.....post office instead of this office on.....date " will be recored in the remarks column of the Memo, and the journal or ledger. The entries will be personally verified by the sub-postmaster with reference to the S.B. Slip; and*

the remarks "withdrawal allowed at ---------- (Post Office) instead of ..... (Post Office) will be recorded prominently in red ink *at the top .....of the warrant of payment.*

C If two consecutive withdrawals of sums not exceeding Rs. 50.00 *have already been made by a certain depositor from offices other than the office where his savings bank account stands open, the officer-in-charge will, after allowing the third such withdrawal retain the pass-book under receipt in form S.B.-2S (Revised)-!. The pass-book will be sent by entry in S.B. Memo, to the head office for confirmation of the previous transactions and of the closing balance at credit of the depositor.*

444. Procedure in head offices in respect of withdrawals at sub-offices.ð (1) When a deposit is repaid by a sub-office, the amount paid will be shown in the s.b. memo., and the charge will be supported by the warrant of payment duly signed by the person to whom payment was made. The signature of the depositor on the application should be compared by the savings bank clerk of the head office, with ihe specimen in the signature book and in the case of an application bearing the thumb impression of the depositor the book should be consulted to ascertain whether the depositor has really given no specimen of his signature which he should have affixed on the application. The warrant of payment should also be examined to see that the mark or seal of the depositor has been attested in the manner laid down in rule 25 of Savings Bank Rules *read with* rule 441 of this Volume. The signature of the person who received payment on the warrant, should be compared with that on the application; the account in the ledger should be referred to by the ledger clerk in order to see that the account stands at the sub-office at which the withdrawal was made, that the balance entered by the depositor on the application is correct and that the amount repaid was at credit of the depositor.

(2) If the signature of the depositor on the warrant of payment is found not to tally with that on record in the Head Office, the warrant of payment should in the case of a sub-office other than a single handed office, be returned with form S.B.-32 for attestation by the Sub-Postmaster of the office concerned or by a second official in case the Sub-Postmaster performs the savings bank work himself. In cases where the genuineness of a transaction, even after the attestation of signature, appears to be doubiful as a]so when cases requiring the attestation of signature are frequent in a s.o., the matter should promptly reported to the Divisional Superintendent of Pest Offices or the First Class-Postmaster, as the case may be, for investigation.

(3) In the case of a single-handed sub-office, if the signature of the depositor on the warrant of payment is found not to tally with that on record in the Head Office, the warrant of payment should be returned to the Sub-Postmaster to have the signature attested in the following form by some respectable person known to the postmaster :ð

" The depositor is known to me and his signature on this application for withdrawal is genuine. "

If the Head Postmaster still does not feel satisfied of the genuineness of the transaction, he should report the matter at once to the Divisional Superintendent.

(4) An entry of the withdrawal should be made in the ledger by the ledger clerk against the entry of the actual date of repayment, as shown in the s. b. memo. The warrant of payment and the ledger should then be placed before the head postmaster, who should compare and check the entries in these documents and initial the entries in the ledger. The warrant of payment should be put aside for despatch to the Audit office.

NOTE.ð If a warrant of payment is returned by a sub-office as lapsed, it should be shown to the head postmaster and destroyed by him, a note being made in a special error book which should be preserved for three years.

445. Withdrawals from minor's accounts.ð **(1)** Whenever a withdrawal from an account opened on behalf of a minor is desired, the father or other guardian must write above his signature on the application for withdrawal, the certificate prescribed in the *Rules for Depositors* as necessary for withdrawals from minors' accounts.

Exception 1.ð When a savings bank account is opened on behalf of a minor by his guardian, that guardian may operate On the account *or the purpose of investing the amount withdrawn in Government securities on behalf of the minor,* without production of any certificate. If these securities are to be delivered, they should be endorsed in favour of the minor and the words " a minor " should be added to his name in the endorsement.

*Exception 2.*ð When an application is made for the purchase of cash certificates in the name of a minor, and it is desired that the amount should be met wholly or partly from the balance at credit of the minor's savings bank account, the applicant should not be required to furnish any certificate.

(2) Should any person other than the father, or, failing him by reason of death, incapacity, refusal or absence, the mother or, failing her by reason of the same, wish to withdraw money from an account opened on behalf a minor, and claim to do so as guardian of such minor, he should be referred to the *Rules for Depositors* and required to establish his claim to the satisfaction of the Head of the Circle. A copy of form S.B.-15 should be given to him to fill up, and this should be attested by the postmaster in clear and legible handwriting and forwarded to the Head of the Circle, together with any documents produced by the applicant.

NOTE 1.ð The term *father or mother* does not include step-father or step-mother.

Note 2.ð If the'jegal guardianof a minor is a female,and the accoun thas beenopened by the latter through an'agent, payment should be made on the signature of the agent, if all other conditions have been complied with. If the guardian changes her agent, or desires to operate upon the account herself, a fresh index-card should be obtained and submitted to the Audit office after ne cessary alterations have been made in the ledger.

HJJ'NOTES.ð A withdrawal from an account opened on behalf of a *married femmah* minor should not be allowed even by the minor's father, or, if the fatheris dead, by the mother, without the previous orders of the Head of the Circle.

(3) IN HEAD OFFICES, when the orders of the Head of the Circle authorising the withdrawal are received, the amount should be paid in the usual course, a copy of the orders being sent to the Audit office with the warrant of payment. If the account stands open at a sub-office, or at a branch office under the sub-office, a copy of the orders of the Head of the Circle should be furnished to the sub-office entered in the s. b. slip. All such orders of the Heads of the Circle should be kept on record in the head office in a separate bundle of such orders, arranged according to the serial No. of the account, which should be noted on each of them.

(4) If the order issued by the Head of the Circle allows a withdrawal from an account, the balance of which exceeds Rs. 500, it will hold good for all subsequent withdrawals ; but if the balance of the account does not exceed Rs. 500, the order will hold good for subsequent withdrawals only so long as this limit is not exceeded, and, when the balance is increased over the limit, the applicant must again establish his claim to be considered the minor's guardian, if he wishes to withdraw money from the account. If an order was issued by the Head of the Circle recognising the claim of the applicant at the time the account was opened the postmaster should either pay the amount without further reference to the Head of the Circle or require the applicant to re-establish his claim under this rule according to the conditions under which withdrawals may be made from the account, as specified in the order.

NOTE 1.ð *See* Note 3 to rule 420.

NOTE 2.ð An account opened on behalf of a minor shall be operated upon by the person on whose behalf the account was opened on his attaining majority *[see* rule 422(8)].

A. In sub-offices, the completed copy of form S. B.-15 referred to in para graph (2) *should he forwarded to the head office, together with any documents pro duced by the applicant.*

B. In sub-offices, on receipt of the copy of the orders of the Head of the Circle referred to in paragraph (3), *the amount should be paid in the usual course, a copy in clear and legible handwriting of the orders being attached to the warrant of pay ment for submission to the Audit office. Copies of all such orders of the Head of the Circle should be preserved in the manner laid down for head offices.*

446. Withdrawals from lunatics' accounts.—(1) Should any one, other than the person who has opened an account on behalf of a lunatic, wish to withdraw money from the account, he should be required to establish his claim by producing an order from a court appointing him as the manager or guardian of the lunatic. A copy of the order, attested by the postmaster, should be sent to the Audit office entered in the s. b. voucher list.

(2)$When an account opened on behalf of a lunatic is to be closed because a Court of Law has declared him to be sane, the closure of the account should be allowed on proper identification of the depositor and on the production of the order'of the court, a copy of which, attested by the postmaster, should be sent to the Audit office entered in the s. b. voucher list (Form S. B.-22).

(3) An account opened on behalf of a lunatic by the manager or guardian appointed by a Court of Law, shall be operated by the lunatic himself on whose behalf the account was opened in the event of his being subsequently declared to be sane. Before, however, he is allowed to operate the account he should be propsrly identified and the conditions laid down in rule 423(4) should be fulfilled.

A. In sub-offices, the copies of the orders of the court referred to in paragraphs (1) *and* (2) *should be forwarded to the head office entered in the s. b. memo.*

447. Withdrawals from security deposit accounts.ð (1) A person who^has a security deposit account can withdraw the principal only on production of a written sanction from the officer to whom the security is pledged.

(2) IN HEAD OFFICES, the following procedure should be observed :ð

(a) If the depositor produces an order from the pledgee authorising him to-withdraw the deposit or part of it, or stating that he (the pledgee) does not claim the deposit or the portion sought to be withdrawn, the amount should be paid to the depositor at once. The written sanction of the pledgee should be forwarded to the Audit office attached to the s. b. journal in which the withdrawal is shown. If the whole of the principal is to be withdrawn, the account must be closed in the usual manner.

(b) If the principal of the sum deposited, or any portion of it, is claimed by the officer to whom it is pledged, it should be paid to him in the usual way, his receipt on the warrant of payment being accepted. If the depositor in whose possession the pass-book is, refuses to deliver it up, or cannot be found, payment may be made to the pledgee in the absence of the pass-book.

(c) If only a portion of a security deposit is to be paid to the pledgee, the latter should be asked to state in writing whether he retains any claim to the balance. If the pledgee does not claim the balance, the remark,
" Security released, *vide* pledgee's letter No ..... dated ....."
should be written in the column for remarks in the ledger, and the depositor should be required to withdraw the money and close the account.

(d) If a depositor should die leaving a security deposit in the Post Office Savings Bank, the pledgee should be asked to state in writing whether he has any claim to make against the deposit, and his statement should be forwarded to the Head of the Circle by the head postmaster, who must await instructions before permitting a withdrawal to be made. If, after the pledgee's claim has been satisfied under the orders of the Head of the Circle, a balance still remains in the account, or when the pledgee states that he has no claim to make, the head postmaster should submit to the Head of the Circle the report required by rule 503, so-that orders may be issued for the payment of the amount in deposit to the heirs of the deceased depositor.

√ *Exception.*ð *See* Exception below rule 503(6). Claims which lie within the powers of the head postmaster himself to decide, should be disposed of by the head posl-' master without reference to the Head of the Circle.

(e) In case of an account opened by the pledgee in his own name, if the person on whose account the security has been deposited should die, then the entire balance with profit should be paid to the pledgee, who is also the actual depositor, on his requisition, in the usual way.

(/) When a security deposit account is opened on behalf of another personð

(i) If the person on whose behalf the security has been deposited should die, then the pledgee should be asked to state in writing whether he has any claim to make against the deposit, and his statement

should be forwarded to the Head of the Circle by the head postmaster, who must await instructions before permitting a withdrawal to be made. If, after the pledgee's claim has been satisfied under the orders of the Head of the Circle, a balance sitll remains in the account or when the pledgee states that he has no claim to make, then the balance or the whole amount of the security deposit should be paid in the usual way, with profit, to the person opening the account.

(ii) If the person opening the account should die, a note should be made to this effect in the ledger, the account remaining open until the pledgee shall declare whether or not he has any claim to make against the deposit. If, after his claim has been satisfied under the orders of the Head of the Circle, a balance still remains in the account, or when the pledgee states that he has no claim to make, the head postmaster should submit to the Head of the Circle the report required by rule 503, in order that the necessary orders may be issued for the payment of the amount in deposit to the heirs of the person opening the account.

*Exception.*ð *See* Exception below clause ((/) above.

(3) Applications for withdrawal of money from security deposit accounts open in sub-oflices and claims in connection with such accounts should be dealt with in accordance with this rule.

*A. In sub-offices, the following procedure should be observed:*ð

(a) If a person who has a security deposit account applies for repayment of the amount and produces a writ ten sanction from the officer to whom the security was pledged authorising the payment or stating that he {the pledgee) has no claim to the deposit, the application for withdrawal should be impressed with the date stamp and forwarded along with the written sanction to the head office, and the deposit should only be repaid after receipt of the warrant of payment from the head office. The account should then be closed in the usual maimer.

(b) If the officer to whom the security is pledged claims the principal of the sum, or any portion of it, the application should be forwarded to the head office, and the sub-postmaster should be guided by the instructions received from the head office.

(c) *If a depositor should die leaving a security deposit account in the sut' office, the sub-postmaster, should report the circumstances to the head office, and await instructions from the head postmaster with regird to any claim that may be made to the deposit.*

B. In sub-offices, warrants remaining unpaid after expiration of one week from the date of receipt from the head office, should be considered as lapsed and returned to the head office entered in the s. b. memo., with an explanatory remark. If a warrant is returned by a brakch office as lapsed, it should be disposed oj in the same way.

447/1. Withdrawals from Jo'nt Accounts.ð When an application for withdrawal from a Joint Accoiunt is receiv.-d, the Postmaster must satisfy himself that the application has been signed by either or by both of the Joint depositors as

indicated in the declaration given at the time of opening the Joint Account, payment being made to either or to both jointly or to their authorised agent or messenger, as the case may be.

447/2. Withdrawals from Fixed and Joint Fixed Deposit Accounts.— According to the rules on the subject as included in the Rules for Savings Bank Depositor withdrawal from Fixed Deposit Accounts and Joint Fixed Deposit Accounts are not allowed before the expiry of the fixed period for which the account is opened. Only in emergent cases, withdrawal of the whole or a part of the amount at credit may be allowed, as a special case with the prior approval of the Postmaster General or on his behalf by the Superintendent of Post Offices or Gazetted Postmasters duly authorised by the Postmaster-General in that behalf.

NOTE.— Profit accrued on a Fixed Deposit Account or a Joint Fixed Deposit Account, not opened for less than two years, may be withdrawn from time to time in lump sum or in instalments after expiry of the first year from the date on which the Fixed Deposit Account or the Joint Fixed Deposit Account is spened. The restriction of withdrawal in sums of Rs. 100 or multiples of Rs. 100 does not apply to the withdrawal of profit accruing on a Fixed Deposit Account or a Joint Fixed Deposit Account whether such withdrawal is made in lump sum or in instalments. However, when an application for withdrawal of interest, in lump sum or in instalments is received, the application should be forwarded for sanction to the Head Post Office and payment made only after receipt of the warrant from the Head office.

A. In sub offices, every application for withdrawal from a Fixed Deposit Account or a Joint Fixed Deposit Account should, along with the recommendations of the sub-postmaster, be sent to the head office duly entered on S. B. Memo., and payment should be made only after receipt of the warrant from the head office.

B. In sub offices, applications for withdrawal from a Fixed Deposit Account or a Joint Fixed Account opened in branch offices in account should be dealt with in accordance with this rule.

448. Withdrawals from public accounts.— (1) When an application for withdrawal from a public account is received, the postmaster must first satisfy himself that the amount sought to be withdrawn is not in excess of the prescribed limit of Rs. 2,500 for withdrawals within a calendar month, and he must refuse to allow any withdrawal in excess of that limit of which one week's notice has not been given in advance by the depositor, as required by clause (/») of rule 42 of the *Rules for Depositors.* In case a depositor of a public account asks for the reduction of the period of notice or requires that the prescribed notice may be dispensed with, his application should be forwatded to the Head of the Circle through the head office, and orders obtained. To calculate the amount that may be withdrawn without notice, the postmaster should ascertain the total amount already withdrawn, *without notice,* during the current month : if this total is less than the prescribed limit, the difference will be the amount that may be withdrawn. Should the application be for more than the balance available for withdrawal without notice, the depositor should be informed that the excess cannot be withdrawn without the prescribed notice.

Exception.— *See* Note below rule 42(w) of the *Rules for Depositors.*

(2) IN HEAD OFFICES, when notices of withdrawal are received from depositors, it should be carefully noted whether it is intended to withdraw in two or more instalments the sum to which the notice relates and whether specific information has been given in the notice as to the number of instalments and the amount and the date of withdrawal of each instalment. Such notices received from depositors should be kept by the head postmaster attached to the appropriate page of the ledger for his own guidance. And after the whole amount for which the

notice was given has been withdrawn, the notice should be detached from the ledger and recorded in the head office. Similar notices received from sub-offices should also be recorded in the head office.

*A. In sub-offices, notices of withdrawal received from depositors should be sent in original to the head office with the s. b. memo, in which the withdrawals are shown. If it is intended to withdraw in two or more instalments the sum to which the notice relates, specific information must be given in the notice as to the number of instalments, and the amount and the date of withdrawal of each instalment. Such notices received from depositors should be sent in original to the head office with **the** s. b. memo, in which the first withdrawal is shown, a copy being kept buy the sub-postmaster and attached for his guidance, to the page of the s- b. journalj ledger on which the entry of that withdrawal has been made.*

B. In sub-offices, applications for withdrawal from public accounts open in subordinate branch offices should be dealt \vith in accordance with this rule.

NOTE.ð *See* rule 447-B.

449. Withdrawals from regimental and other conjoint accounts.ð (1) IN HEAD OFFICES, when an application for withdrawal from a regimental or other conjoint account is received, the postmaster must satisfy himself that the amount sought to be withdrawn is not in excess of the prescribed limit of Rs. 2.500 for withdrawals within a calendar month. The amount that may be withdrawn without notice should be calculated in the manner explained in rule 448. If the amount entered in the application exceeds the amount that may be withdrawn without a week's notice required by clause *(j)* of rule 44 of the *Hides for Depositors,* such excess should not be paid, but the p ostmaster should hand the depositor a written notice inviting his attention to the above clause, and make a note in the ledger. Should the applicant insist upon making a withdrawal in excess of Rs. 1,000 without the prescribed notice, he should be asked to submit an application to the Head of the Circle. This application on receipt should be forwarded to the Head of the Circle whose orders should be obtained before making any payment.

Exception.—See Note below rule 44(y) of Hie *Rules for Depositors.*

(2) When notices of withdrawal are received from depositors, the same procedure should be followed as in the case of withdrawals by instalments from public accounts

A. In sub-offices, when an application for withdrawal from a regimental or other conjoint account is received, it should be impressed with the date-stamp and forwarded to the head office, and payment should only be made after receipt of the warrant of payment from the head office.

*Exception.*ð The previous sanction of the head office to a withdrawal is not necessary when the amount is required for immediate investment in cash certificate.

B. In sub-offices, notices of withdrawal should be dealt with in the same manner ■an notices of withdrawals from public accounts.

NOTE.ð *See* rule 447-B.

449/1. Withdrawals from Miscellaneous Accounts.ð Withdrawals from miscellaneous accounts opened under rule 45-B of the *Rules for Depositor* are allowed under the conditions laid down in that rule for the type of account concerned.

CLOSING AN ACCOUNT

450. Mode of closing an account.ð (1) When a depositor wishes to close his account, he must present or send his pass-book with an application for withdrawal of the balance shown therein as at his ere Jit.

(2) IN HEAD OFFiCES,lthe following procedure should be observed :ð

(a) The application should be examined, and placed with the pass-book and ledger before the head postmaster, who will satisfy himself in the manner described in rule 442 (1) that the amount to be withdrawn is the balance at credit of the depositor and then daculate the profit *(see* rule 488) due on the account up to the close of the preceding month.

(b) The profit should be credited by the head postmaster in the pass-book, as in the specimen below, the amount of profit being added to the balance at credit of the depositor. A warrant of payment, in which the principal and profit are shown separately, and a memo, of the transaction in form S.B.-7(«) to be given to the person to whom payment is made, should then be prepared and stamped by the savings bank clerk, and after these documents have been signed by the head postmaster, the savings bank clerk should make an entry of the withdrawal in the savings bank journal in the manner described in rule 442(2). The amount of profit for the year *(i.e.,* from 1st July of the current official year) should be entered in addition in the proper column of the journal. The memo, of the transaction should be made out in a local language when the application for withdrawal has been signed by the depositor *in* a local language or when the depositor is illiterate. In all other cases, it should be prepared in English.

(c) The entries in the pass-book should be filled in by the savings bank clerk as in the specimen below, and, after it has been impressed with the date-stamp, it should again be placed with the savings bank journal before the head postmaster. The latter should compare the entries in the journal and pass-book, and write in the journal the word " *Nil"* in the column for balance at credit of the depositor, and the words " Account closed ", in the column for remarks. The latter remark should also be written below the last entry in the pass-book and ledger. The pass-book and journal should be initialled by the head postmaster and given back to the savings bank clerk, who should then pay the amount due in accordance with the procedure described in rule 442(3). The memo, of the transaction should be made over to the person to whom payment is made. The pass-book should be taken from the depositor and put aside with the warrant of payment for despatch to the Audit office.

Specimen page of pass-book showing the manner of adding profit for the past year and for a broken period of the current year and finally closing the account.

Date	Date-stamp of the post office	Amount of each deposit or withdrawal (to be entered in words)	Amount depo-sited	Amount with-drawn	Balance at credit of the depo-sitor	Initials of the post-master
1	2	3	4	5	6	7
			Rs. Ps.	Rs. Ps.	Rs. Ps.	
2nd Jan. 1962	ÅÅ	Deposited seventeen rupees. X.Y.Z.	17.00		86.00	A.B.C.
15th Mar. 1962		Withdrawn five rupees. X.Y.Z.	ÅÅ	5.00	81.00	A.B.C.
1st July 1962	ÅÅ	Profit for 1961-62, Rs. 1 Ps. 90. X.Y.Z.	ÅÅ	ÅÅ	82.90	A.B.C.
16th July 1962		Deposited eleven rupees. X.Y.Z.	11.00		93.90	A.B.C.
28th July 1962		Withdrawn twenty rupees. X.Y.Z.	ÅÅ	20.00	73.90	A.B.C.
16th Aug. 1962		Profit from 1st July 1962 to 31st July 1962, Rs. Nil Paisa 15. X.Y.Z.			74.05	A.B.C.
		Withdrawn rupees seventy four and Paisa five only. A.B.C.	" "	74.05	Nil	A.B.C. OSED
				Ace	OUNT	

(d) A red-ink line should be drawn through the relative entry in the specimen signature book.

(3) No payment can be made, within the year, of profit for the current year except when an account is closed. If, after an account has been closed, an error in ciaculation of profit is discovered the correction of which leaves a small balance at credit of the account, the postmaster should, if possible, pay the amount to the depositor on the usual application and warrants; if the depositor is not traceable, the postmaster should draw the amount on his own receipt, and credit it in his accounts to the head " Unclassified receipts " making a note of the transaction in the ledger on the page where the account was kept; the amount so credited may at any time be paid on the authority of the Audit office. If an excess amount has been paid away, the head postmaster will be held liable for the amount.

(4) Accounts of depositors should not be closed so long as the depositors have Government securities in the custody of the Post Office or hold investment

certificates. When a depositor who has Government securities in such custody or holds investment certificates, withdraws the balance at his credit, he should be called upon to take delivery of his securities or to sell the investment certificates, as the case may be.

(5) If an account is closed before receipt of the annual statement of profit from the Audit office, the profit for the preceding year should be added to, and included in, the principal, and only the profit for the current year should be separately shown in the warrant of payment. At the time of calculating profit on the account to be closed, the head postmaster should strictly follow the procedure laid down in rule 488 and should be careful to see that no profit is allowed on sum in excess of the maximum limits.

(6) If the pass-book of a depositor who wishes to close his account is not forthcoming, the head postmaster may authorise the closure of the account without production of the pass-book, provided he is satisfied as to the *bona fides* of the application. When the account is closed without production of the pass-book, a remark to that effect should be made in the s. b. ledger below the last entry relating to the account, citing the authority; the authority itself being pasted on ta the page of the s. b. ledger relating to the account.

(7) When an account opened on behalf of a minor, in respect of which claim-to guardianship has been recognised by the Head of the Circle, is closed, the date of closing should be reported to the Head of the Circle.

*A. In sub-offices, the following procedure should be observed :*ð

(a) Depositor's signature on the application for withdrawal should be care fully compared by the sub-postmaster with the specimen on record. He should also check the application with the depositor's pass-book and impress it with the date-stamp and send the pass book along with the application to the Head Office, entered in the S. B. Memo, with the re marks that the account is to be closed. The receipt of the pass book in form S. B. 28 *(Revised-2) should be given to the depositor but the printed endorsement and the notice on the reverse of the form should be scored out as the pass book will not be returned to him.*

(b) The profit as well as the balance at credit of the depositor after addition of profit, will be entered in the pass-book by the head office and the pass book will then be returned to the sub-office with a warrant of payment, and a memo, of the transaction in the prescribed form entered in the s. b. slip. The balance after addition of profit, as entered in the pass-book by the head office should be shown in the sub-office s. b. journal!ledger and pass-book as withdrawn, the word " Nil" being entered in the column for balance both in the journalj ledger and pass-book by thesub-postmaster,. The entries in the journal!ledger and pass-book should then be compared and initia led by the sub-postmaster. The words "Account closed" should also be written against the entry in the journal! ledger, in the column headed " Date of next transaction,"!" Remarks " respectively and the entry should be linked with the last previous transaction in the manner described in rule 433.

NOTE.ð The sub-postmaster should carefully comply with the instructions, if any, recorded by the Head Office, on the relevant S. B. slip, for taking precautions, against wrong payment and to ensure correct payment if and when the despositor's signature on the application for withdrawal does not agree with the specimen signature on record at the Head Office.

(c) The amount (principal and profit) specified into the warrant should be paid to the depositor according to the procedure laid down in rule 443 *and the memo, of the transaction should be given to the person to whom pay ment is made. When the amount is paid, the depositor should be re quired to give up the receipt granted to him for his pass-book, and this receipt should be destroyed. 7he pass-book should not be returned to the depositor, but should be sent with the warrant of payment to the head office, entered in the s. b. memo.*

*Exception.*ð If no profit is due on an account to be closed at a sub-office, the sub-postmaster should prepare a warrant of payment and a memo, of the transaction in the prescribed form and close the account without first sending the application and pass-book to the head office; but after the amount is paid, the pass-book must be sent with the warrant of payment to the head office. The memo, of the transaction should be made out in a local language when the application for withdrawal has been signed by the depositor in a local language or when the depositor is illiterate. In all other cases, it should be prepared in English.

(d) A red ink *line should be drawn through the relative entry in the specimen signature book.*

B. If a warrant of payment is received from the head office towards the end of a month, and it is impossible or unlikely that it can be paid in the same month, ***the*** *s. b. slip will show the amount of profit due for the current month. If the pay ment is made in the following month, but not otherwise, the sub-postmaster should enter below, " Total amount " in the warrant and in the memo, of the transaction, the profit shown in the s. b. slip in the following way :*ð

Addpropfit for..... (name of month).

The sub-postmaster should also make the same entry in the pass-book,and the balance after this addition should be paid to the depositor. The amount actually paid to the depositor should be shown as withdrawn in the journal/ledger and'pass-book-

C. Warrants remaining unpaid after the expiration of one week from the date of receipt from the head office should be considered as lapsed, and returned with the memo, of the transaction to the head office entered in the s. b. memo, with an ex planatory remark. If a warrant is returned by a branch office as lapsed, it should be disposed of in the same way.

D. If the pass-book of a depositor who wishes to close his account is not forth coming, the circumstances of the case should be reported to the head office /or orders. When the account is allowed to be closed without production of the pass-book, a remark to that effect should be made in the ' Remarks ' column of the s. b. journal/ ledger against the relevant entry, citing the authority.

451. Procedure in head offices in respect of accounts closed at sub-offices.ð
(1) When a depositor at a sub-office wishes to close his account, the application for withdrawal of the balance at his creidt will be sent by the sub-office, together with the pass-book to the head office, entered in the s. b. memo, in which a note will be made stating that the account is to be closed-

(2) The depositor's signature on the application should be compared with the specimen in the signature book and the application should be placed with the ledger and pass-book before the head postmaster, who will satisfy himself, by reference to the pass-book and ledger, that the amount to be withdrawn is the balance at credit of the depositor, and then calculate the profit, and enter it in the pass-book in the manner described in rule 450. A warrant of payment and a memo, of the transaction inform S. *B.-7(a)* should then be prepared by the

savings bank clerk and signed by the head postmaster, in accordance with the procedure laid down in rule 450, and sent at once with the pass-bcok to the sub-office, entered in the s. b. slip.

NOTE.ð IT the Head Office finds that the signature of the depositor on the application for withdrawal does not tally with the specimen signature on record at the Head Office, the application for withdrawal should not be returned unpassed on this ground. The Head Office should calculate the profit and pass the warrant of payment as usuall but clearly point out to the sub-postmaster, by recording suitable remarks on the accompanying S. B. Slip, that the signature of the depositor on the application for withdrawal does not tally with the specimen signature one record at the Head Office and that the sub-postmaster should lake adequate precautions before making payment to safeguard against wrong payment. In all such cases, the Head Office should endorse prominently and in *red ink* at the top of the warrant of payment, the following remarks :ð

" *See* remarks on S. B. Slip ."

(3) When the amount is paid, the pass-book will be returned to the head office with the warrant of payment, signed by the person to whom payment was made. The savings bank clerk should *(a)* compare the signature with that on the application for withdrawal and *(b)* write the words " Account closed " below the last entry in the pass-book and then transfer the s. b. memo, to the ledger clerk who should enter the withdrawal in the ledger, against the actual date of payment as shown in the s. b. memo. The pass-book should, thereafter, be put aside by the savings bank clerk for despatch to the Audit office with the s. b. memo, concerned. When the account is closed without production of the pass-book, a remark to that effect should be made in s. b. ledger of the head office, as prescribed in rule 450(6).

*Exception.*ð If no profit is due on an account to be closed at a sub-office, the sub-office will prepare a warrant of payment and the memo, of the transaction, and close the account without first sending the application and pass-book to the head office. After the amount is paid, the pass-book will be sent with the warrant of payment to the head office and should be disposed of there in the usual course.

(4) In cases in which the application is received from a sub-office towards the close of? month, and it is impossible or unlikely that the warrant can be paid in the same month, the savings bank clerk should enter in the s. b. slip the amount profit due for the current month to be added to the profit shown in the warrant and paid to the depositor if the warrant is paid in the following month, but not otherwise. The additional amount of profit will in such cases be entered by the sub-postmaster in the pass-book, the warrant, and the m:mo. of the transaction, and when the pass-book and the warrant are returned, the entries should be attested by the initials of the head postmaster. NOTE.--S<V rule 442 (4).

452. No. of closed account net to be used again.ð The serial No. of an account which has once been closed cannot be used again for another account.

453. Accounts closed under orders of the Head of the C irclc or Atdil effice.ð

(1) IN HEAD OFFICC-S, if an account is closed under the orders of the Head of the Circle or Audit olfiee, a written notice in the following form must be sent to the depositor :ð

I have to inform you that your account in this savings bank has been closed from
Head of the Circle.
this date by order of the ----------: ----------I would request you to present
Deputy Comptroller. P.T.&T. your pass-book, as early as convenient and receive payment of the amount at your credit either personally or through any agent, if, however, you so desire the amount can be remitted to you by money order, provided you agree to the deduction of the usual money order commission from the amount at credit.

No profit will bs allowed on your account from *(dale)*.....

Postmaster.

The date of the notice should be recorded on the Head of the Circle's or Audit office's order, which should be forwarded to the Audit office entered in the next s. b. voucher list.

NOTE.ð In case the amount of any s. b. account is sent by money order, the m. o. receipt and ihc aeknowlcdgmcnl should be sent to the Audit office in support of the withdrawal, full particulars being given in the acknowledgment portion of the money order.

DIRECT TRANSACTIONS WITH BRANCH OFFICES

454. Opening accounts.ð (1) When a person wishes to open a savings bank account at a branch office, the branch postmaster will prepare an index-card and send it along with the duplicate copy of the preliminary Savings Bank receipt and two specimen signatures, if the account office is not the head office, otherwise, one specimen signature to the account office entered in the b. o. daily account. If the entries in the index-card arc made in a local language, the account office should translate them into English.

If the account office is not the head office the index-card, the duplicate copy of the preliminary Savings Bank receipt and one specimen signature should be passed on to the head office duly entered in the S. B. Memo, after verification of the amount of the deposit in the duplicate copy of the preliminary receipt with that shown in the B. O. daily account.

(2) The head postmaster and the Swings Bank clerk should compare the amount of the first deposit as entered in the duplicate preliminary receipt with that on the B. O. daily account. They should see that the duplicate preliminary ipt received from the branch offices invariably run in a consecutive unbroken series and for this purposes an index of duplicate preliminary receipts should be maintained in the head office on the line of that prescribed for money order receipts, *vide* rule 251(2) of Chapter 7 of this volume. Both the officials should initial the duplicate preliminary receipt and the relevant entries in the B. O. daily account and the Index of the receipts in token of having carried out the checks.

The amount of the deposit as shown in the b. o. daily account should be entered in the s. b. journal and steps taken for the issue of a pass-book *(see* rule 419), but the date entered in the journal (and, in head offices, the pass-book) must be the actual date of deposit, while the date-stamp impressed in the pass-book should show the date on which the pass-book is issued. The pass-book should be sent to the branch office by the first possible mail, entered in the b. o. slip. The index-card should be disposed of in the ordinary way. Full and complete instructions must be given to the branch postmaster.

The particulars of the pass-books should be noted in the register of passbooks sent to sub or branch offices [S. B. -12(a)] and the word " New " should be entered in the column for " Name of sub or branch offices" in addition to the name of the office. The duplicate preliminary savings bank receipts should be kept in the monthly bundles and preserved for 18 months. It is not necessary *to* keep these receipts office by office.

(3) When the pass-book is delivered to the depositor, his acknowledgment for it will be taken on the original copy of the preliminary s. b. receipt granted to him by the branch office for the first deposit and this receipt will then be pasted on the respective triplicate copy on record in such a manner so as to admit of the inspection of the entries on both the original and the triplicate copies by the

Supervising Officers. The receipt of the acknowledgment of the new pass-book will be intimated to the account office in the B. O. daily account. This date should be noted by the ledger clerk in the register [S. B.-12(u)] and by the sub-office in the register (S. B.-44).

The account office should watch for the receipt of intimations of delivery of pass-books. If any undue delay occurs, the matter should be taken up with ther branch postmaster concerned.

(4) In head office a slip containing a specimen of the depositors' signature will be received from the branch office in direct account with the head office along with the index-card and the duplicate copy of the preliminary receipt and should; be disposed of in accordance with rule 420(3).

(5) IN HEAD OFFICES, savings bank transactions of branch offices in direct account with the head office will be entered in the savings bank journal separately from the actual transactions of the head office itself, so as to allow of separate totals being made of the latter for transfer to the h. o. cash book. A separate daily total should be made of the transaction of branch effices in direct account with a head office.

A. In sub-offices, particulars of ike deposit should be detailed in the s. b. memo, in the manner described in rule 412, *but the actual date of deposit in the branch office must be shown in the s. b. memo, as the date of deposit.*

B. In sub-offices, two slips containing specimens of the depositor's signature will be received from the branch office with the index-card and the duplicate copy of the preliminary receipt. One of the slips should be disposed of in the manner described in rule 420-*A and the other should be sent to the head office for necessary-action.*

455. Deposits in branch office?.ð (1) When any subsequent deposit is made at a branch office particulars of it will be entered by the branch postmaster on the reverse of the b. o. daily account. The savings bank clerk should satisfy himself that the amount of the deposit has been credited against the item " s. b. deposits " in the b. o. daily account.

(2) IN HEAD OFFICES, deposit slip [form S. B. ^-(Revised)] should be prepared by the S. B. clerk, and an entry of the deposit should be made by him in. the s. b. journal, against the actual date of deposit in the branch office. The deposit slip and the s. b. journal should be placed before the head postmaster along with the relative ledger, who should compare the entries and himself, write-in column provided in the journal the balance at credit of the depositor. The Postmaster will then sign on both the sides of the deposit slip. The right-hand side portion of the deposit slip will then be detached and posted to the address of the depositor in acknowledgment of the deposit and the left-hand portion retained for submission to the Audit Office alongwith the relative s. b. journal. The fact of having posted the acknowledgment of the deposit to the depositor direct should be communicated to the branch office by entry in the b. o. slip.

(3) IN HEAD OFFICES, deposits made at a branch office in account with a sub-office will be treated as if made at the sub-office, and the head office should follow the procedure laid down in rule 436.

A. In Sub-Offices a deposit slip [form S. B.-Z-i Revised)] should be prepared and sent to the head office in the manner described in rule 435. // *will be dealt*

with in head offices as indicated above and the date of posting of acknowledgment of the deposit will be intimated by entry in the s. b. slip to the sub-office with which the branch office is in account. The sub-office will further inform the branch office about the despatch of the acknowledgment by entry in the b. o. slip.

455. Withdrawals at branch offices.ð (I) If money is to be withdrawn at a branch office, the application for withdrawal will be received by the account office, entered on the reverse of the b. o. daily account. On receiving the application, the balance entered by the depositor should be verified and the depositor's signature on it should be compared with the specimen in the signature book. In case there is the mark or seal of the depositor in place of a signature, it should be verified by a reference to the specimen signature book whether the depositor is actually illiterate.

(2) IN HEAD OFFICES, the warrant of payment should be prepared and stamped by the savings bank clerk and then transferred to the ledger clerk. He will place it with the ledger before the head postmaster, who will sign the warrant after satifsying himself, by reference to the ledger, that the amount to be withdrawn is at the credit of the depositor. The warrant of payment should thereafter be made over to the savings bank clerk and then forwarded to the branch office by first post entered in the b. o. slip.

(3) IN HEAD OFFICES, when the warrant is returned signed by the person to whom payment was made, the savings bank clerk should *(a)* compare this signature with that on the application for withdrawal, *(b)* satisfy himself that the amount of the warrant is charged against the item " s. b. withdrawals " in the--b. o. daily account, and *{c)* enter the withdrawal in the savings bank journal against the actual date of payment *[see* rule 454(5)]. The head postmaster should compare the entries in the warrant of payment and the journal. In case there is the mark or seal of the depositor or his messenger or agent on the warrant of payment, it should be verified by a reference to the application for withdrawal whether the depositor or his messenger or agent is actually illiterate. It should also be seen whether the mark or seal has been attested in the manner laid down> in rule 25 of the Savings Bank Rules *read with* rule 441 of this Volume.

If the signature of the depositor on the warrant of payment is found not to tally with that on record in the Head Office, the warrant of payment should b; returned to the Branch Postmaster to have the signature attested in the following form by some respectable person known to the Postmaster :ð

"The depositor is known to me and his signature on this application for withdrawal is-genuine."

If the Head Postmaster still does not fell satisfied of the genuineness of the transaction, he should report the matter at once to the Divisional Superintendent.

(4) In the case of a branch office in account with a sub-office, the repayment of the deposit will, so far as the head office is concerned, be treated as if made at the sub-office, and the head office should follow the porcedure laid down in rule 444.

NOTE 1.ð If the entry of the balance at credit of the depositor, or of the amount to be withdrawn, is erased or altered in the application for withdrawal or if there are any other circumstances attending the withdrawal calculated to excite suspicion, the matter should be brought at once to the notice of the postmaster, who should take action in accordance with rule 403(3). A warrant for payment of the amount stated in the application should, however, be forwarded in due course to the branch office, unless of course the amount applied for exceeds the balance? of the account.

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NOTE 2ð If a warrant of payment is relumed by a branch office as lapsed, it should be shown to the postmaster and destroyed by him a note being made in a special error book which should be preserved for three years.

NOTE 3ð *See* rule 442(4).

NOTE 4.ð -Withdrawals of amounts not exceeding Rs. 50 from accounts standing at branch offices are allowed by the branch postmasters without reference to the account office. In such cases the branch office would forward the warrant of payment alongwllh the relevant pass-book to the account office. The signatures on the application for withdrawal and the warrant of payment and the balance at credit as indicated in the warrant of payment and the pass-book should be verified in the account office according to the procedure laid down in this rule.

A. In sub-offices, the sub-postmaster should satisfy himself by reference to the last transaction entered in the sub-office s. b. journal/ledger that the balance entered in the application as standing at credit of the depositor is correct, and that the amount to be withdrawn is at credit of the depositor; the date of the last transaction will be noted on the reverse of the b. o. daily account with which the application was received, and from this the entry in the journal can be readily traced- The sub-postmaster should then compare the depositor's signature on the applica tion with the specimen in the signature book and sign and stmap the warrant of pay ment which should be prepared according to the procedure prescribed in rule 443 *and sent to the branch office, entered in the b. o. slip.*

B. In sub-offices, the warrant of payment should be sent to the head office, according to the procedure laid down in rule 443-F. *after the entries in the applica tion for withdrawal, which are not written in English, or so far as post offices within the jurisdiction of the Dacca Audit office are concerned, which are not written in English or Bengali, have been carefully translated into English., When the warrant of payment is received back, duly signed, from the branch office in account with a sub-office, the signature on it of the person to whom payment was made should be compared by the sub-postmaster with that on the application for with drawal.*

*If the signature of the deposit or on the warrant of payment is jound not to tally with that on record in the sub-office, the warrant of payment should be returned to the Branch Postmaster to have the signature at tested in the following form by some respectable person known to the Postmaster :*ð

" Thedepositorisknowntomeand hissigna'ure on this application for withdrawal is genuine."

If the Sub-Postmaster still does not feel satisfied of the genuineness of the transaction, he should report the matter at once to the Divisional Superintendent,

457. Accounts closed at branch offices.ð (1) When a depositor at a branch office wishes to close his account, the pass-book and application for withdrawal will be sent to the account office, entered on the reverse of the b. o. daily-account,

(2) IN HEAD OFFICES, the application should be examined, the profit entered in the pass-book and a warrant of payment and a memo, of transaction prepared in the manner described in rule 451 (2). The pass-book, with the warrant of payment and the memo, of the transaction, should be sent to the branch office for payment of the amount and when the pass-book is returned with the warrant of payment duly signed, the procedure laid down in paragraph (3) of that rule should be followed, the withdrawal being shown in the journal and ledger with *the* actual date of repayment at the branch office *[see* rule 454(5)].

(3) IN HEAb OFFICES, an account open in a branch office in account with a sub-office will be treated as if closed at the sub-office, and the head office should follow the procedure laid down in rule 451.

A. In sub-offices, the application should be checked and forwarded with the pass-book to the head office according to the procedure laid down in rule 450-/1 *and when the pass-book is received back from the head office with a warrant of pay ment and a memo, of the transaction in the prescribed form, the pass-book, warrant, and the memo, should be sent to the branch office, entered in the b. o. slip.*

B. In sub-offices, when the pass-book and warrant of payment, duly signed, are returned by the branch office, they should be examined, and care should be taken to see that the amount of the warrant (principal and profit) is charged against the Hem " S. b. withdrawals" in the b. o. daily account. An entry of the withdrawal' should bi' made in the sub-office s. b. journal and the transaciion treated as if it were a sub-office transaction, according to the procedure laid down in rule 450-/1, *the actual date of repayment at the branch o ffice, however, being shown as the dale of the withdrawal in the journal ledger and s. b. memo. The sub-postmaster should inilial the pass-book and journal\edgcr and the pass-book and warrant of payment should be sent lo the head office, entered in the s. b. memo.*

POSTING IN LEDGER.

458. Savings **Bank** ledger.ð (I) IN HEAD OFFICES, when an account is opened, the serial No. assigned to it should be entered in the ledger (Form S. B.-l), and the ledger headings should be filled in from the index-card on the first page available. If the account was opened at a subordinate office, the name of the subordinate Office should be written in the place provided. Whenever the depositor changes his permanent address, the revised address should be noted in the heading of the Ledger. (For special entries to be made at the head of accounts in the ledger in case of certain accounts opened, *see* rule 421 regarding deposits not bearing profit, rule 424 regarding security deposits, and rule 419 regarding accounts opened on behalf of minors).

NOTEð In circumstances, such as those referred lo in rule 152 (2) of the *Post Office Manual,* Vol. Vin which a head office is required lo produce a certified copy of entry or entries in the ledger (Form S. B.-l), such a copy should be made on a loose form of the ledger Korm S. B.-I (a).

(2) All entries in the ledger should be made by an official other than the savings bank clerk at the counter, the former being designated the ledger clerk. Before the close of office each day, the ledger clerk must post in the ledger, under the accounts of the various depositors, the entries of deposits and withdrawals made in the saving bank journal and in the s. b. memos, received from sub-offices. Each sheet of the journal, as soon as it is completed, should be handed over to the ledger clerk to enable him to post up the entries- The postmaster should compare the entries in the ledger with those in the journal and s. b. m;mos. and initial the ledger. When the entry of a transaction is made in the ledger for the first time in a new page on which the balance of the account is brought forward, the postmaster will verify the balance by reference to the old page from which it was carried over, and will initial the entry in token of his having carried out the check. In the case of transactions at subordinate offices, the actual date of transaction, and not the date on which it is brought into the accounts of the head office, should be entered in the ledger.

(3) When an account is closed, the ledger account should be closed in the same way as the pass-book.

(4) Ledgers should, as far as practicable, be renewed periodically. This should be done by transferring to new ledgers the headings and balance of such accounts as are at the time open and current. The work of recopying should be taken up every year, the recopying being confined to the set of ledgers relating to the first year of the quinquennium. Thus in June, 1962 only the ledgers for the year 1957-58 should be recopied and in June 1963 those relating to 1958-59 and so on.

(5) A certain proportion of the pages at the end of each new ledger should be left blank for accounts to be carried forward to them when the original pages in the same ledger are used up. The postmaster will decide, in the case of each head-office the proportion of pages to be reserved for the purpose at the end of each new ledger, the calculation being made with reference to the percentage of accounts that have actually been carried forward during the number of years that the old ledgers have been in use, and on the basis that the ledgers will be renewed every five years.

A. (1) USE OF LEDGERS BY SUB-OFFICES.ð (1) *For facility of work, a sub-office which usually handles a handsome number cf S. B. transactions everyday may be authorised by the Director-General to use s. b. ledgers instead of s. o. s. b. journals.*

(2) 5. *B. LEDGERS will be used only for recording transactions in respect of the accounts standing at the sub-office (including branch offices in direct account) itself.*

NOTE.ð Deposits in respect of the accounts standing open at other offices *(viz.* the head office of account or the sub or branch offices in account with the said head office, etc.) will continue to fce made in the S. O. S. B. Journal (Form S. B. 25).

(3) POSTING IN LEDGERSð *The sub-postmasters who are authorised to use s. b. ledgers will continue to comply* mutatis mutandis *with the instructions con tained in rules* 412, 414, 419, 424, 425, 434, 437, 438, 443, 447, 448, 450, 454ð 457, 471_477: 491, 493, 500ð 502 and 509, *and other rules for the guidance of sub-offices except in so far as they relate to the recording of transactions in s. o. fs. b. journal in regard to the accounts standing at the sub-office itself (including branch o ffices in direct account). The instructions contained in rule* 458 *will, however, be followed* mutatis mutandis *in the matter of posting of transactions in s. b. ledgers. Suffi cient number of pages at the end of every new ledger will be left blank for accounts to be carried forward or for entry of accounts received on transfer.*

459. Index to s. b. ledger.ð (1) IN HEAD OFFICES, an index to the ledger should be maintained. For this purpose, each head office will be supplied with a strongly bound bjank book with alphabetically indexed pages, ruled into three columns to show, respectively, *(a)* the depositor's name, which should be entered in the index under the proper letter of the alphabet according to the initial letter of the first name as recorded in the ledger, *(b)* the No. of the account, and *(c)* the name of the depositor's father or husband (as the case may require) where there are two depositors of the same name. The entries in the index should be made at the time the account is opened, whether as a new account or by transfer ; and when any account is closed, whether by withdrawal of the balance or by transfer, the entries relating to it in the index should be neatly scored out.

(2) Also, when a depositor changes his (or her) name, the new name with the other particulars should be entered in the index in the way indicated above, and the entries relating to the old name should be scored out.

NOTE.ð The index to the s. b. ledger is not included in the list of standard forms as one copy lasts for many years; a fresh index can, of course, be obtained when the existing one is filled up. It is provided in two sizes, one consisting of 500 pages and the other of 250 pages and each page affords space for the entry of 30 names.

A. Index to s. b. ledger in a sub-office authorised to use s. b. ledger, will be .maintained in the same way as in head office.

TRANSFER OF ACCOUNTS

GENERAL RULES

460. Application for transfer.ð (1) When a depositor wishes to transfer his account, he must present or send his pass-book with a written application for transfer signed by himself in which he should be required to mention whether or not he holds Government securities in the custody of the Post Office. In case Government securities are held by him in the custody of the Post Office, he should also be required to state in what loans he has the investment. The safe custody receipt granted to the depositor gives this information. If he is illiterate, his seal or mark, attested by the signature of a witness, should be affixed to the application, as provided in the case of an application for withdrawal. The application should be examined to see that the conditions relating to the transfer of s. b. accounts as laid down in the *Rules Jor Depositors* have been complied with. The signature on the application must also be compared with that in the signature book. The postmaster should, at the same time, obtain from the depositor if he is able to write, one, two or three specimens of his signature for each account sought to be transferred according as the post office to which the account is to be transferred is a head, sub or branch office. The postmaster should also see that these signatures tally with the specimen on record. If the signatures do not tally, they should be attested as provided for in the case of an application for withdrawal.

(2) A printed form of application for transfer [S. B.-10 (b) *Revised]* has been prescribed for the convenience of depositors and will be issued free of charge to the depositors on demand. The use of the printed form is obligatory. In the event of an application for transfer being received otherwise than in the printed form but giving all the particulars required, that application should be mounted on the printed form and dealt with as such.

(3) An account opened on behalf of a minor may be transferred on the application of the person who opened it, even though he may not be the legal guardian of the minor, provided always that the pass-book is presented with the application.

(4) The Joint Account or a Joint Fixed Deposit Account may be transferred on application by either or both the Joint holders as indicated in the declaration given by them at the time of opening the Joint Account or the Joint Fixed Deposit Account.

(5) When the transfer of a security deposit account to another post office is desired, the depositor must produce a letter from the person to whom the security stands pledged, sanctioning the transfer. If the security is pledged generally to the superior officer representing the department of Government under which the depositor is serving and not to any particular officer, the original letter pledging the security will hold good. If the depositor is a postal official and the Head of the

Circle is the pledgee, a letter from the pledgee sanctioning the transfer is not necessary, when the transfer is confined to the same Circle ; in such cases, the order . issued by a first class postmaster. Superintendent, or the Head of the Circle transferring the official may be regarded as the authority for the transfer of such accounts. The letter should be filed in the olfice from which the account is to be transferred, pasted to the page of the ledger on which the account was kept. If the security was originally pledged to a particular person whose personal or local jurisdiction was defined in the letter pledging the security, and the transfer of the account involves the transfer of security to another person, the depositor must, in addition to producing a letter permitting the transfer, address a fresh letter to the postmaster of the office to which the account is to be transferred, substituting in it the name or designation of the person to whom the security is to be newly pledged. The letter pledging the security afresh should be sent with the advice of transfer to the head office to which the account is transferred. If the security is to be transferred to another department of Government, the original account must be closed and a fresh one opened.

(6) After the account has been transferred, *a red-ink* line should be neatly drawn through the entry relating to the account in the specimen signature book and the words "account transferred" should be written prominently in red-ink across that entry.

(7) IN HEAD OFFICE, if an application for transfer, accompanied by the depo sitor's pass-book and specimen or specimens of his signature is received direct (i) from the depositor or through his agent, or (ii) from a sub or branch office other than that at which the account stands, it should be examined, the entries in regard to the date of last transaction and the last balance at credit of the depositor, carefully checked with reference to the ledger and the signature on it (the application for transfer) and the specimen signature or signatures carefully compared with the depositor's signature in the specimen signature book (S. B. 6). The address as given on the first page of the pass-book should be corrected with reference to that given in the application for transfer. The application and the specimen signature should be disposed of in accordance with the following rules and the pass-book should, after necessary transfer entries have been made, be handed back to the depositor or this agent, as the case may be. If, however,, the pass-book and other documents have been received by post, the pass-book should be sent to the depositor in a cover registered on service. Intimation of transfer should at once be given to the sub-office at which the account stands. This intimation should also contain information about the date of last trans action and the last balance at credit of the account. If the account is standing at a branch office, the account office (head or sub) should convey to the branch office'the intimation of its transfer.

(8) IN HEAD OFFICES, other than the one at which the account stands, if an application for transfer is presented with the pass-book, it should be accepted, impressed with the date-stamp and forwarded with the pass-book, registered on service, to the transferring head office, in accordance with the provisions of rule 406.

A. In sub-offices, the letter sanctioning the transfer of a security deposit account should be forwarded to the head office with the application for transfer and pass-book. The sub-postmaster will receive from the head office any special instructions that may be necessary for his guidance in dealing with the transfer.

B. In sub-offices other than the one at which the account stands, if an application for transfer is presented along with the pass-book and specimen signatures, it should be accepted and forwarded along with the pass-book and specimen signatures to the head office of which the account stands. For sending the pass-book to the head office, the procedure laid down in the preceding para. (1) and Rule 406 *should be carefully followed.*

4ol- Separate applications from the same depositor for transfer of two or more accounts.ð When one and the same person wishes to transfer to the same office two or more accounts on which he can operate either as depositor, guardian or agent, separate applications for transfer in respect of everyone of the various accounts should be obtained. The office which transfers the accounts and the office to or under which the accounts are transferred should be guided by the instructions in rules 460 and 462 to 470. Separate receipts (in the form prescribed) should be given to the depositor in respect of each of the pass-books received for transfer.

462. Transfers not allowed in certain cases.ð (1) During the later half of the month of June, *i.e.,* from the 16th to 30th, both days inclusive, no transfer c fan account from one head office to another can be allowed. This rule does not, however, prohibit the transfer of an account from a head office to a sub or branch office within its jurisdiction, or *vice versa,* or from one subordinate office to another within the jurisdiction of the same head office.

(2) An account cannot be transferred after the death of the depositor. Nor can a Joint Account or a Joint Fixed Deposit Account be transferred after the death of one of the Joint depositors.

(3) An account opened on behalf of a minor cannot be transferred after the minor has attained majority unless he has started operating on it under rule 422.

(4) Accounts ordered to be closed cannot be transferred.

PROCEDURE IN HEAD OFFICES

463. Account transferred to head office.ð (1) If the account to be transferred stands at a head office or a branch office in account with that head office or if the application for transfer along with the pass-book of an account standing at a sub-office or a branch office in account with that sub-office is received at the head office either direct from the depositor or from a post office other than that at which the account stands and the account is to be transferred to another head office, the pass book and ledger should be closed by entering therein, as a withdrawal, the balance (exclusive of profit for the current year), and the word 'NIL' in the column for balance. The pass-book should then be placed with the ledger before the head postmaster, who should satisfy himself by reference to the ledger that the balance to be transferred is correctly shown in the pass-book, and then write in red ink, below the last entry in the pass-book and ledger, the words "Account transferred to the..... *(name)* P.O.S.B." under his signature.

NOTE.ð If an account opened on behalf of a minor, in respect of which the Head of tho Circle has issued an order recognising any person as guardian of the minor, is transferied from one Circle to another, the fact should be reported to the Head of Circle.

(2) The savings bank clerk should make an entry of the transfer in the journal of savings bank accounts transferred Form [S. B. 2. *(a)].* In ca^es in which

Government securities are held in the custody of the Post Office on behalf of the depositor, the remark "Government security holder" should be written in the journal of savings bank accounts transferred in the column for remarks.

464. Advice of **transfer.**ð (1) In Head Offices, an advice of transfer (Form S. B. 9) should be prepared in duplicate by means of carbonic paper in the prescribed book. The head postmaster must himself enter therein the balance (exclusive of profit for the current year, and also for the previous year, if the transfer is made before the receipt of the annual statement of profit from the Audit Office) at credit of the depositor on the date of transfer, and sign and date the advice, care being taken to write the name of the depositor in full exactly as it appears on the first page of the pass-book. In the case of a Pakistani depositor, the father's name and caste and any other particulars of a like nature that are noted on the first page of the pass-book in connection with the depositor's name, should be entered in the advice. In cases where a fresh pass-book has been issued during the current month in continuation of a used-up pass-book belonging to a public or conjoint account, the following entry should be made on the advice :ð

"Rs. (amount) withdrawn without notice during the current month".

(2) The upper copy of the advice and the depositor's application for transfer should be stamped, the former by the postmaster himself with the oblong m.o. stamp and the latter with the date-stamp. They should then be forwarded in **a** cover registered on service, together with the specimen or specimens of signature. to the head office to which the account is to be transferred. The pass-book if received at the head office should be returned to the depositor with the directions to present it as soon as possible at the other head office. Any correspondence that may be pending regarding the account should also be forwarded along with the advice. The lower copy of the advice of transfer should be kept on record in the transferring head office.

(3) The following instructions must also be carefully attended to :ð

(a) Tn the case of an account opened on behalf of a woman by her husband or agent under rule 416, her letter of authority should be sent to the new head office with the advice of transfer.

(6) In the case of an account opened on behalf of a minor, the entry at the head of the account in the ledger regarding the date on which the minor will attain majority should be copied on the advice of transfer, and if the Head of the Circle has issued an order recognising any person as the guardian of the minor *(see* rules 422 and 445), the order should be sent to the new head office with the advice of transfer.

(c) In the case of a security deposit account, the special entries made at the head of the account in the ledger under rule 424 (2) should be copied on the advice of transfer.

(d) In the case of an account on which no profit is credited under rule 421, the words "No profit" should be written on the advice of transfer.

(e) In the case of an account having transaction in Government securities, the Government security holder's roll relating to the account should be sent to the new head office with the advice of transfer.

(/) If the account is a public account, the name of the incumbent should be written on the advice. If the account is a regimental or other conjoint account, or a privileged soldier's account, a remark to show that it is such should be entered on the advice.

(g) In the case of a Joint Account or a Joint Fixed Deposit Account, the words " Joint Account " or " Joint Fixed Deposit Account ", as the case may be, and the names of the joint depositors should be written on the advice of transfer.

ih) In the case of a Fixed Deposit or a Joint Fixed Deposit Account, the words " Fixed Deposit Account " and the period of the fixed deposit along with the dates of maturity of the various instalments if any, should be written on the advice of transfer.

NOTE 1.ð The above provision in regard to the noting on the advice of transfer of the dates of maturity of the various instalments, if any, apply to the Joint Fixed Depos:t Accounts also.

NOTE *2.—See* Notes below rules 519 and 520.

465. Opening account in head office to which transferred.ð (1) When the head office to which the account is transferred receives the advice of transfer, together with the depositor's application and his specimen signature, care should be taken to see that the advice bears an impression of the oblong M.O. stamp of the transferring head office. An account should then be opened with the depositor to which the next number available in the ledger should be assigned. The words "Transferred from (name of office) P.O.S.B. " should be written at the head of the account in the ledger, and the balance transferred, as shown in the advice of transfer, should be entered therein as a deposit against the words "Account opened for Rs. (amount)" and the date on which the account is opened. Any other particulars relating to the account that may have been noted by the transferring head office on the advice of transfer, should be copied into the ledger or other register in the proper place and in the manner prescribed for making such entries. If information required on any point is found wanting, it should be obtained at once from the transferring head office. If the depositor has Government promissory notes in the custody of the Deputy Comptroller, P. T. *&* T., Dacca, or holds investments certificates, an intimation of transfer in form S.B, 9 (a) should at once be sent to the said Deputy Comptroller, to enable him to communicate the amount of profit due on the securities direct to the head office at which the account stands open.

(2) An entry of the transfer should be made in the journal of savings bank accounts opened on transfer [Form S.B.-2 *(d)]* on the date the account is opened. In cases in which Government securities are held by the post office on behalf of the depositor, the remark "Government security holder " should also be written in the journal of savings bank accounts opened on transfer in the column for remarks.

(3) The specimen of the depositor's signature should be compared with that on the application for transfer received from the transferring office and pasled in the signature book. If the depositor is illiterate, the words " Depositor unable to write " should be written in the book against the account No. in the column provided for the signature.

(4) The advice of transfer and the application for transfer should be duly disposed of after the postmaster has personally checked the entries made in the ledger with those made in the advice of transfer. When the depositor presents his pass-book, balances transferred as entered in the S.B. ledger should be compared with the entry in the pass-book. The original Account No., name-stamp, and ledger-folio on the inside of the front cover of the pass-book should be scored out, Ihe Account No., name-stamp, and ledger-folio of the new head office being substituted for them. In the pass-book, the words "Account opened for Rs. *(amount)"* should be written below the closing entry made by the office from which-it has been transferred, and the balance transferred should then be entered as a deposit. The pass-book should then be stamped, initialled and returned.

(5) The particulars to be entered on the advice of transfer should be filled' in by the head postmaster, and the advice with the application for transfer attached to it, should be forwarded to the Audit office with the next s. b. voucher list.

(6) If the account has been transferred before receipt of the annual statement of profit from the Audit office, a note to this effect will be found written on the advice of transfer. In such a case, the opening entry in the pass-book and the ledger made by the new head office should b^ "Account opened for Rs. *(amount)* exclusive of profit for the past year". As soon as the annual statement is received by the transferring office, it should send an extract relating to the transferred account to the head office to which it has been transferred. In the case of an-account opened on behalf of a minor, the extract should include any remarks that may appear in the annual statement regarding the attainment of majority by the minor and the closure of the account in consequence thereof. If the new head office does not receive this extract within one week after the receipt of its own annual statement, the extract should be called for. The Audit office will also separately communicate the profit to the latter head office.

NOTE 1 .—*See* Notes below rules S19 and 520.

NOTE 2.ð The head office to which a minor's account in respect of which claim to guardian-ship has baen recognised by the Head of the Circle is transferred, should report the fact to the Head of the Circle.

NOTE 3.ð For the purpose of keeping a watch on the prompt disposal of the Advices oC Transfer received, the Head Office will maintain a register in form S.B. 9(c).

466. Transfer of account from a sub or branch office to a head office other than the head office of account.ð (1) If the account to be transferred is at a sub-office, the application for transfer along with a specimen of depositor's signature will be received by its head office; entered in the s. b. memo. The head office should be guided by the instructions contained in Rules 460, 463 an 464 except that the relevant pass book-would already have been disposed of by the sub-office by delivery to the depositor and that the balance for transfer would be verified with reference to the application for transfer and entries in the ledger. The head office to which the account is transferred should be guided by the procedure laid down in Rule 465.

(2) If the account stands at a branch office in account with the head office, the head office will receive the application for transfer along with the pass-book and the specimen of depositor's signature entered in the b. o. daily account. The head office should be guided by the instructions contained in Rules 460, 463 and the pass-book should be sent by the head office to the depositor direct in ar» acknowledgement due cover registered on service. Intimation of the transfer should at once be given to the branch office at which the account has been standing.

The return of the acknowledgement due card should be watched and the depositor's signature thereon as addressee of the registered cover should be compared Åwith his specimen signature. These acknowledgement due cards should, after the requisite check, be placed on record.

467. Transfer to a sub or branch office under another head office.ð (1) If the account is to be transferred to a sub or branch office in account with another head office, the head offices concerned should follow the procedure laid down in the foregoing ru'es, with the difference mentioned in the following paragraphs.

(2) When the account is to be transferred to a sub-office or to a branch office 3n account with the sub-office, the head office under which the account is transferred should, after opening the account in its ledger, fill in the particulars (except " Residence ") on the advice of transfer and send to the sub-office the depositor's ỿapplication for transfer with the advice of transfer and one or two specimens of the depositors' signature according as the account is to be opened at the sub-office or at a branch office in account with the sub-office. The sub-office will open an account with the depositor as soon as the application and the advice of transfer are received by it. When the pass-book is presented at the sub-office, the -closing entries already appearing in the Savings Bank pass-book should be compared with the entries on the advice of transfer (S.B.-9) and the application for transfer [S. B. 10(b)ð Revise] if still in the sub-office and with the entries made in the S. O., S.B. Journal/ledger. The opening entries in the pass-book will then be made by the sub-postmaster. It will, however, return the application and the advice of transfer after the account has been opened without waiting for the presentation of the pass-book by the depositor.

(3) If the account is to be transferred to a branch office in direct account with the head office, the head office under which the account is transferred should send the depositor's application for transfer to this branch office together with Åa specimen of his signature. When the pass-book is presented at the branch office, it will be sent with the application for transfer to the head office, entered in the b. o. daily account, for the purpose of opening the account. When the account has been opened, the pass-book should be returned to the depositor direct in an acknowledgement due cover registered on service, intimation of the transfer being given to the branch postmaster concerned. The return of the acknowledgement due card should be watched and the depositors' signature thereon as addressee of the registered cover should be compared with his specimen signature. The acknowledgement due card should after the requisite check, be placed -on record.

468. Transfer from head office to its own sub or branch office.ð (1) If the account is to be transferred from a head office to a sub or branch office within its jurisdiction, the only entry to be made in the pass-book will be the name of the sub or branch office on the first page, and no entries should be made in the journal of s. b. accounts transferred. The name of the sub or branch office should also tbe entered in the ledger by the head postmaster. The savings bank clerk should obtain the initials of the head postmaster to the entry in the pass-book and should then write across the s. b. or b. o. slip sent to the sub or branch office the words " Account No ..... *(No.)* of.....*(depositor's name)* trans ferred to .....*(name)* sub *(or* branch) office ; balance Rs .....*(amount)* ".

(2) The depositor's application for transfer should be sent to the sub or branch office together with one or two specimen signatures, as the case may require. When Uhe application for transfer is received back, the name and revised address of the

depositor should be entered in the signature book intended for accounts standing at sub and branch offices, as referred to in rule 420, and the specimen signature of the depositor pasted therein against that entry. In the signature book containing specimen signatures in respect of the accounts standing open at the head office itself, *a red-ink line* should be neatly drawn through the entry relating to the account and the words ″ account transferred " should be written prominently in red-ink across that entry. The revised address of the depositor should be entered in the savings bank ledger. The application for transfer should be filed in the head office.

469. Transfer from sub or branch office to its own head office.ð (1) *(a)* If the account is to be transferred from a sub-office to its own head office, the application for transfer along with one copy of the specimen signature will be received by the head office entered in the s. b. memo. No entries should be made in the journal of s. b. accounts transferred, but the savings bank clerk of the head office should write across the s. b. slip sent to the sub-office the words " Account No. .....of.....(depositor's name) transferred to this Office: balance Rs ..... (Amount) on.....date of last transaction)". In the case of large head offices, such intimation may be given in form S. B. 10 which should accompany the s. b. slip. The number of intimations of transfer accompanying a s. b. slip should be noted on the slip.

(b) If the account is to be transferred from a branch office to its own head office, the application for transfer along with one copy of the specimen signature and the pass book will be received in the head office entered in the b. o. daily account. The savings bank clerk should score out the name of the branch office from the first page of the pass book and obtain the initials of the postmaster to-this correction. He should then write across the b. o. slip sent to the branch office the words " Account No..... of..... (depositor's name) transferred this office; balance Rs.....(amount) on..... (date of last transaction)". The pass book should be sent to the depositor direct in an acknowledgement due card should cover registered on service. The return of the acknowledgement due card should be watched and the depositor's signature thereon as addressee of the registered cover should be compared with his specimen signature. These acknowledgement due cards should, after the requisite check, be placed on record.

(2) The name and revised address of the depositor should be entered in the specimen signature book intended for accounts standing at the head office, and the specimen signature of the depositor should be pasted therein against that entry. In the signature book containing specimen signatures in respect of the accounts standing at sub and branch offices, *a red ink-line* should be neatly drawn through the entry relating to the account and the words " Account transferred to the head office " should be written *in red ink* across that entry. The name of the head office to which the account has been transferred should be substituted in the ledger for the name of the sub or branch office from which the transfer has been made, the correction being initialled by the postmaster. The revised address of the depositor should also be entered in the ledger. The application for transfer should be filed in the head office.

NOTE.ð Paragraph (2) of rule 466 applies also to this rule.

470. Transfer from one sub or branch office to another under the same head office.ð (1) (a) If the account is to be transferred from a sub office to another sub-office within the jurisdiction of the same head office, the application for transfer along with one specimen signature of the depositor will be received by the head office entered in the s. b. memo.

(b) If the account is to be transferred from a branch office to another sub or branch office within the jurisdiction of the same head office, the application for transfer with the pass book and two specimen signatures of the depositor will be received by the head office entered in the b. o. daily account.

(2) *(a)* No entries should be made in the journal of s. b. accounts transferred, but the Savings Bank clerk of the head office should write across the s. b. or b. o. slip sent to each sub or branch office the words " Account No. (No.) of (depositor's name) transferred from (name) sub (or branch) office: balance Rs. (amount) on (date of last transaction)". In the case of large head offices, such intimation may be given in form S. B. 10 which should accompany the s. b. or b. o. slip, as the case may be. The number of intimations of transfer accompanying the s. b. or b. o. slip should be noted in the slip. The name of the sub or branch office to which the account is to be transferred should be substituted in the ledger for the name of the sub or branch office from which the transfer has been made. The corrections in the ledger should be initialled by the postmaster.

(b) The procedure laid down in the preceding sub-para *(a)* should be followed in the case of transfers from a branch office to another sub or branch office under the same head office with the exception that the name of the new sub or branch office should be substituted on the first page of the pass book for the name of the sub or branch office from which the transfer has been made. The revised address of the depositor should also be noted on the first page of the pass book and the pass book should be returned direct to the depositor in an acknowledgement due cover registered on service. The return of the acknowledgement due card should be watched and the depositor's signature thereon as addressee of the registered cover should be compared with his specimen signature. The acknowledgement due card should, after the requisite check, be placed on record.

(3) The depositor's application for transfer, together with one or two specimen signatures, as may be required, should be sent to the sub or branch office to which the accounts is transferred, and when the application is received back, the revised address of the depositor should be substituted for the original address in the signature book kept in the head office. The revised address of the depositor should be entred in the savings bank ledger also. The application for transfer should be filed in the head office.

PROCEDURE IN SUB-OFFICES

471. Procedure in sub-office from which account is transferred.ð *A. The depositor's written application for transfer should be examined by the sub-postmaster and the signature on it as well as the specimen signature or signatures compared with the specimen in the specimen signature book. The particulars written on the application for transfer should also be carefully scrutinised and the date of last transaction and the last balance as entered therein compared with that in the pass book and the sub-office savings bank journal)ledger. The application should then be impressed with the date stamp. The revised address of the depositor should be nc. ted on the first page of the pass book and the words " Account transferred to (name) P.O.S.B. " should be written in the pass book under the signature of the sub-postmaster and the pass book should be closed by entering therein, as a withdrawal, the balance (exclusive of profit for the current year), and the word " Nil" in the column for balance. The original account number, name stamp and ledger folio entered on the inside of the front cover of the pass book should then be scored out neatly. The name of the sub-office from which the account is transferred should also be scored out neatly on page* 1 *of the pass-book. The words " Account transferred to be*

(name) P. O. S. B. " should be written against the entry of the last transaction in the sub-office savings hank journal, in the column headed " date of next transaction ", the last transaction will be traceable by the date in the pass-book. A neat red-ink *line should be drawn across the entry in the specimen signature book and the words " Account transferred" written* in red ink *across that entry. The pass book should then be delivered to the depositor or his agent, as the case may be who should aho be recommended to present his pass book as soon as possible at the office to which his account has been transferred.*

B. The application for transfer and the specimen signature or signatures should be forwarded to the head office entered in the s. b. memo. An intimation of transfer will be received from the head office in the form of words : " Account No. (No.) of (depositor's name) transferred to the (name) P.O.S.B. with balance (amount) on (date) " written across the s. b. slip. The sub-postmaster should com pare these entries with those in his sub-office savings bank journal!ledger and see that the last balance as written on the s. b. slip tallies with that shown in the sub-office savings bank journal'ledger and that necessary transfer remarks are duly recorded in the journal'ledger". He should then put his dated initials both on the s. b. slip and in the journal'ledger against the relevant entries

C. If an application for transfer is presented, with the pass-hook at a sub-office other than the sub-officer at which the account stands, it should be accepted, impressed with the date-stamp, and forwarded with the pass-book, registered on service, to the transferring head office, i.e., *the head office in account with the sub-office at which the account stands. The necessary number of specimen signatures should also be obtained from the depositor and sent with the pass-book. A receipt should be given to the depositor in the form of receipt for a registered article, the words " Pass-book of account (No.) in (name) P.O. " being written on the receipt and reproduced on the form below by means of carbonic paper.' The sub-office at which the account stands will be informed of the transfer by the head office by means of a note in the s. b. slip and the necessary note should be made in the sub-office s. b. journal as laid down in paragraph B. of this rule.*

472. Procedure in sub-office to which an account is transferred when the transferring head office is not the head office of account.ð *A. The sub-office to which an account is transferred will receive from the head office with which it is in account, the depositor's application for transfer together with a specimen of his signature and the advice of transfer entered in the s. b. slip. Immediately on receipt of these documents the specimen signature should be compared with the depositor's signature on the application for transfer and pasted in the book of specimen signature against the new account number and the new number of the account ledger-folio, the name of the depositor and the balance of the account should be entered in* red ink *in the sub-office s. b. journal and the remarks "Account transferred from (name) P. 0. S. B." should be written against the entry but the amount must not be included in the daily total of the journal. In sub-offices authorised to use s. b. ledger the relevant entries should be made on the next available page in the ledger in the order of the numbers allotted by the head office to the new accounts and the accounts*
received on transfer and the words " Received by transfer from .....(name) of transferring office)", should be recorded at the head of the account in the ledger and the balance transferred, as shown in the advice of transfer, received through the head office in account, should be entered therein as a deposit against the words
" Account opened for Rs ....." and the date on which the account is opened. all other particulars relating to the account which may have been noted on the advice of transfer should be copied into the ledger in the proper place. If information required on any point is wanting, this should be obtained at once by addressing the

head office of account. The dale of making these entries in the sub-office s. b. journal; ledger should be noted over the initials of the sub-postmaster on the advice of transfer, which, together with the application for transfer, should be returned to the head office duly entered in the savings bank memo, without wailing for the presentation of the pass-book by the depositor. If the depositor be illiterate, the words' depositor unable to write' should be written in the book of specimen signature against the account number in the column provided for signature.

B. When the pass-book is presented at the sub-office, the balance transferred, as shown therein, should be compared with that noted in the sub-office savings bank journal;ledger. The new account number and ledger folio as shown on the advice of transfer if available or as noted in the sub-office savings bank journal'ledger and the name of the head office under the jurisdiction of which the account has been transferred should be inserted in manuscript on the inside of the front cover of the pass book. The name of the sub-office should also be noted on page 1 *of the pass book. In the pass-book, the words "Account opened for Rs. (amount) should be written below the closing entry made by the office from which the account has been transferred and the balance transferred should then be entered as a deposit after reference to the sub-office savings bank journal/ledger. The date of this entry in the pass-book should be entered in the column "date of next transaction" in the sub-office savings bank journal/remarks column of the ledger also against the* red-ink *entry made therein on receipt of the advice of transfer, merely to indicate that the pass-book was presented on that particular date. The name of the place of the depositor's residence should also be noted on the advice of transfer, if the pass-book is presented before its return to the head office. The pass book should then be returned to the depositor.*

C. Any subsequent deposits or withdrawals made by the depositor after the account has been opened in the sub-office should be treated in the usual courses.

D. If the account has been transferred before receipt of the annual statement of profit from the Audit office, a note to this effect will be found written on the advice of transfer. In such a case the opening entry in the pass-book should be "" Account opened for Rs..... (amount) *exclusive of profit for the past year ".*

473. Transfer from one sub-office lo another under the same head office.ð

A. If the account is to be transferred from a sub-office to another sub-office in account with the same head office, the application for transfer with one specimen of the depositor's signature should be sent to the head office, entered in the s. b. memo. The revised address should be written on page 1 *of the pass book and the name of the sub-office from which the account is transferred should be scored out neatly on page* 1 *of the pass-book. The words " Account transferred to* (name) *Sub-Office " should be written against the entry of the last transaction in the sub-office savings bank journal in the column headed " Date of next transaction "; the last transaction will be traceable by the date in the pass book. (In sub-offices using ledgers the words " Account transferred to.....sub-office should be written in the remarks column of the ledger under the sub-postmaster's dated signature). An intimation ■of transfer will be received from the head office as provided for in Rule* 471-5 *and the sub-postmaster of the transferring office should be guided by the instructions contained in the said Rule* 471-5.

B. The sub-office to which the. account is transferred will receive intimation ■of the transfer in the s. b. slip, to which the depositor's application for transfer and a specimen of his signature will be attached and will follow the procedure described m rules 472 *A and B. The specimen signature should at once be pasted in the signature book below the last entry after being compared with the depositor's signature on*

the application received from the head office. If the depositor is illiterate, the words " Depositor unable to write " should be written in the book against the entry of the account No. in the column provided for the signature. When the pass-book is presented by the depositor the words " Account transferred from (name) *sub-office and opened for R* (amount) " *should be written below the last entry in the pass-book, and the entry should be stamped with the date-stamp and initialled by the sub-postmaster. The page on which the depositor's signature appears in the specimen signature book, as well as the particular volume of the book, where necessary, should be written at the bottom of page* 1 *of the pass-book. The necessary entry should also be made in the sub-office s. b. journal/ledger on the date the account is opened in the manner described in rule* 472. *The pass-book should then be returned to the depositor, and the application for transfer returned to the head office entered in the s. b. memo.*

C. Any subsequent deposits or withdrawals made by the depositor after the account has been opened at the sub-office to which it was transferred should be treated in the usual course.

474. Transfer from head office to its own sub-office.ð *Jf the account is to* ***be*** *transferred from a head office to a sub-office with which it is in account, the s. b. slip received by the sub-office, to which will be attached the depositors' application for transfer and a specimen of his signature, will contain the words " Account No.* ..... *of* .....(depositor's name) *transferred to*.....(name) *sub-office : balance* .....(amount) ". *The procedure laid down in rule* 473 *should then be followed. Any subsequent deposits or withdrawals made by the depositor should be treated in the usual course. In the case of an account received on transfer from the head office of account or from another sub-office-in-account with the head office-of-account the number of that account not being one after the last account standing open at the receiving sub-office, the number of the ac count received on transfer will be entered in the ledger on the next available page. For facility of reference, however, the words " For Account No .....*, *seepage* ------ *Vol*..... " *should be recorded at the top of the ledger-page which bears entry in respect of the last previous account.*

475. Transfer from sub-office to its own head office.ð // *the account is to be transferred from a sub-office to its own head office, the procedure as laid down in Rule 471-A should be followed, the application for transfer along with one specimen signature being sent to the head office entered in the s. b. memo. The s. b. slip received subsequently by the sub-office will contain the words " Account (No.) of* (depositor's name) *transferred to this office balance Rs.* (amount) *on (date of last* transaction) ". *These entries should be compared with those in the sub-office savings bank journal/ledger and, if found correct, the relevant entry on the s. b. slip should be initialled and dated by the sub-postmaster and the slip filed as usual. The relevant entries in the sub-office savings bank journalfledger should also be initialled and dated by the sub-postmaster in token of having carried out the prescribed check.*

NOTE.ð -The instructions in rule 493-C apply also to pass-books recehed backd fiom ihe head-office for delivery to depositors under this rule.

476. Accounts transferred from branch offices.ð *If an account to* ***be*** *trans ferred is open at a branch office in account with a sub-office, the application for transfer and the pass-book will be received from the branch office entered on the reverse of the b. o. daily account together with the necessary number of specimen signature slips. The procedure laid down in the foregoing rules should be followed as if the account were open at the sub-office except that* (a) *the pass-book should be*

sent to the depositor direct in an acknowledgement due cover registered on service (b) *return of the acknowledgement due card should be watched and the depositor's signature thereon as addressee of the registered cover should be compared with his specimen signature ; and* (c) *when intimation of transfer is received from the head office under rule* 473 *or* 475, *similar intimation should be written on the b. o. slip sent to the branch office.*

477. Accounts transferred to branch offices.ð *If an account is to be transferred to a branch office in account with a sub'Office, the procedure laid down in the foregoing rule should be followed except that* (a) *one of the two specimen signatures of the depositor received from the head office should be pasted in the specimen signature book kept in the sub-office ;* (b) *depositor's application for transfer together with one specimen signature slip received from the head office should be sent to the branch office;* (c) *the depositor's pass-book will be received from the branch office in a cover registered on service; the pass-book should be returned direct to the depositor in an acknowledgement due cover registered on service;* (d) *return of the acknowledgement due card should be watched and the depositor's signature thereon as addressee of the registered cover should be compared with his specimen signature; and* (e) *when intimation of transfer is received from the head office under rule* 473 *or* 475, *a similar-intimation should be written on the b. o. slip sent to the branch office.*

478 to 487.ð *Deleted.*

PROFIT

488. Calculation of profit in the case of accounts to be closed.ð (1) When a.' depositor desires to finally close his account, the head postmaster must calculate-the profit due on the account from the entries in the pass-book. Profit is allowable on the lowest balance at credit of the depositor in each calendar month after the close of the sixth day up to the end of the month. The profit should be calculated on sums of complete rupees according to the S. B. Profit Table *(See* Appendix D). In calculating profit, the monthly profit bearing balances for the period under calculation should be added together and the profit for one month on the sum total should be ascertained from the table.

(2) If the account is closed before the receipt of the annual statement of profit of the past year from the Audit office, the profit for the past year must first be calculated and added to the opening balance of the current year ; the column for balance in the pass-book should be filled up in ink, and the head postmaster should then proceed to calculate the profit due for the current year. This amount of profit should be added to the principal standing at credit of the depositor.

(3) In reckoning the lowest balance in each month of an account open at a sub or branch office, the actual dates of deposit and withdrawal in the sub or branch office must be taken into account.

(4) If profit cannot be calculated from the pass-book owing to the pass-book: being a new one supplied in continuation of a used-up pass-book, the calculation should, if possible, be made from the entries in the ledger. When the calculation cannot be made from the ledger, the profit should be ascertained by telegraph from the Audit office. In case the profit for the past year has not been added to the balance, this fact should be intimated in the telegram to the Audit office, which will then communicate the profit for the past and current years separately.

489. Annual statement of profit.ð (1) As soon as possible after the close of each year, the Audit office will prepare for each head office, a statement showing:

(a) the profit that has accrued for the past year on each account open, *(b)* the closing balance standing on the 30th June at credit of each account open, and *(c)* the balance after the addition of profit.

(2) IN HEAD OFFICES, the annual statement of profit ought to be received not later than the 15th of September in each year.ð If it is not received by that date, **a** report should be made to the Head of the Circle. On receipt of the statement.
Å each sub and branch office should be informed of the fact and asked to send to the head office, for examination and entry of profit, all pass-books presented at the sub or branch office.

NOTEð Profit on fixed and joint fixed deposit accounts is not calculated by the audit office. The annual statement of profit issued by that office will, therefore, not contain an entry of profit Ån respect of such accounts. If, however, in any case the audit office does calculate and include in the annual statement of profit, the profit on fixed or joint fixed deposit account this should "be cancelled under intimation lo the audit office.

490. Entry of profit in ledger.ð **(1)** IN HEAD OFFICES, every account, whether open at the head office itself or in any of its subordinate offices, must be closed in the ledger after the end of each year by writing below the last entry the remarks " Profit for *(year)* Rs. *(amount)* ", the amount of profit being left blank until the annual statement of profit is received from the Audit office. In the case of accounts open in subordinate offices, this should be done as soon as possible after the transactions in those offices on the 30th June have been embodied in the ledger.

(2) If any account is operated upon after the 30th June prior to the receipt Åof the annual statement of profit, a remark similar to that prescribed above should be made in column 3 of the pass-book before the entry of the transaction, the amount of profit being left blank. In the ledger, the balance after the transaction should be entered by the ledger clerk in pencil, but in the pass-book no entry Åshould be made in the column for the entry of the balance. When the profit has been credited, the pencil entries in the ledger should be erased, and the proper balances should be entered in ink in that book and also in the pass-book, when presented. In the s. b. journal, however, the entries after each transaction should be made in the usual manner.

(3) TN HEAD OFFICES, as soon as the annual statement of profit is received, the ỵprofit on each account, as shown in the statement, should be entered by the ledger clerk in the ledger in the space left for the purpose and should be added to the balance at credit of the depositor. The closing balance for the past year as entered in the ledger should then be compared with the closing balance as entered in the statement, and if there is any difference, a copy of the entries in the ledger for the past year should be sent to the Audit office with a report regarding the difference. The entry of profit in ledger should be completed within two months of the date of receipt of the annual statement of profit, and at the end of this period, the head postmaster should furnish a certificate to the Audit office concerned in the follow ing term :

> " I hereby certify that profit for the year..... has been added to all savings bank accounts and that the closing balances shown in the annual statement of profit for that year agree with those in the ledgers of my office except in cases which have already been reported."

NOTEð In the case of very large head offices, specially selected by the Head of the Circle <who should communicate their names to the Audit office concerned), this period may be fixed tat three instead of two months.

491. Entry of profit in pass-books.ð (1) IN HEAD OFrtCEs, the first time that a pass-book is presented after the receipt of the annual statement of profit, whether for the purpose of operating on the account or only for the entry of profit, the amount of profit shown in the statement should be credited in the pass-book, as in the specimen below, the profit being added to the balance at credit of the depositor. The pass-book should then be placed with the statement and the ledger before the head postmaster, who should check the profit and the resulting balance (after addition of profit) entered in the pass-book and the ledger, with the entries-in the statement and then initial the pass-book and ledger and note the date in the latter. He should at the same time see whether the entry of the ledger-folio in the pass-book requires alteration. The pass-book should be returned with, as little delay as possible, to the person who presented it.

(2) After sub-postmasters and branch postmasters have been instructed to-send to the head office pass-books for entry of profit, as required by rule 489 above,, if any transaction is noticed by the ledger clerk to have taken place in an account, open at a sub or branch office, he should see that the pass-book has been received. If the pass-book does not appear to have been received, he should report the fact to the postmaster who should at once call for the pass-book. The irregularity should also be noted in the error book and an extract sent to the office and to the-Superintendent concerned who should take notice of the irregularity.

(3) As the profit is entered in each pass-book, the date on which entry is made-should be noted, under the head postmaster's initials, against the No. of the-account in the annual statement of profit.

NOTE.ð In large first class head offices where it may not always be possible to return pass-books on the date of presentation, a receipt in form S.B.-28 (Revised)-1 should be given to each: depositor whose pass-book is retained in the post office.

Specimen page of pass-book showing how profit is added lo the principal for the year.

Date	Date-stamp of the post office	Amount of each deposit or with-drawal (to be entered in words)	Amount deposited	Amount with-drawn	Balance at credit of the depo-sitor	Initials-ofthe, post-master
1	2	3	4	5	6	7
		Deposited twelve rupees. X. Y. Z.	Rs. Ps. 12.00		Rs. Ps.	
2nd Sept. 1961		Deposited five rupees. X.Y.Z.	5.00		71.00 76.00 68.00	AB.C.
27th Sept. 1961		Withdrawn eight rupees. X. Y. Z.		Rs. Ps.		A.B.C
10th Oct. 1961						A.B.C-

Date	Date-stamp of the post office	Amount of each deposit or withdrawal (to be entered in words)	Amount deposited	Amount withdrawn	Balance at credit of the depositor	Initials of the post-master
1	2	3	4	5	6	7
3rd Jan. 1962		Deposited seventeen rupees. X.Y.Z.	Rs. Ps. 17.00		Rs. Ps. 85.00	A.B.C.
15th Mar. 1962		Withdrawn five rupees. X. Y. Z. Profit for 1961-62, Rs. 1 Ps. 66. X. Y. Z.		R s. Ps. 5.00	80.00	A.B.C.
22nd Sept. 1962					81.66	A.B.C.

A. In sub-offices, the first time that a pass-book is presented after information has reached the sub-office that the annual statement has been received by the head office, whether it is presented for the purpose of operating on the account (whether the account bears profit or not) or only for the entry of profit, the sub-postmaster should retain the pass-book and gave the depositor a receipt for it in form S.B.-2% (Revised-2). The sub-postmaster will be held personally responsible for carrying out the provisions of this rule.

B. In sub-offices, pass-books taken from depositors should be forwarded by first mail to the head office entered in the s. b. memo. If a pass-book was pre sented for the purpose of operating on the account, steps should be taken to receive or repay the deposits, as the case may be, before the pass-book is sent to the head ■office.

C. In sub-offices, no objection should be raised to receiving or repaying depo sits pending the entry of profit, but after the 30th June, a space for the credit of profit should be left and no balance should be shown in the pass-book until the profit has been added by the head office, though the balances should be entered in the sub-office s. b. journal'ledger in the usual manner.

491/1. Calculation of Profit on Fixed and Joint Fixed Deposit Accounts and entry thereof in Ledger and Pass-book.ð (1) Fixed and Joint Fixed Deposit Accounts earn profit at the prescribed rates for the period of the deposit, which is reckoned from the date of opening of the account, or, in cases where deposits are made in instalments, from the dates of deposit of the various instalments, or, in the case of the extended periods of deposit, from the dates of extension. The profit due is calculated by the Head Offices concerned with reference to the prescribed table of rates and the dates of maturity entered in the ledgers for Fixed and Joint Fixed Deposit Accounts.

(2) The profit for the year will be calculated immediately after the expiry of this period and posted in the ledger in the deposit Column *in red ink* below the relevant entry of deposit. To facilitate this 2. 3 or 4 lines should be left blank below each entry of deposit according as the deposit is for 1, 2 or 4 years. For the purpose of calculating profit, the ledgers will be examined during the first week of every month and the profit calculated and added in the ledgers in respect of all accounts or instalments of deposits in regard to which one complete year has expired during the immediately preceding month either from the date of opening an account or from the date of depositing a particular instalment or from the date of extension or, again, from the last date of calculation of the profit ; this last contingency will arise in the case of accounts opened or extended for two years or more. The entry of profit in the ledger will remain a separate one. Balance will not be struck by adding it to the deposit amount.

(3) The profit thus calculated and posted in the ledgers will be entered in an profit Journal to be maintained in duplicate with the following columns, *viz.*:ð

Name of the month at the top. (/)

Serial No. (//') Account No. (iii)

Name of Depositor.

(iv) Date of opening or extending the Account or of depositing the particular instalment in respect of which calculations are made.

(v) Period for which the Account has been opened or extended or re-extended.

(W) Profit-bearing balance.

(V/J) Amount of profit.

(viii) Initials of the officer-in-charge Savings Department.

(4) Profit Journal will be written up in duplicate by Carbonic process. The upper copy will be detached and sent to the audit office along with the first S. B. Return after the close of the month to which the Journal relates, the lower copy being retained as the office copy. Where the audit office intimates a correction in the calculations, the correction should be made in the ledger, in the Pass-Book and in the office copy of the Journal in accordance with the instructions given by the audit office.

(5) Total of the profit calculated and posted during a month will be struck as also the progressive total from month to month for each year. Entry of the profit will also be made in the depositor's Pass-Book in the usual way,ð Passbooks of accounts standing at a sub-office being called for the purpose. Unlike the ledger, balance will be struck in the Pass-Book by addition of profit. Where an account stands open at a sub-office, the amount of profit will also be communicated to the sub-office concerned for being entered in the Sub-Office Savings Bank Journal/Ledger. The amount of profit on a Fixed or Joint Fixed Deposit Account opened for not less than two years may, in accordance with Note below Rule 36-B of the Rules for Savings Bank Depositors, be withdrawn after it is posted in the Pass-Book.

NOTE 1.ð Profit is allowed on the amount of the fixed deposit that has remained with tj-e post office for a complete year and no t on the balance shown in the Pass-Book.

*Example.*ð In the case of a 2 year account on which profit for the first year has been added the profit for the second year should be calculated on the amount of the original princiral and not on the balance after the addition (hereto of the profit for the first year.

NOTE 2.ð All deposits, earn profit for the completed years of deposit only at the rates applicable to the fixed period for which an account is opened in the first instance or is extended or re-extended.

Example.—if a Fixed Deposit Account, opened for three years, is closed during the third-year, no profit will accrue for the part of the third year but profit for the first two years will be-calculated at the rate applicable to a 3-year deposit.

NOTE 3.ð Fixed or Joint Fixed Deposit Accounts earned profit at the following rates up to 30th September, 1957 :ð

0) deposits for one year .. ., ... 2-1'4% per annum.

(//) deposits for two years .. .. 2-3 4 % per annum.

(Hi) deposits for three years .. ., ...3% per annum.

From 1st October, 1957 to 31st March, 1965, the rates of profit en il.c<c deposits were a» below :ð

(/) deposits for one year .. .. 2-1 2% per annum.

(ii) deposits for two years .. .. 3/i per annum.

(IH) deposits for three years .. .. 3 1 2% per annum.

From 1st April, 1959 to 30th June, 1965, theratesof profit on thesedeposits were as below :ð

(i) deposits for one year .. .. 3 % per annum.

(ii) deposits for two years .. .. 3i % per annum.

(ill) deposits for three years .. ., ... -.4% per annum.

From 1st July, 1965 to 30th June, 1966, the rates of profit on these deposits verc as belcw :ð

(i) deposits for one year .. ..4% per annum.

(ii) deposits for two years .. .. *41 %* per annum.

(Hi) deposits for three years .. .. 5 % per annum.

The rates of profit on these deposits from 1st July, 1966 were revised as belcw :ð

(0 deposits for one year .. ., ... 4J% per annum.

(ii) deposits for two years .. ..5% per annum.

(II/)-deposits for three years .. .. .. ■■ *-i%* per annum-

Before commencing to calculate the profit, it should be carefully seen that the table which is referred to for the purpose is the correct one according to the period of the Fixed deposit and*J the year or years for which profit is being calculated. If the year for which profit is being calculated consists of a fraction of the year before 1st October, 1957 and a fraction thereafter, the profit for the fraction of the year before 1st October, 1957 should be calculated separately at the lower rate and that for the remaining fraction at the higher rate and the results of the two-processes should be added together to arrive at the profit to be allowed for the year on the account.

*Exception.*ð Profit is to be calculated on completed months only. For this purpose, the last month on the old rate may spread beyond 30th September, 1957 according to the date of deposit. ForiDStance, if a deposit was made on the 11th of May, 1957, profit thereon will be calculated at the old rate up to 10th October, 1957.

(6) In cases where a Fixed or Joint Fixed Deposit Account is transferred from a head office or sub-office within the account jurisdiction of a head office to another head office or to a sub-office within the account jurisdiction of another head office, the transferring head office will see to it that if the relevant account had completed one year from the date on which the said account was opened or extended or on which profit was last calculated and posted thereto, the profit due for the completed year is properly calculated and posted thereto before the relevant account is transferred out. The receiving head office should also see to it that an account opened on transfer docs include the due entry or entries of profit for all the completed years for which that account stood open with the transferring post office.

492. Examination of and entry of Profit in Pass-Books received from sub and branch offices.ð (1) The pass-books sent to the head office by sub or branch offices for entry of profit will be received entered in the S.B. Memo, or B.O. Daily Account. The pass-books should immediately be placed before the postmaster who should carry out the checks prescribed in rule 492/2. Thereafter the pass-books relating to accounts, not bearing profits, should be returned at-once to the sub or branch office concerned entered in the S.B. or B.O. slip. The other pass-books should be similarly disposed of after profit has been entered in them according to the procedure laid down in rule 491. If there are balances relating to transactions after 30th Jane to be entered in a pass-book, the entries should be completed by the h.o. before the pass-book is returned to the sub or branch office.

(2) If a pass-book relating to an account open at a sub-office or at a branch office in account with a sub-office is received for entry of profit from an office other than the office at which the account stands, it should be dealt with as laid down in sub para. (1) above and returned to the office from which it was received for delivery to the depositor, but the fact should be intimated to the office at which the account stands open by means of a remark in s. b. or b. o. slip, on which should also be noted the amount of profits, the closing balance of the account and the date of last transaction at that office.

(3) Should the pass-book of an account open at the sub-office or at a branch office in account with sub-office be received direct by the head office, it should be returned direct to the depositor after entry of profit ; the fact will be intimated to the sub or branch office by a remark in the s.b. or b.o. slip, on which the amount of profit, the closing balance of the account and the date of last transaction will also be noted by the head office.

492/1. Receipts for Depositor Pass-Books and their Disposal.ð (1) Whenever a Pass-Book is taken possestion of a receipt for it should be granted to the depositor by the head office in the form S.B.-28 (Revised)-l and by the sub and branch offices in form S.B.-28 (Revised)-2. Receipts in form S.B.-28 (Revised)-l will be issued in duplicate ; the original copy being given to the depositor for the pass book obtained from him while the duplicate will be retained as office copy-Receipt in form S.B.-28 (Revised)-2 will be issued by a sub or branch office in triplicate, the original will be given to the depositor, the duplicate retained in the office itself and the triplicate will be forwarded by the sub-office to the head office duly entered in the S.B. Memo, for disposal. In the case of a branch office, the triplicate copy of S.B.-28 (Revised)-2 will be forwarded for final disposal to the head office through the Sub-Office of account or direct, as the case may be, duly entered on the back of the B.O. Daily Account. When returning the pass-book to the depositor, the receipt given to him in form S.B.-28 (Reviscd)-l

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or S.B.-28 (Revised)-2 will be taken back, after obtaining his acknowledgment at the space provided for the purpose. The receipt in form S.B.-28 (Revised)-l will then be filed alongwith the duplicate copy thereof, while that in form S.B.-28 (Revised)-2 will be forwarded to the head office duly entered in the S.B. Memo., where it should be filed in daily bundles after carrying out the check prescribed in sub-para, below. The date of delivery of the pass-book and to despatch to the head office of the relative receipt surrendered by the depositor will also be noted on the duplicate copy of the receipt on record at the sub-office. In the case of the b.o's the receipt will be forwarded to the H.O. through the S.O. of account or direct duly entered on the reverse of B.O. Daily Account after noting the date of its despatch in the reverse of the duplicate copy of the receipt on record in the b.o.

(2) Whenever receipts in form S.B.-28 (Revised)-2 are received back from sub-offices or branch offices, duly signed on their reverse by the depositors, they should be carefully scrutinised by the savings bank clerk of the head office to see that (1) the delivery of the pass-books to the depositors was not unnecessarily delayed, (2) the closing balance entered in the receipt agrees with that on record in the head office, and (3) the depositor's signature agrees with that on the head office record. In case of doubt regarding any of these three points, the matter should immediately be reported to the head postmaster who should make immediate enquiries with a view to seeing if any fraud has been committed in respect of the account concerned. The date of delivery of the pass-book should then be noted in the register of pass-book sent [S.B.-12(a)] with reference to these receipts as laid down in rule 492/2 and, after the prescribed check by postmaster, filed in daily bundles which should be kept in the personal custody of the postmaster and preserved for 5 years.

492/2. Register of Pass-Books sent to Sub and Branch Offices.ð (1) All pass-books received from Sub or Branch offices for whatever reason should immediately be entered by the S.B. clerk in the Register of pass-books sent to sub and branch offices form [S.B.-12(o)]. The pass-books along with the register should be placed before the postmaster who should himself compare the last balance entered in each pass-book by the sub or branch postmaster with the corresponding balance in the ledger, initial the pass-book and ledger in token of having made this comparison, and see whether the entry of the ledger-folio in the pass-book requires alteration. The head postmaster should be careful to see whether there are any suspicious erasures or alterations in any of these entries the pass-book since their last examination in the head office. The pass-books should, after check by the head postmaster, be made over to the savings bank clerk, who should enter them in the register of pass-books sent to the sub and branch offices [Form S.B.-12(o)] and place the pass books with the register before the postmaster who should after check put his initials in col. 5 of the register. After necessary disposal the pass-books should at once be returned to the sub or branch offices concerned duly entered in the s.b. or b.o. slip and their date of return noted in col. 4 of the register [S.B.-12(a)] by by the S.B. Clerk.

(2) When the depositor's receipts S.B.-28 (Revised)-2 are received at head office, the savings bank clerk should after carrying out the check prescribed in rule 492/1 note the dates of receipt of depositor's acknowledgment for pass-book in col. 6 of the register of pass-books sent to sub and branch offices [S.B.-12(a)] and the receipts along with the register should be placed before the postmaster who should after check place his initials and date in Col. 8 of the register.

(3) If any pass-book is returned to the head office as undelivered, an entry regarding its return should be made in the register of pass-books sent to sub and

branch offices [S.B.-12(a)]; the entry being initialled and dated by the postmaster in col. 8 thereof. Such pass-books should then be kept in the head postmaster's personal custody along with the register of undeliverable pass-books in deposit at the head office as laid down in rule 408.

(4) The savings bank clerk of the head office must satisfy himself by referring to the register of pass-books sent to sub and branch offices that the depositor's receipts or the undeliverable pass-books are being returned by sub and branch offices without undue delay and if any undue delay occurs he should bring the matter to the notice of the head postmaster. The register should also be checked every Saturday by the head postmaster who should initial and date the register in the column under the head 'remarks ' in token of having carried out the check.

493. Entry of Profits in S. O. S. B. Journal Ledger and Return of Pass- Kooks to depositors by sub-offices.ð *A. Each pass-book which has been sent to the head office for entry of profit will be received back entered in the s. b. slip, and must be kept in the personal custody of the sub-postmaster. The profit shown in the passbook should be entered in the sub-office S. B. Journal, in the following manner* :ð *The remark "profit for* (year) R (amount)" *should be entered, in* red ink, *in the column for "Name of depositor" immediately below the last entry relating to the account. The balance should be increased by the amount of profit and the resulting balance, after being compared with the balance shown in the pass-book, should be entered* in red ink, *in the column "Balance after each transaction", immediately below the last entry of the balance. The entries relating to profit in the sub-office s. b. journal should be initialled by the sub-postmaster.*

NOTE.ð In subofficesusingledgers, profit should be entered in the ledger after the erd cf the year by writing below the last entry the following remarks:ð

" profit for year ..... Rs
..... "

The balance at credit of the depositor should be corrected *in red ink,* to include the amount'of profit. Care should be taken to seethat the closing balance as indicated in the pass-book agrees with that in the lodger.

B. The pass-books should be delivered to the depositors as soon as possible on their giving up the receipts previously granted to them and on their signing the form of acknowledgment printed on the reverse of the receipts. These receipts should then be sent to the head office by first mail entered in the s. b. memo. In the case of accounts standing at a branch office in account with the sub-office, the pass-books shoulds be forwarded to the branch office as soon as the profit has been entered in the sub-office s. b. journal in accordance with the procedure laid down in paragraph A. The depositors' receipts for these pass-books should, when received from the branch office, be sent to the head o ffice in the manner described above in rule 492/1(1).

C. Pass-books which are not delivered, should remain in the personal custody of the sub-postmaster who should issue a notice to every depositor whose pass-book remains undelivered at the end of the first seven days after its receipt from the head Office. Service postcards, with the prescribed form of notice printed on them (S.B.-33), *will be supplied to sub-offices for this purpose. If after the issue of the notice, any pass-books still remain undelivered at the end of the period (not exceeding one month) prescribed by the Head of the Circle for keeping them in the sub-office, they should be sent ot the depositor registered on service, acknowledgment due, and the words "Pass-Book of account No. (number)" should be written on the registered receipt. The depositor's receipt or the acknowledgement, as the case may be should be sent to the head office immediately. Pass Books which still remain*

undelivered will be sent to the head office at the end of the prescribed period. Undelivered pass-books received from branch offices in account with the sub-office should be similarly forwarded to the head office. When the depositor calls for a pass-book which has been sent back to the head office after being retained for the prescribed period, the sub-postmaster should ask the head office to return the same. The head office will return the pass-book after making necessary entries in the Register of undeliverable pass-books in deposit in head office.

D. The procedure laid down in paragraph E below is applicable to the case of a pass-book received by a head office for entry of profit from an office other than the sub-office at which the account is open and returned to the forwarding office by the head office after the profit has been entered. The depositor's acknowledg ment of having received the pass-book should be taken on the back of the receipt for the pass-book, or if the pass-book has to be sent to him by post it should be for warded to him registered on service and the words "Pass-book of account No. (No)" *should be written on the receipt for the sender and reproduced on the forms below by means of carbonic paper. This receipt or the depositor's acknowledgment, as the case may be should be sent to the head office by first mail.*

E. Should the pass-book of an account open at the sub-office or at a branch office in account with the sub-office be returned by the head office direct to the depositor after entry of profit, the fact will be intimated to the sub-office in the s. b. slip, on which the amount of profit and the closing balance of the account will also be noted by the head office. In such cases, the profit shown in the s. b. slip should be entered in the sub-office s. b. journal/ledger in the manner prescribed in paragraph A and the resulting balance should be compared with the balance shown in the s. b. slip.

SUBMISSION OF SAVINGS BANK RETURNS BY HEAD OFFICES,

494. Dates for submission to Audit Office.ð The dates prescribed for the submission of the weekly savings bank returns to the Audit office by head offices are the 1st, 8th, 16th and 24th of each month, and they should be forwarded under cover of the weekly account envelope. It is very important that savings bank returns should be despatched in the prescribed dates and their punctual submission will be strictly enforced. If there are no entries to be made in a return, a blank form, with the word "Nil" written on it and signed by the head postmaster, should be submitted.

NOTE.ð *See* N-B. (i) in the beginning of chapter 8.

' 495. Copy of the Savings bank journalð (1) In Head Offices the entries made in the savings bank journal (Form S.B.-2) should be duplicated on the sheet below by means of carbonic paper. The journal should be totalled each day and the totals should be checked daily by the head postmaster, who should also write the amount of the totals in words and initial the entries. The total number of (1) deposits and (2) withdrawals should also be entered by him, in words, at the foot of each page of the journal and carried forward to the next page, when necessary. For the purpose of arriving at weekly totals, the several daily totals of the week should be entered and added up in the weekly abstract of savings bank transactions [Form S.B.-2(c)], and in order to bring out in the abstract for the last week of the month the monthly totals of deposits and withdrawals as entered in the monthly cash account, progressive totals should be carried for

ward from one week's abstract to that of the next week, thusð

*First week*ð Total of week		981.10
Previous weeks	.	*Nil*
	Progressive total	981.10
*Second week*ð Total of week		382.34
Previous weeks	.	981.10
*Third week*ð Total of week		
Previous weeks	Progressed total	1,363.44
	.	101.02
*Fourth week*ð Total of week		1,363.44
Previous weeks		
	Progressive total	1,464.46
		38.39 1
		464.46
	Monthly total ..	1 502.85

(2) On the prescribed date the upper *(pencil)* copy of the journal prepared up to the previous day should be signed by the head postmaster below the last entry, and detached for submission to the Audit office with the upper *(pencil)* copies of the s. b. memos, containing entries relating to s. b. transactions in sub-offices for the corresponding period and with the warrants of payment and other documents relating to the entries in the journals and the memos. These documents should be kept by the head postmaster under lock and key until the time of their despatch to the Audit office.

(3) The copies of the s. b. memos, for each day should be attached to the journal concerned and the pages of the journal should be numbered in *manuscript* in a weekly series, and the total number of pages forming each despatch to the Audit office should be noted in the voucher list.

*Exception.*ð A daily copy of the savings bank journal is prepared and submitted to the Audit office by important head offices selected by the Deputy Comptroller. Sucr. eff ces s>re specially instructed by the Deputy Comptroller regarding the preparation ard sutmissicr, of their daily savings bank returns. Important head crfices selected by the Audit cffce will also soibmitt'hecopyoftheS.B.journalinparts,inaccordancewithspecial instructions issued by the Audit office.

496. Journals of s. b. accounts transferred and opened on transfer.ð IN HEAD OFFICES, the entries made in the journal of savings bank accounts transferred, and in the journal of savings bank accounts opened on transfer, should be duplicated on the sheet below by means of carbonic paper. The transfer journals, both credit and debit, should be totalled for each week and the totals carried over to the next week to obtain the progressive totals, just as it is done in the s. b. journals referred to in the proceeding rule. The upper *(pencil)* copies of these transfer journals should be signed by the head postmaster below the last entry and submitted to the Audit office weekly with the s. b. journal of deposits and withdrawals.

497. Savings bank voucher listsð (1) IN HEAD OFFICES, the savings bank documents and voucher for despatch to the Audit office should be entered in the s. b. vouchers list (Form S.B.-22), in accordance with the directions printed on the list, whether they relate to entries in the journal with which they are submitted, or to journals previously despatched, or to references received from the Audit office. The total number of pages of the s. b. journals forming each despatch should be noted on the voucher list.

(2) These lists should be numbered in a consecutive annual series, signed by the head posmaster and despatched with the documents and vouchers attached, under the same cover as the savings bank journal. If there are no documents for despatch, a blank list with the word *"Nil"* written in it and signed by head postmaster should be submitted. Copies of s. b. voucher lists prepared by means of carbonic paper should be kept on record.

NOTE.ð Should intimation be received from the Audit office, whether by code message or letter, of the non-receipt of a voucher or document entered in a s. b. voucher list, the head post-master must give his personal attention to the matter,and take immediate steps to trace and forward the missing voucher or document.

MISCELLANEOUS RULES

498. Adjustment of errors.ð Recoveries of overpayments, or payments made to complete short payments, should be passed through the savings bank journal as ordinary deposits or withdrawals, as the case may be, under the initials of the postmaster.

499. Change of depositor's name.ð When a depositor changes his (or her) name, *e.g.,* in the case of the female depositors, on marriage, the depositor should be required to intimate the fact in writing to the post office and to produce the pass-book of the account. The intimation should bear the depositor's signature with the old as well as with the new name, and the depositor should also be required to sign a fresh index-card with the new name and to give a specimen of the new signature on a specimen signature slip. The depositor's signature as written with the old name on the intimation should be compared with the specimen on record in the specimen signature book and the slip bearing the specimen of the new signature should be pasted over the previous specimen in that book. The depositor's new name should be written clearly *in red ink* in the pass-book and the ledger above the entry of the old name, which should be penned through in such a manner as to leave it still legible. The corrections in the ledger and the pass-book should be supported by the entry *"vide* depositor's intimation dated *(date)"* which should be initialled and dated by the postmaster. The pass-book should then be returned to the depositor. The No. of the account should be written at the top of the intimation, which, together with the fresh index-card, should then be forwarded to the Audit office entered in the s. b. voucher list.

A. In sub-offices, two specimens of the new signature should be taken on specimen signature slips. The intimation with the fresh index-card and with one specimen of the new signature should be forwarded to the head office, entered in the s. b. memo.

500. Issue of pass-book in continuation of used-up pass-book.ð (1) IN HEAD OFFICES, when a pass-book is used-up, a new one should be issued to the depositor from stock. The name-stamp should be impressed, and the original account No. and the ledger-folio entered, on the inside of the front cover of the pass-book and the first page should be filled up from the first page of the used-up pass-book

and signed by the head postmaster. If at the bottom of the first page of the old pass-book there is any reference to the specimen signature book, it should be reproduced at the bottom of the first page of the new pass-book.

(2) The balance at credit of the depositor should be entered in the new passbook. The entry should be compared with the closing balance in the old passbook and attested by the initials of the head postmaster and the impression of the date-stamp. The date of the last transaction should be entered on the first page of the new pass-book and it should then be made over to the depositor.

(3) The used-up pass-book should be taken from the depositor and the head fostmaster should write the word " Cancelled " across the last page under his ull signature. The used-up pass-book should be sent to the Audit office with the s. b. voucher list. The ledger clerk should write the words ″ Fresh pass-book issued in continuation of used-up pass-book " at the bead of the account in the ledger. This entry should be made under the initials and date of the ledger clerk as well as of the postmaster.

(4) IN HEAD OFFICES, used-up pass-books for accounts standing open in sub ordinate offices will be received, entered in the s. b. memo, or the b. o. daily account, as the case may be. After the new pass-book has been issued in accordance with the preceding paras, it should be entered by the savings bank clerk in the register of pass-books sent to sub and branch offices [S.B.-12 (a)]. Both the register and the pass-book should then be placed before the postmaster who should initial it in the proper column. The pass-book should then be sent to the sub or branch office entered in the s. b. or b. o. slip, as the case may be.

After the pass-book has been delivered to the depositor in the subordinate office or after the pass-book has been returned undelivered, the procedure prescribed in paras (2), (3) and (4) of rule 492/2 should be followed.

(5) If at the time of the issue of a fresh pass-book the depositor desires to retain the used-up pass-book, he should be asked to make a written application to that effect, and when the application is received, the word " Cancelled " should be written *in red ink* over the signature of the postmaster across the first page of the used-up pass-book to be returned to the depositor where his name and other particulars appear, and on the last page of the same pass-book the following remark should be made, also *in red ink,* as the last entry in that book :ð

" Pass-book has been used up and a fresh one issued ". This entry on the last page should, like other entries in the pass-book, be authenticated by the date-stamp and the initials of the postmaster. Similar action should be taken in respect of all used-up pass-books before they are forwarded to the Audit office whether their return has been applied for by the depositor or not. In the case of a pass-book which has to be returned to the depositor, his application should be sent to the Audit office together with the used-up pass-book to be returned to the depositor, who should at the same time be informed that the pass-book required will be returned direct to him by the Audit office. If the return on the used-up pass-book is applied for by the depositor after it has been sent to the Audit office, the postmaster should first obtain it from that office. Subsequent actions in the matter will be taken as detailed above.

A. In sub-offices, when a pass-book is used up the sub-postmaster should retain it after granting a receipt for it to the depositor in from 5.5.-28 *{Revised)-!. The pass-book should then be sent to the head office entered in the s. b. memo, with*

a request to issue a new pass-book in lieu of the used-up one. A note " Pass-book has been used-up and afresh one applied" should be made in the sub office s. b. journal/ ledger against the entry in the last transaction. When the new pass-book has been received, it should be delivered to the depositor and the procedure prescribed in rule 493-B *should be followed. The note made in s. b. journaljledger should be amended, the word "issued" being substituted for the words "applied for". Both the entries in the s. b. journal should be made under the initials (with date) of the sub-postmaster. For undelivered pass-book, the procedure laid down in rule* 493-C *should be observed.*

B. In sub-offices, the written application for the return of a used-up passbook should be sent to the head office with or without the pass-book as the case may be.

501. Issue of duplicate pass-book.ð (1) If a depositor loses his pass-book and applies for a fresh one, he should be required to pay a fee of one rupee in advance and to affix the amount in postage stamps to his application which must be made in writing and signed by the depositor ; or, if he is illiterate, it should bear his seal or mark attested by the signature of a witness known to the post office. On presentation of the application, the postage stamps affixed thereto should be defaced with the date-stamp, and the postmaster after tracing the No. of the account in the ledger (or, in a sub-office, in the sub-office s. b. journal) should check the signature on the application with the specimen in the signature book, and thoroughly satisfy himself as to the genuine character of the application. The word " Pass-book lost" should be written at the head of the depositor's ledger account. If the application is presented by the depositor himself and he is personally known to some member of the post office staff, other than the savings bank clerk, or if it is presented by a person who is well-known at the post office to be the servant or agent of the depositor, no further enquiries will ordinarily be necessary. In all other cases, however, the postmaster must satisfy himself that the applicant is either the depositor himself or the *bona fide* agent of the depositor, by requiring him to produce a respectable witness other than the savings bank clerk, who can identify him and who is personally known to some member of the office staff, or by making enquiries independently at his address as recorded in the books of the office. In all cases in which there is *any* doubt as to the identity of the applicant, the postmaster should, whenever practicable, personally see and interrogate the person presenting the application in order to satisfy himself as to his identity. The nature of the enquiries made should in *all* cases be noted by the postmaster on the application. When the postmaster is satisfied as to the *bona fides* of the application, he should write on it a remark to that effect. In the case of an account open at a sub or branch office, if the application for the duplicate pass-book is received direct by the head office, or in any manner except through the office at which the account stands, it should be sent by first post to the sub-or branch office concerned for an enquiry to be made as prescribed above.

Exception 1.ð When the balance at credit of the account is less than Rs. 100 the Head of the Circle may, at his discretion, grant exemption from payment of the usual fee or sanction refund of the fee already paid, provided the pass-book is lest or spoiled in circurrst?nccs over which the depositor had no control. In other cases the exemption will be granted enly when the pass-book is lost or spoiled through the fault of the post office.

Exception 2.ð When a pass-book is obtained from the depositor for investigation cf a fraud case and abnormal delay in its return is apprehended, the Head of Circle may at his discretion authorise issue of duplicate pass-book free of cost if he is satisfied that the dt po iter is not at fault and has not facilitated the commission of the fraud. The duplicate pass-bbok should show the balance appearing in the Savings Bank Ledgers with appropriate remarks about the difference in the balance claimed by the depositor. The original Pass Book, when released should remain with the records of the case and *not* returned to the depositor.

NOTE.ð If an application for grant of exemption from the fee is made to the Head of the Circle, the fee should not be collected, unless the application is rejected. Nor should the duplicate pass-book issue till the order of the Head of the circle is received.

(2) IN HEAD OFFICES, the head postmaster must satisfy himself, by a reference to the register of undeliverable pass-books [Form S. B.-12 (c)] and also to the register of pass-books sent to sub and branch offices [Form S. B.-12(a)], whether the pass-book of which a duplicate has been applied for, is lying undelivered in the post office or whether an acknowledgment of delivery in respect of the book is due from a sub-office. A new pass-book should then be prepared for issue to the depositor. The name-stamp should be impressed, and the original account No. as well as the ledger-folio should be entered, on the inside of the front cover of the pass-book; the first page should be filled up from the ledger headings and signed by the head postmaster; the date of the last transaction should be entered on the first page ; and the word " Duplicate " should be written on the first page and cover. The words " Duplicate pass-book issued on *{date) "* should also be written at the head of the ledger account. If a depositor's application received from a sub-office contains a note regarding the No. of the page on which the depositor's signature appears in the specimen signature book maintained at the sub-office, the entry should be reproduced at the bottom of the first page of the pass-book.

(3) The duplicate pass-book should be made over to the depositor on his signing a receipt for it (to be prepared in *manuscript)* and in all cases in which the duplicate pass-book is issued free of cost, the remarks "Issued free of charge on Head of the Cricle's order No. , dated
should be written in the stock register of pass-books against the entry of the issue.

(4) IN HEAD OFFICE, depositors' applications for duplicate pass-books should be filed in a guard book. The depositor's receipt for the pass-book, mentioned in the previous para, should be pasted to the application concerned. The applications with the receipts pasted on them filed in this guard book, should be numbered serially and treated as a record of permanent nature which may not be destroyed without special permission of the Head of the Circle.

(5) If the application for the fresh pass-book was originally received in a sub or branch office at which the account stands open, after the duplicate passbook has been issued, entries should be made in the register of pass-books sent to sub and branch offices [S. B.-12 *(a)],* the word " duplicate " being noted in column 1. The register with the pass-book should then be placed before the postmaster who should after checking the entries in the register place his initials, (with date) in col. 5 thereof. The pass-book should then be returned to the sub or branch office, entered in the s.b. or b. o. slip, as the case may be. The pro-
. cedure prescribed in paras (2) and (3) of rule 492/2 should then be followed except that the manuscript receipt for the pass-book, when received back, should be filed in the manner prescribed, in para 4 of this rule. If the application was received direct at the head office, intimation should be sent to the subordinate office at which the account stands open to the effect that a duplicate pass-book has been issued.

NOTE.ð If the lost pass-book is at any time presented at the post office, the fact i fat a duplicate has been issued will be discovered when the ledger (or, in a sub-office, the sub-cff.cc s. *b,* journal) is referred to in the ordinary course.

IN HE\D OFFICES, the two books s'.iould then be compared. If the comparison shows any discrepancy or indicates any irregularity or fraud, the matter should be reported to the Head of the Ci-cleandth? pass-book should bcretainedbythepostmasterpendinptheHeadcf theCirck's orders in other cases, the originalpass-bookshould be sent to the Audit office entered in the s. o. voucher list.

A. In sub-offices, the sub-postmaster should note on the application the No. of the account, and then send it to the head office entered in the s. b. memo, with a report as to the result of the enquiry prescribed in paragraph (1). *The note " Pass book lost duplicate applied for " should be written in the sub-office s. b. journal/ ledger against the entry of the last transaction in order to prevent any withdrawal by means of the pass-book reported lost. When the duplicate pass-book has been issued, the note in the s. b. journal ledger should be amended, the word "issued" being substituted for the two words " applied for ". // the depositor's signature in the specimen signature book does not appear in the serial order of the No. of the account, the sub-postmaster should note on the application the No. of the page of the specimen signature book which contains the signature. The duplicate pass book when received should be delivered to the depositor and the procedure pres cribed in para 'B'of rule* 493 *observed except that a receipt to be prepared in manuscript should be obtained from him. If the pass-book remains undelivered' the procedure prescribed in para* *C* *of rule* 493 *should be observed.*

B. In sub-offices, if a lost pass-book is at any time presented, the sub-postmaster should send it with a report to the head office by first mail entered in the s. b. memo.

502. Issue of pass-book in lieu of spoiled pass-book.ð (1) If a depositor presents a spoiled pass-book, he should be required to apply in writing for a duplicate pass-book and to pay a fee of one rupee in advance by affixing the amount in postage stamps to his application which should be signed by him, or, if he is illiterate, it should bear his seal or mark attested by the signature of a witness known to the post office. On presentation of the application, the postage stamps affixed thereto should be defaced with the date-stamp, and the postmaster should check the signature on the application with the specimen in the signature book.

EXCEPTION.~The Exception (1) to paragraph (1) of the preceding rule applies also to the case of spoiled pass-books.

(2) IN HEAD OFFICES, a new pass-book should be issued from stock. It should be prepared in accordance with the procedure described in paragraphs (1) and (2) of rule 500. If the entries in the spoiled pass-book are indistinct or illegible, the entries in the new pass-book should be copied from those in the account in the ledger. On the first page of the new pass-book the head postmaster should write the words " Duplicate in lieu of spoiled pass-book ". The new pass-book should then be made over to the depositor.

(3) The spoiled pass-book should be taken from the depositor, and the head postmaster should write the word "Cancelled" across all the unused pages under his full signature. It should be sent to the Audit office entered in the s. b. voucher list. The head postmaster should write at the head of the account in the ledger the words " Fresh pass-book issued on *(date)* in lieu of spoiled pass-book ".

(4) If the duplicate pass-book is issued free of cost, the remark prescribed by paragraph (3) of the preceding rule should be written in the stock register of passbooks against the entry of the issue. The depositor's application should be filed in the guard-book in the manner prescribed by paragraph (4) of that rule. If the application was received in a sub or branch office, the duplicate pass-book should be sent by the head office to the sub or branch office, entered in the s. b. or b. o. slip, for delivery to the depositor.

A. In sub-offices, when a spoiled pass-book is presented with a written application, the sub-postmaster should send them to the head office entered in the

s. b. memo, with a request to issue a new pass-book to the depositor after necessary note has been made in the s. o. s. b. journal/ledger. When the new pass-book is received from the head office, entered in the s. b. slip, it should be delivered to the depositor.

503. Death or incapacity of depositor **and** payment of the deposit at credit of such **depositor.**ð (1) IN HEAD OFFICB, the following procedure should be followed :Åð

(a) When the head postmaster receives intimation of the death or incapacity of a depositor, he should make a note of the fact in the ledger and report the circumstances to the officer competent to sanction the claim stating at the same time the balance (including profit) at credit of the account on the date of the depositor's death, *i.e.,* the amount (principal and profit) which the depositor would have been entitled to withdraw if the account had been closed on that date. The head postmaster should make immediate enquiries as to who is entitled to receive the balance of the account, if the account stands in the name of the deceased depositor, or to operate on the accounts, if the account is that of a person incapable of managing his affairs. Pending receipt of the orders, of the competent authority no deposit or withdrawal should be allowed.

NOTE.ð If the deceased depositor has Government securities in the custody of the Post Office the date of death should be communicated as soon as it is known to the Deputy Comptroller, P. T. & T., Dacca.

(b) When repayment of the balance at credit of a deceased depositor is applied for, the application should be forwarded for the orders of the competent authority with **a** report by the head postmaster in form S. B.-15 *(a)* along with the necessary documents, *viz.*ð

(i) Death Certificate from hospital or municipal records or from the Medical Officer of the deceased.

(K) Near Relative Certificate in the form given below :ð

PAKISTAN POST OFFICE

(Near relatives certificate)

We

do hereby certify that Mr/Mrs.....son/daughter/wife of Mr ..... holder of the undermentioned certificates'Depositors of S.B. Account No ..... died at the age of .....years on the ..... leaving behind the undermentioned near relatives at the time of his death:ð

Name	Age	Relationship	Address
1			
J . ^ð ^ð ð ð ð ð ð ð ----------			
£.. ' ----------ð ----------			
J> y' ----------			
K			
J. y'			
O. " ð y' ð y' -ð y'			

1. There are no other near relatives.

2. **The** minors are living with and maintained by :ð

3. The depositor or holder of CC belonged to a divided or undivided Hindu family, Shia/ Sunni Muslim family.

4. The depositor or holder of CC died intestate :ð .....v..Å.....

5. I have intimate knowledge of the family of the deceased and certify that no dispute amongst heirs of the deceased is anticipated.

6. The claimant..... ,..... is entitled to receive the balance at credit of ..... *.....P.O.S.B. Account No.....i...../value of the certificates Nos .....

7. We are not personally interested on the claim.

1ST CERTIFIERð

Signature.....
(Name in block letters)

Occupation.....

Address :ð

2ND CERTIFIERð

Signature .....
(Name in block letters)

Occupation.

Address :ð

Date : .....

Date

Attested by me.....,.....

Signature of competent
Postal Official.

Signature and designation of the
Enquiring Postal Official.

NOTEI.ð Incases involving claimsupto Rs. 100 a death certificate signed by two respectable residents of the locality and attested by a postal official not below the rank of an overseer may be accepted ; for claims exceeding Rs. 100 but not exceeding Rs. 1,000 a Death Certificate signed by two respectable residents of the locality and countersigned by the headman of the villages, a Basic Democrat or the Municipal Commissioner concerned and verified by a postal official not below the rank of a time scale clerk may be accepted. In all other cases, the Death Certificate must be signed by *(a)* the M. O. in charge if death occurs in a hospital recognised by the Government or Local Board or by *(b)* the M.O. in charge and countersigned by two respectable residents of the locality if death occurs in a hospital other than that covered by *(a)* or signed by (e) the headman of a village or a Municipal Commissioner or Basic Democrat and countersigned by two respectable residents of the locality or a Gazetted officer if death occurs "otherwise than in a hospital.

NOTE 2.ð The near relative certificate should be complete, in the sense that it does not omit 'he name of any relative of the deceased who may have a claim to the savings bank balance. For this purpose thorough and independent enquiries should be made at the places of residence and birth of the deceased.

NOTE 3.ð Names of daughters and grand children through daughters should be shown in the near relatives certificate in cases where the deceased is a female.

NOTE 4.ð The statements should be verified by competent postal officials and the designation Of the verifying officers should be clearly stated.

Strike out what is not required under initials.

(Hi) Consent or objection statements of all adult relatives mentioned in *(b)* in the following form :ð

PAKISTAN POST OFFICE

(CONSENT STATEMENT)

I .....

hereby declare thatmyageis..... , ... years and

that Mr./Mrs..... son of

.....was my (relationship).

I have no objection to the balance at credit of Savings Bank Account No .....

value of Savings Certificates No....., ... standing in the name o f

the Deceased Mr./Mrs.....

being paid to Mr./Mrs .....

who has applied for it.

Signature..... , ...

Date : .....

We know the signatory personally and he/she has signed in our presence. We are not postal employees.

WITNESS I: ..... WITNESS II :

Signature ..... . Signature :

Occupation ..... Occupation.

Address..... Address....

Date : .....

Verified by me after identification.

Signature and Designation of the Enquiry Officer.

In case of minors the father or, if he be dead, the mother or, if both are dead, the legal guardian or, if there is no legal guardian, the person with whom the minor lives should give a statement on their behalf in the following form. In case of married female minor, the husband of the minor should give the consent statement.

PAKISTAN POST OFFICE

DECLARATION

I.....
do hereby declare that my age is.....years and that the deceased Mr .....
..... was any (relation) .....
I have applied for the payment of the balance at credit of the S.B. account Savings Certificates No..... ' .....standing open held in the name of the deceased.

I do further declare that :

1 .....Aged.....

2 ..... Aged .....

3 .....Aged .....

4 ..... Aged .....

5 .....Aged .....

6..... Aged.....

above-mentioned minor children of the deceased are maintained by me. I hereby undertake to indemnify the Pakistan Post Office Department against all adverse claims that may be preferred by the said minor(s) after he/she/they attain the age of majority. If such a claim is subsequently made by any of the minors, I hereby undertake to refund to the Pakistan Post Office Department, immediately on demand, the entire amount of the said account or portion thereof as the case may be.

WITNESS I.

Signature ....

Name in block letters .....,*.....

Full address ..... Signature or T.I. of the guardian.

WITNESS II.

Signature.....

Name in block letters.....

Full address .....

Attested.

ð .ð -------- 'ð ±' ¡¸'
---------- ƴ
Signature and designation of the enquiring official.

NOTEI.ð If the party or parties is/are living out of his jurisdiction, he should ask the local nostmaster of that place to verify the documents.

NOTE 2.ð Care should be taken to see, by reference to the respective ledger, that the savings bank account still stands in the name of the deceased and has not already been closed.

Ă,Ă.M°kf [3]'cTiy?[en]!ᵛ?[r] [G] ov;rnme nt securities stand in the name of the deceased, the applicant SftiS towJ n°ame[a] ^ Whether he WSn,S S3ₑe pr0Ceeds ₒr transfer of *ĂGovernment

Ă Ă No" 4ð If the deceased depositor was a minor, the fact as to whether the account was opened as a minor's account or as an adult's should be stated. «*.ouni was

NOTE 5.ð A report as to identity of the deceased as the savings bank depositor should be made .n cases where the pass-books are not forthcoming. aepositor should

Ă,r[N 0],M[E]^~?"[h]r ^[0Cl]ı[nle nls should] b[e] prepared on thick papers of good quality written DŽ Ê [y]ₚ "'rW^. thick ; otherwise, on separate paper properly marked and [far as] POMi^f Ttetranslationshould [never be done in the margin or between the lines.

NOTE 7.ð AH the documents should be neatly and legibly prepared.

(2) The written statements of consent and of objection which are required to be obtained from the relatives of a deceased depositor and submitted with the report to the competent authority should be attested by the postal officer by whom they are obtained. The only postal officers who are held competent to attest such statements are clerks, branch postmasters (both departmental and extra departmental) sub-postmasters (both departmental and extra-departmentall inspectors and officers of higher rank. The attestation by branch postmasters and extra-departmental sub-postmasters will be subject to the conditions *(a)* that

| the balance at credit of the account does not exceed Rs. 500 and *(b)* that the state ments are attested by a village authority, or, where there is no recognised villas? authority, by a respectable resident of the village. Mail overseers and cash over-seers may also be allowed to attest these statements, subject to the condition that such attestation is made m the presence of the village authorities; this condition may however, be dispensed with in cases where the balance at credit does not exceed Rs 500 and there is no recognised village authority in the village concerned or the village authority is absent. In the case of women observing 'nurdah'* and others who cannot attend personally at the post office, their statements should be attested by a respectable person known to some permanent member of the

[post office not telow the rank of postman, and the attestation of this person should be vouched for by the signature of the postal official who knows him If the aDoli

fcant is minor, the person who represents himself as the guardian, should answer

[the questions in form S.B.-15 *(a)* which should also be attached to the report.

NOTE.ð The attestation in suh cases should be in the following terms:ð

"The applicant is known to me and has signed in my presence."

(3) The officer competent to sanction the claim will issue a notice CForm S R 34)>rect to the person recognised as entitled to receive payment of theTmn.mr of a deceased depositor's account, requesting him to withdraw the amouSand specifying the date up to which profit is payable. A copy of the notice wlf be received by the head postmaster concerned for his guidance and AnnM K! kept attached to the page of the ledger in which the account?* enteredS the account is finally closed A copy will also be furmshed by the sanctioning au"horitv to the Audit office. In cases where Government securities are helH hĂ *!u* Post Office on behalfofthe deceased depositor, a copy of the notfc? win ,i [C] be furnished" by the sanctioning authority direct to the office of the Dennt^r.° ptroller, P.T. & T., Dacca. If payment of the amount is authorised on condT tion that the applicant executes a bond of indemnity, he should be required to [s1]gn the form of bond sent by the sanctioning authority before payment *is mt£* and the bond, when executed, should be forwarded to the sanctioning »m? ??* for record. A bond of indemnity must be stamped, the stampfbT/g proS by the person by whom the bond is executed. [e] provioea

(4) If the deceased depositor has at his credit a balance in cash as well as Government securities in the custody of the Post Office and it is found on investigating the claims of the heirs of the deceased that one person is entitled to receive the cash balance at credit of the account and a *different person,* the Government securities in the custody of the Post Office, the latter and not the former will be entitled to the profit which may have accrued on the Government securities *after* the death of the depositor. The orders of payment in such cases will show that the person entitled to the cash balance will receive the cash balance (including profit) at credit of the account on the date of the depositor's death *plus* any proflt that may have accrued on *that amount* until the end of the month preceding that in which orders of payment are issued, and that the other person will be entitled to the amount of the Government securities *plus* any profit that may have accrued on them *after* the death of the depositor.

NOTE \/ð X0 In cases of this nature, the head postrr aster should ascertain and report to the Head of the Circle the amount that will be due to each party. For this purpose, the head postmaster should ascertain from the Audit Office the cash balance at credit of the depositor (including profit on Government securities and the savings bank profit) on the dale of the depositor's death and from the Deputy Comptroller, P.T. &T., Dacca the amount of profit on Government securities due on the account after the death of the depositor as also the portion of this profit up to the date of death of the depositor that will be due for payment to the person entitled to the cash balance.

(ii) The sale proceeds or dischage values of Government securities held in the custody of the Deputy Comptroller, P.T. & T., Dacca on behalf of a *deceased* depositor, as well as profit on Government securities falling due *on or after* the date of death of the depositor, should be paid to the recognised heir or heirs *in cash* and the payments should be charged in the schedules of unclassified payments the paying post offices.

Such sale proceeds or dischage values of, profit on, Government securities should not te credited to the deceased depositor's savings bank account.

NOTE 2.ð The Head of the Circle may sanction the payment of profit on money deposited in the account of a deceased depositor, after his death, by relaxation of the orders contained in Note 2 below rule 29 of the *Rules for Depositors.*

(5) When application is made for withdrawal on behalf of a depositor, who has become incapable of managing his affairs, the applicant should be required to produce any authority he may possess as guardian of the depositor or manager of the estate. If any such authority is produced, the original or an attested copy of it should be submitted with the application to the Head of the Circle. If no such authority can be produced, the postmaster should, when submitting the application to the Head of the Circle, report the result of the enquiries made by him as to the guardian or person who takes care of the depositors and manages his property.

(6) The person to whom payment is to be made under this rule, whethei of the whole balance at credit of the account or only a share of it, should be required to withdraw the full amount payable to him. He should not be allowed to withdraw only a portion of the amount payable to him, or to operate on the account in any other way, or to have the balance, or his share of the balance, transferred to an account in his own name, except under the ordinary rules for opening a new account, or making at deposit to the credit of an account already open, as the case may be. When the whole balance or the last share of the balance is Withdrawn, the account should be formally closed.

*Exception.*ð When the cash balance (including profit at credit of the account of a *deceased depositor* on the date of his death is not in excess of Rs. 1,000.00 (Rs. One thousand) and no Government securities areh eld on his behalf in the custody of the Post Office, the claim should be decided by the head postmaster himself without any reference to the Head of the Circle, unless the claim is of a doubtful or contested nature, or has been made on behalf of a *married* female

minor,oron behalfofaminorbyapersono«herthanthefather,orifthefatherisdead the mother of the minor. In the case of Gazetted Head Postmasters the limit is Rs. 2,000.00 (Rs. Two thousand). The head postmaster should in such cases make the necessary enquiries and record the result in the prescribed form S.B.-15 *(a). Elaborate enquiries should be avoided if the applicant produces for payment, written statements from two reliable and* uninterested *persons to prove the validity of his claim.* These persons must be known to a postal official, not below the rank of branch postmaster, and the official concerned should invariably attest the statements and certify that the persons making the statements are known to him. In every case, the decision together with the reasons for it, should be recorded on the file relating to the case and an order should be issued by the head postmaster in the prescribed form, a copy being sent to the Audit Office. It should be clearly noted that in no case can orders for payment be issued before the expiry of three months from the date of death of the depositor unless the applicant produces the legal evidence of heirship or representation mentioned in rule 37 (i) of the *Rules of Depositors.* If any legal evidence of heirship or representation is produced in connection with any case, a copy of the document should be filed with the records of the case. In such of the cases falling under Note below paragraph (8) as are within the head postmaster's powers of decision, the order for payment should be issued by the head postmaster only on receipt of the Head of the Circle's instructions regarding payment of profit.

NOTE I.ð In the case of a deceased depositor in whose name more accounts than one stand open under the special circumstances mentioned in the *Rules for the guidance of depositors,* the balances at credit of all the accounts should be added together for the purpose of exercise of this power by the head postmaster.

NOTE 2.ð A Gazetted Deputy Postmaster in charge of the Savings Branch shall exercise the powers of a Gazetted Head Postmaster in sanctioning such claims.

NOTE 3.ð Superintendents of Post Offices exercise the same powers as vested in Gazetted Head Postmasters in respect of account standing in the books of second class head offices within their Postal Divisions.

(7) Payment may be made in these cases to the payee or his authorised agent through any one of the sub or branch offices of the head office if the payee cannot attend at the office where the account stands or appoint an agent to receive the money for him there. If the payee resides outside the jurisdiction of the head office and cannot appoint an agent to receive the money either at the head office or at any of its subordinate offices, he should be told that the money can be re mitted to him by money order, after deduction of the usual commission. If the payee agrees, the money may be so remitted and the money order acknowledg ment should be sent by the office of payment to the office of issue of the money order *in a registered cover* to prevent its loss in transit, and in order that the money order acknowledgment may be so sent by the office of payment, the office of issue should note on the reverse of the acknowledgment portion of the money order form *in bold letters in red ink* that the money order has been issued in payment of the amount at credit of the deceased depositor's savings bank account No.---------- or of the savings bank account No. ---------- of the depositor suffering from physical or mental incapacity, as the case may be, with " See reverse " on the face thereof. The money order acknowledgment should then be forwarded to the Audit office in the usual manner for record along with the warrant of payment, after noting its particulars and the date of its despatch *to* the Audit office in the savings bank ledger against the relative account.

NOTE 1.ð If the account has been treated as dead, it must be reopened under rule 510 before payment is made.

NOTE 2.ð If the applicant whose claim is admitted is a minor, the amount should o nly be paid to the minor's guardian named in the Head of the Circle's order.

NOTE 3.ð For the procedure to be followed as regards the payment of accounts of deceased officer and soldiers of the Pak Army any sepoys, *see* rule 505.

(8) If'he Pass-book of the deceased depositor is not forthcoming the circum stances of the case shculd be reported to the Head of the Circle for orders whe ther the account may be closed without the production of the pass-book.

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*Exception.*ð Cases covered by the Exception under paragraph (6) need not, however, be reported to the Head of the Circle for orders. The head postmaster may order the closure of the account in such cases without production of the pass-book. If the account is closed without production of the pass-book, the procedure prescribsd in rule 450 (6) should be followed.

NOTE.ð If the savings bank account in question is that of a minor who died before attaining majority, and it is proposed to allow profit on it for any period after the date on which the minor would have attained majority had he (or she) lived, thesanctionoftheHeadof the Circle is necessary for the grant of the profit. Such cases should be reported to the Head of the Circle with information on the following points:ð

(a) date of the minor depositor's death ;

(b) date on which the depositor whould have attained majority had he (or she) lived;

(c) date on which application to close the account is received and by whom it is made; and

(</) applicant's explanation for delay, if any, in applying for closure of the account. *A.*

In sub-offices, the following procedure should be followed :—

When a sub-postmaster receives intimation that a despositor is dead or incapable of managing his affairs, he should report the circumstances atonce to the head office and make a note of the fact in the journaljledger. If application is made to withdraw the amount at credit of the account, the application should be forwarded to the head office, and the sub-postmaster should furnish any information that may be called for by head postmaster regarding the applicant's claim. If the pass-book of the deceased depositor is not forthcoming, the circumstances of the case should be reported to the head office. If an account is closed without production of the pass-book, a remark to that effect should be made in the 'Remarks" column of the s.b. journaljledger against the relevant entry, citing the authority.

503/1."]

503/2. - *Deleted.*

504.

505. Payment of accounts of deceased sepoys **of the Pakistan Army, etc.**ð **(1) If** a sepoy of the Pakistan Army or other person subject to the Pakistan military law *(Pakistan Army Act,* 1952) should die, leaving a balance in the Post Office savings bank not exceeding one thousand rupees, and if the Commanding Officer of the unit to which the deceased depositor belonged, should apply to the Eos'tmaster of the head office, in which the account is open, for payment of such alance, the application should be complied with, the signature of the Commanding Officer on the application for withdrawal and warrant of payment being accepted as a sufficient receipt for the amount paid. Balances in excess of one thousand rupees should not be paid under this rule, but will be paid under the ordinary rules applicable tr> deceased depositors' accounts.

(2) Except in cases of doubt, the head postmaster is authorised to make payments under this rule without reference to the Head of the Circle.

A. In sub-offices, such applications should be sent to the Head offices entered in the s.b. memo.

506. *Deleted.*

507. Attachment of Money at credit ol'an account by Civil or **other Court.—**(1) IN HEAD OFFICES, if money at credit of a depositor in the Post Office savings bank is attached by order of a Court, this order must be complied with. The head postmaster, however, should bear in mind that an order of attachment is not an order of payment, and that until an express order is received requiring him to pay the amount attached into the Court, he is required only to hold the amount attached in deposit, resisting any attempt at withdrawal by the depositor or any other person. The order of the Court should be pasted to the page of the ledger containing the account, and the remark "Withdrawals prohibited, owing to attachment by Court" entered below the last transaction in the ledger account.

(2) So long as the payment of a sum attached is not ordered by the Court, the head postmaster has the opportunity of representing to the Court any objections there may be to such payment. In the particular cases described below the instructions laid down should be carefully followed:ð

(a) If the order of attachment relates to a security deposit, the head postmaster should at once inform the Court that the money attached is held by the post office on behalf not of the judgment debtor (depositor), but of the person to whom it is pledged as security, and should request the Court before issuing an order for payment to allow him (the head postmaster) and the pledgee an opportunity of showing cause why the amount should not be paid. The head postmaster at the same time should report the case to the Head of the Circle.

(b) If the order of attachment relates to the balance at credit of a deceased depositor, the head postmaster should at once inform the Court that the depositor is dead and that the money belongs to the heirs of the deceased depositor and should request the Court to allow him (the head postmaster) and the heirs, an opportunity of showing cause why the amount should not be paid. The head postmaster at the same time should make the enquiries enjoined in rule 503 in case this has not already been done, and report the case to the Head of the Circle for orders.

To enable the head postmaster to carry out the instructions regarding the accounts of deceased depositors, he must on receipt of an order of attachment at once take steps to ascertain whether the depositor is alive or not.

NOTE.ð If, after action has been taken as required in the foregoing para., a notice of demand for payment of the attached amount or any portion thereof is received from the Court, the head postmaster should inform the Head of the Circle of the receipt of the notice and at the same time write to the Court as follows:ð

" The orders in question will be complied with immediately on receipt of instructions from the Head of Circle, whose sanction is necessary under rule 37 of Savings Bank Rules. " *Exception.—See* Exception below rule 503 (6). Cases which lie within the powers of decision of the head postmaster should be disposed of by him without reference to the Head of the Circle.

(3) IN HEAD OFFICES, if the Court orders the payment of a sum attached or any portion thereof, payment should be made in the usual manner, the signature of the Court being accepted on the warrant of payment, but the production of the depositor's pass-book need not be insisted upon. The payment order of the Court, in original, should be sent with the warrant of payment to the Audit office. *Exception.—The* signature of the Court on the application for withdrawal and the warrant of payment need not be insisted upon, if the Court refuses to give it. In suh cases, 'the order of the Court asking for the withdrawal of the amount and receipt given by the Court, for the amount should be considered as equivalent to the application for withdrawal and the warrant of payment. The payment should be noted on the Court's order over the postmaster's sig-

(4) If the order of attachment relates to an account which stands open at **a** sub-office, or at a branch office in account with a sub-office, instructions in the matter should be issued at once to the sub-postmaster concerned.

A. In sub-offices, if money at credit of a depositor is attached by order of a Civil Court, the sub-postmaster will receive the instructions of the head office as to his future procedure in respect of withdrawals from the account. If the order of attachment is issued by the Court direct to the sub-postmaster, he should send the order to the head office and ask for instructions. To prevent any withdrawal, the Sub-postmaster should also write in red ink, *in the column for remarks in the s.b. journal/ledger the words " Amount attached by Court, withdrawals prohibited " against the last transaction relating to the account.*

DEAD ACCOUNTS

508. List of dead accounts.ð IN HEAD OFFICES, at the end of every sixth year, a list of accounts treated as " Dead " under rule 36 of the *Rules for Depositors* will be received from the Audit Office. It will show:ð

(a) the No. of account.

(b) the name of depositor, and

(c) the amount of the balance at credit of the depositor.

On receipt of this list, the balance of each dead account should be entered in the ledger in the column for withdrawals against an entry " Dead account" and the closing balance should be shown as *"Nil".* No entry should be made in the savings bank journal. The accounts should be treated as closed until they are reopened in accordance with rule 510.

NOTE.ð The term "maximum limit of deposits" in Note 3 under rule 36 of the *Rules for Depositors* should be held to include the limit of the amount pledged in individual security deposit accounts. The security deposit accounts in which the balances have reached the full amounts pledged will not therefore be treated as dead.

509. Dead accounts **at** sub and **branch** offices.ð If the account to be closed as "Dead" is at a sub or branch office, the savings bank clerk of the head office should intimate the closure to the sub or branch office by making the following entry on the s.b. or b.o. slip, *viz.,* "Dead account No.....of ..... *(depositor's name)* closed : date of last transaction was ..... *(date)* ".

A. In sub-offices, on receipt of this intimation, the words "Dead account" should be written by the sub-postmaster against the entry of the last transaction in the sub-office s.b. journal in the column headed "Date of next transaction or in s.o.s.b. ledger as the case may require. "

*The list of Dead Accounts received from the Audit Office should be carefully scrutinised with a view to apprising the Audit Office of any discrepancy that might be noticed therein. Separate statement should be prepared in respect of:*ð

(1) *Accounts which are Security Deposit Accounts or which have reached the maximum limit of deposit and can not therefore be treated as Dead Accounts, but have been included in the List of Dead Accounts by the Audit Office.*

(2) Accounts which have already been closed either by transfer or cash payment much before the particular List of Dead Account was due to be prepared, but have been included in the List by the Audit Office.

(3) *Accounts which are dead and have been included in the List but the balance at credit shown in the list of Dead Accounts differs from that shown in the Post office S.B. Ledger.*

The statements should be forwarded expeditiously to the Audit Office with a request to authorise corrections in the list of Dead Accounts.

510. Reopening of dead accounts.ð (1) If a depositor whose account has been treated as dead applies to reopen it, or to make a further deposit or to transfer the account to anoter post office; or if a depositor (or the legal representative of deceased depositor) applies for the repayemnt of the whole or any portion of the balance at credit of the account, he should be asked (if necessary) to reduce his application to writing, giving therein his full present address, and present his pass-book.

(2) IN HEAD OFFICES, the following procedure should be followed:ð

(a) (/) If the application is for reopening a dead account *within five years of the date on which it was treated as "Dead"* and ifthere are no doubtful features, the head postmaster should take steps to revive the account on his own authority. The balance as shown in the pass-book should be compared with that in the ledger and the list of dead accounts received from the Audit office and if there is no discrepancy, profit for the past years commencing from the year in which the account as treated was dead should be calculated in accordance with the rule 488. Care should be taken to see that no profit is allowed on a *(a)* "No profit" account, *(b)* security deposit account after release by the pledgee, *(c)* deceased depositor's account after issue of notice by the Head of the Circle to close it.

(ii) The head postmaster should then make the following note in the passbook, *viz.,* "Dead account reopened on *(date)" ;* add the profit to the balance of credt of the depositor in the pass-book; and initial and impress the date-stamp against the entry of the balance that will then stand at the depositor's credit. The pass-book should then be delivered to the depositor. In the case of an eccount standing open at a sub or branch office, the pass-book should, before its return to the sub or branch office, be brought on the register of unde-liverable pass-books, where, as well as in the pass-book, the depositor's present address as given in his application should be noted.

(Hi) In the ledger, the account should be reopened on the first page avail able of the pages left blank at the end for accounts to be carried for ward, but with its original No. It should be entered in that Volume of the ledger in which it would have appeared if it had not been trea ted as "Dead", and in order to facilitate reference, a remark should be made at the top of the account of the ledger bearing the last number preceding the number, in the reopened acount, as follows:-- "For account No. see Vol. , page ." The balance (including profit with the account is reopened should be posted in*the ledger in the column for balance against the entry "Dead account re-opened on *(date)".*

(iv) No entry should be made in the s. b. journal. A list showing all the "dead" accounts reopened under this rule as well as all those accounts reopened under the orders of the Audit office should be prepared in

from **S.B.-16 in** the "Remarks", column of which the number and date of the letter from the Audit office should be quoted in cases where the "dead" accounts were reopened with the previous approval of the Audit Office. This list should then be submitted to the Audit office with the journal for the week in which the "dead" accounts have been reopened.

(v) After the account has been reopened in the manner described above, the depositor may make a further deposit or may withdraw money from it or the account may be transferred or closed in accordance with the usual rules.

(b) If the application is for reopening a dead account *not within five years of the date on which it was treated as "Dead",* or if there are doubtful features in any case, the last transaction as shown by the pass-book should be verified by comparison with that in the ledger and receipt for the pass-book in the prescribed form should be given to the person who presented the pass-book :ð

The pass-book should be retained and brought on the register of undeliverable pass-books, where, as well as in the pass-book, the depositor's present address as given in his application should be noted. The application, which should be impressed with date-stamp of the office, should then be sent to the Audit Office with the following particulars and accompanied by a forwarding letter signed by the postmaster:ð Å

(a) Date when treated as "Dead".

(b) Whether the account is **a** "No profit" account.

(c) If a minor's account, date of attaining majority.

(d) If a security deposit account, whether released from pledge, and, if so, when.

(e) If a deceased depositor's account, when notice to close it was issued by the Postmaster-General.

(/) Result of the inquiries about the genuineness of the application.

(g) Definite recommendation regarding the reopening of the account.

If the application is from the depositor himself, the signature on it should bs attested by the postmaster. The application should not be returned to the post office but should be retained in the Audit Office.

On receipt of an order from the Audit Office to reopen the account, the head postmaster should compare the balance at credit of the depositor, shown in the order of the Audit office, with the entries in the pass-book and the ledger. He should then reopen the account in the pass-book and the legder in accordance with clauses (o) *(ii)* and *(Hi)* of paragraph (2), the No. and date of the Audit office order being noted in the pass-book and the ledger. No entry should be made in the s. b. journal, but the date on which the account is reopened should be noted on the order of the Audit office, and the order should be returned with the next s. b. voucher list sent to the Audit office.

NOTE.ð The instructions in this rule apply also to a dead account sought to be reopened at a sub or branch office, except that in the latter case after the account has been reopened, the pass-book should be returned to the sub or branch office for delivery to the depositor, and the head office should see that the depositor's acknowledgment for the pass-book is received from the sub- or branch office as in the case provided for in rule 492/2.

*A. In sub-offices, the following procedure should be followed:*ð

(a) The application and the pass-book should be forwarded with full particulars of the case to the head office after verification of the last transaction as shown by the pass-book by comparison with that in the s.b. journal/ledger. A receipt for the pass-book should be given to the depositor in the prescribed form.

(b) Pending the receipt of instructions from the head office, the sub-postmaster must not receive any deposit or allow any withdrawal from the account. When the pass-book is returned by the head office, it should be delivered to the depositor according to the procedure laid down in rule 493.

NOTE.ð The instructions in rule 493-C apply also to pass-books received back from the head office for delivery to depositors under this rule.

PART III.--INVESTMENT IN GOVERNMENT SECURITIES RELATING TO CLOSED LOANS

N.B.ð In this part the expression "Dy. Comptroller" means the Deputy Comptroller, Posts, Telegraphs and Telephones, Dacca. All correspondence on the subject of Government securities will be addressed to and dealt with by the Deputy Comptroller, Posts, Telegraphs and Telephones, (Government Securities Section), Dacca.

GENERAL RULES

511. Conditions in Post Office Guide.ð The limits for investments in Government securities through the Post Office and other conditions governing the purchase, sale, safe custody, and delivery out of custody, of Government securities will be found in the *Rules for Depositors* in the *Post Office Guide.*

512. Special care and promptitude necessary. The utmost care and promptitude should be exercised in dealing with all matters connected with investments in Government securities. Any carelessness or delay will be severely punished.

513. Government security holders' rolls.ð IN HEAD OFFICES, Government security holders' rolls [Form S.B.-21 *(a)]* should be maintained for accounts (except public and conjeint accounts) having transactions in Government securities, and the rolls should be preserved between card-boards. The *nominal* value of the securities purchased or sold should be entered in the appropriate column of the roll and the bah nee of investments made should be struck after each transaction. In the column headed "Register folio" should be entered the serial number appearing against the transaction in the register of Government securities.

NOTE.ð The values of Government securities obtained by original subscriptions to a new loan should not be entered in the Government security holder's roll.

514. Applications from sub and branch offices.ð (1) The purchase, safe cus tody, delivery out of custody of Government securities, and exchange of invest ment certificates for Government promissory notes on behalf of an applicant at **a** sub or branch office, will be conducted by the head office as if the application had been made at the head office, except that when Government securities are tendered at a sub-office for sale or safe custody, the sub-postmaster will grant a receipt to the holder ; also, in the case of an exchange of investment certificates for Government promissory notes the sub-postmaster will grant a receipt to the depositor for the certificates. The application will be received in the head office entered in the s. b. memo, or b.'o. daily account and will be accompanied by the pass-book, when its submission is prescribed ; in other cases the pass-bock will, if required, be called for by the head office.

(2) If any additional sum is paid for the purchase of Government securities through a sub or branch office, the amount paid by the applicant, for which a preliminary receipt will be given to him by the sub or branch postmaster, will be credited as a deposit by the sub or branch office in its account; but the entries in the pass-book should be filled up by the head office in the manner prescribed in rule 515(2). The head postmaster should place himself in direct communication with the applicant, if the circumstances require this to be done.

(3) When the transaction has been completed in the head office, the savings bank clerk of the head office should return the pass-book to the sub or branch office entered in the s. b. or b. o. slip for delivery to the depositor, and he should see that the depositor's acknowledgment for the pass-book is received from the sub or branch office as in the case provided for in rule 492.

(4) When Government securities are to be delivered to the depositor through a sub or branch office, they should be forwarded to the depositor insured on service.

(5) It is the duty of the head postmaster to instruct sub and branch postmasters how to act in all matters connected with transactions in Government securities.

A. In sub-offices, when a pass-book, which has been sent to the head office is received back, it should be examined to see whether any entry affecting the balance of the last transaction has been made in it; and if there is any such entry, it should be copied in red ink *in the sub-office s.b. journal ledger below the entry of the last transaction relating to the account, the fresh balance being also entered in* red ink. *The pass-book should be delivered to the depositor according to the procedure prescribed in rule* 493-fi.

PURCHASE OF GOVERNMENT SECURITIES

515. Applications for investment by depositors.ð (1) When an application for the purchase of Government promissory notes or stock certificates is received it should be carefully examined with reference to the following points:ð

(a) That the application is in from S.B.-16 (a) and that it has been properly prepared and signed. Special care should be taken to see that the name of the depositor in full, as entered in the ledger or s.o. (in sub-offices, the s.b. journal), is written legibly in the application, and is followed by the word "Minor", if the depositor is a minor.

(b) That the limit laid down in the *Rules for Depositors* will not be exceeded by the investment. The check over the annual limit should be applied (in head office) by referring to the balance of previous investments, if any, recorded in the Government security holder's roll.

(c) That, if the account is a security deposit account, the depositor presents the written authority of the person to whom the security is pledged, allowing the investment.

(2) If the depositor desires to make a special deposit to provide for the investment, the sum should be received from him and treated as a deposit, the words"For investment" being written against the entry in the s.b. journal, and in the ledger or s.b. memo, according as the deposit is made at a head or sub-office, and also in the pass-book which will be presented by the depositor with his application. If the amount required for the purchase of the securities applied for is not covered by the amount at credit of the depositor, the purchase will be cut down by the Dy. Comptroller to the amount covered by the amount at credit, any deficit up

to Rs. 25 being neglected. Any difference between the actual cost of the Government securities and the amount at the credit of the depositor, will have to be recovered before delivery is made to him of the securities or the Dy. Comptroller's acknowledgement for them (if they are to remain in the custody of the Dy. Comptroller). Pending the disposal by the Deputy Comptroller of an application for the purchase of Government securities, it will be the duty of the postmaster to see:ð

(a) that if the balance at credit of the depositor is not less than the nominal value of the Government promissory notes or stock certificates applied for, the balance is not reduced below the nominal value, or

(b) that if the balance is less than the nominal value, no withdrawal from the account is allowed.

IN HEAD OFFICES, a remark should be made in the ledger in each case to ensure compliance with these instructions.

(3) If the application is accepted, further action should be taken in accordance with rules 519 to 521.

(4) Investments in Government securities can ordinarily be made by the Secretary of a fund only in his own name and without reference to his official position This restriction can be relaxed when the fund belongs to a body corporate with perpetual succession and a common seal, but in such cases a reference should be made to the Dy. Comptroller.

(5) Investments in Government securities can be made through a savings bank account opened and operated on by the minor himself but the Government securities so purchased will *not* be kept in the safe custody of the Dy. Comptroller. Investments on behalf of a minor may also be made by the guardian who opened the account on behalf of the minor. Investments on behalf of a married female minor can only be made by the person authorised by the Head of the Circle for the purpose, and in every case of investment on behalf of a female minor a certificate must be endorsed on the application by the applicant stating whether the minor is married or not. The investment should stand in the name of the minor.

(6) In the case of security deposit accounts, the pledgee's authority for the investment should be sent, in original, to the Dy. Comptroller together with the application for investment. When the authority to whom the security deposit is pledged is a Government servant and he specially asks that the securities may be retained in the custody of the Dy. Comptroller, the later will send the acknowledgments for the securities direct to such authority. When such authority (whether a Government servant or not) asks that the securities may be sent to him, they will be issued in his favour by the Dy. Comptroller and sent to him. When the authority is not a Government servant and asks that the securities may be retained by the Dy. Comptroller he will send the authority an acknowledgment for the securities retained.

(7) Application made by female depositors must be signed by the female depositors themselves, irrespective of whether the accounts concerned were opened by the depositors themselves or through their agents or husbands. Should a female depositor be illiterate, her thumb-impression must be affixed to the application in the presence of a witness by whom it must be attested.

A. In sub-offices, the entries in the pass-book will be filled up by the head office (see *rule* 520-*A.).*

B. In sub-offices, the reference prescribed in paragraph (4) *should be made to the head office.*

C. In sub-offices, the pledgee's authority for the investment referred to in paragraph (6) *should be sent to the head office together with the application for investment.*

516. Investment ia joint names.ð (1) Applications for purchase of Govern ment promissory notes or stock certificates in joint names should be accepted if *the applicants desire to take delivery of the securities.* If applicants for joint holdings desire their securities should beissued ina particular form, they should be asked to make a clear note on the point in the application. Postmasters should, however, refrain from offering any advice as to the effect of the different forms of edorsement. Securities in joint names may be made out in any one of the different forms enumerated below:ð

(a) "Pay to *B* and *C* jointly".

(b) "Pay to *B* and *C* or their joint order".

(c) "Pay to *B* or *C*″

(d) "Pay to *B* or *C* or order".

(e) "Pay to *B* and *C* or either of them".

(/) "Pay to *B* and *C* or either of them or order".

(g) "Pay to *B, C, D* and *E* or to any one (or more) of them".

(h) "Pay to *B, C, D* and *E* or to any one (or more) of them or order".

(2) Government securitiesin joint names cannot be sold through the Post Office, nor can such securities be tendered for custody by the Dy. Comptroller Postmasters should make these restrictions clear to intending purchasers in joint names at the time of purchase*

517. Applications for investment by persons not already depositors.—When an application for investment is received from a person who is not already a depositor, steps should immediately be taken to open a savings bank account with him under the ordinary rules, the amount tendered for investment being treated as a deposit, and the words "For investment" being entered against the transaction in the savings bank journal, and (in head offices) also in the ledger and pass-book. The application for investment should then be dealt with in accordance with the instructions in rule 515.

A. In sub-offices, the words "For investment" should also be entered against the transaction in the s. b. memo.

518. Application for investment at branch offices.—When a depositor at a branch office desires to invest in Government securities, the account office **will** receive intimation of the fact in the b. o. daily account and should sent the pres cribed form of application to the branch office which will return in duly filled up by the applicant. The transaction should be conducted by the account office as if the application had been made at the account office itself except that *(a)* the prelimi nary receipt for any additional sum paid for investment will be granted by the branch postmaster, and *(b)* when the pass-book is required, it will be obtained from the branch office instead of direct from the depositor, and should, when done with, be forwarded to the branch office for delivery to the depositor.

519. Applications to be sent to Dy. Comptroller.ð IN HEAD OFFICES, the answers to the questions printed on the reverse of the form of application for the purchase of Government securities should be written by the head postmaster, who should also sign the printed endorsement to the Dy. Comptroller. If the signature on the applicaton is in a local language, it should be translated into English. The applica tion should then be forwarded to the Dy. Comptroller, *by first mail* in cover regis tered on service, but before this is done the date of application, the applicant's name, the Account No., and the nominal values of the Government securities as shown in the application should be entered in the register of Government securities (Form S.B.-21). g

NOTE.ð If a depositor who has applied for the purchase of Government securities, applies in the interval for the transfer of his account to another head office, particulars of the application for the purchase of Government securities, as entered in the register of Government securities, should be copied on slip of paper and attached to the advice of transfer on which the following remark should be written.

"The depositor has applied for the purchase of Government securities, *vide* particulars of application attached. Dy. Comptroller's intimation is awaited.".

The head office to which the account is transferred should make a note in (he ledger as pres-cribed in rule 515 (2).

A. In sub-offices, accepted applications for the purchase of Government securities should be forwarded without delay to the head office, with the depositor's passbook entered in the s. b. memo.

520. Purchase of Government securities by Dy. Comptroller.ð (1) The Go vernment promissory notes or stock certificates purchased by the Dy. Comptroller will be sent for delivery to the depositor, only if he has specially requested that they should be made over to him. In the absence of such a request, the Government securities will be retained in the custody of the Dy. Comptroller, who will send for delivery to the depositor an acknowledgment for the securities. But the Govern ment securities, purchased through an account opened and operated on by the minor himself, will never be kept in the custody of the Dy. Comptroller.

(2) With the Government securities or the acknowledgment for them, as the case may be, the Dy. Comptroller will send to the head-postmaster:ð

(a) an intimation stating the amount (being the cost of the investment) to be debited to the depositor's account, and

(b) a form to be signed by the depositor in acknowledgment of having received the Government securities or the Dy. Comptroller's acknowledgment for them.

(3) On receipt of these documents the savings bank clerk of the head office should enter in the register of Government securities (Form S.B.-21) particulars of the Government securities or the acknowledgment for them, and then return the documents to the head postmaster whose signature should be taken in the register which should remain in the custody of the savings bank clerk. The transaction should also be entered in the Government security holder's roll.

NOTE.ð If the account of a depositor who has Government securities in the custody of the Dy. Comptroller is transferred to another head office, the particulars of the securities held for him should be communicated by the transferring head office to the head office to which the account is transferred. Both head offices should make the required entries in the register of Government securities.

A. In sub-offices, when the transaction is completed, the following documents will be received from the head office :ð

(a) *the pass-book with the entries relating to the transaction filled in by the head office;*

(b) *the Government securities or an acknowledgment from the Dy. Comptroller for the securities, if they are to remain in his custody; and*

(c) *a form to be signed by the depositor in acknowledgment of having received the Government securities or the Dy. Comptroller acknowledgment for them.*

When Government securities are to be delivered to the depositor, they will be despatched by the head office insured on service. The pass-book should be examined to see whether any entry affecting the balance of the last transaction has been made in it I and if there is any such entry, it should be copied in red ink *in the sub-office s.b. journal I Ledger below the entry of the last transaction relating to the account, the fresh balance being also entered* in red ink.

521. Delivery to depositor.ð IN HEAD OFFICES, the following procedure should be followed :ð

(a) The depositor should be requested to call at the office withhis pass-book. The amount stated in the Dy. Comptroller's intimation should be entered in the ledger at once and in the pass-book (when it is presented) in the same way as a withdrawal, except that the words "Invested in Government securities" should be recorded against the entry in the ledger, and be written instead of the word "Withdrawn" in column 3 of the passbook. If the balance at credit of the account is not sufficient to cover the total cost of the investment as noted in the Dy. Comptroller's intimation, the difference should be entered, *in red ink,* in the ledger at once, and in the pass-book (when presented) in the column headed "Balance at credit of the depositor", and a *minus* sign should be placed before the entry of the amount due from the depositor. The depositor should be required to pay this amount in cash before delivery is made to him of the Government securities or the acknowledgment for them, as the case may be. The amount paid by the depositor (which may exceed the sum actually due from him) should be treated as an ordinary deposit.

(b) The Government securities or the Dy. Comptroller's acknowledgment for them, as the case may be, should be delivered to the depositor on his signing the form of acknowledgment sent by the Dy. Comptroller. The certificate on the Dy. Comptroller's intimation should then be signed by the head postmaster and the intimation, together with the depositor's acknowledgment, should be returned to the Dy. Comptroller in a cover registered on service.

NOTE.ð If a depositor reports the loss of a Government promissory note or stock certificate held by him and desires to apply for the issue of a duplicate, he should be instructed to communicate the fact forthwith to the treasury at which profit on the security is payable and also to the State Bank of Pakistan, Public Debt Office, Dacca. In the case of Government securities loss before the payment of one half-yearly profit after delivery to the depositor, a certificate of the issue of the securities may be obtained on application to the Dy. Comptroller.

A. In sub-offices, the Government securities or the Dy. Comptroller's acknowledgment for them, as the case may be, should be delivered to the depositor on his signing the form of acknowledgment received from the head office and the signed acknowledgment should be returned to the head office entered in the s.b. memo. The pass-book should be delivered according to the procedure prescribed in rule 493-B.

B. In sub-offices, the instructions in rule 493-C *apply also to pass-books received back from the head office for delivery to depositors under this rule.*

522. Exchange of investment certificates for Government promissory notes.ð (1) When a depositor applies in form S.B.-23(6) for the exchange of one or more investment certificates for a whole piece of Government promissory note, the application and the investment certificate or certificates presented with it should be examined, and the postmaster should see that the nominal value or the sum total of the nominal values of the investment certificate or certificates to be exchanged is not less than Rs. 100. A receipt for the investment certificate or certificates should be granted to the depositor in a form similar to that given in rule 528 (4).

IN HEAD OFFICES, the application, accompanied by the investment certificate or certificates, should then be forwarded to the Dy. Comptroller *by first mail,* in a cover registered on service, and the procedure laid down in rule 523 (2) should be followed.

(2) When the Government promissory note or the Dy. Comptroller's receipt for it, as the case may be, is received, it should be delivered to the depositor on his signing the form of acknowledgment sent by the Dy. Comptroller and the signed acknowledgment should be returned to that officer. The receipt granted under paragraph (1) should also be taken back and destroyed. Particulars of the Government promissory note or the Dy. Comptroller's receipt for it should be entered in the register of Government securities (Form S.B.-21), and the remark "In lieu of investment certificates *(Nos. and dates)* " should be written against the entry.

(3) When the nominal value or the sum total of the nominal values of the investment certificate or certificates to be exchanged is in excess of Rs. 100 or **a** multiple of that sum, the Dy. Comptroller will instruct the head postmaster as to how the excess amount will be adjusted in accordance with the wishes of the depositor.

A. In sub-offices, the application and the investment certificates should be forwarded without delay to the head office entered in the s.b. memo., the investment certificates being despatched to the head postmaster insured on service. The envelope should be invoiced in the s.b. memo, and placed with it in the account bag.

CUSTODY OF GOVERNMENT SECURITIES BY DY. COMPTROLLER

523. **Government** Securities **to be sent to Dy. Comptroller.**ð (1) Applications from depositors for the safe custody of Government promissory notes or stock certificates by the Dy. Comptroller will be made in the special form provided for the purpose (S.B.-19). The securities mentioned in the application will also be presented with it.

(2) If the application is for the safe custody of Government promissory notes, the postmaster should see that the notes were originally purchased through the Post Office and that they are duly endorsed to the Dy. Comptroller in the foll owing form:ð

"Pay to Dy. Comptroller, (Posts, Telegraphs and Telephones, Dacca), or order.

(Sd.)----------»

(3) If the application is for the safe custody of stock certificates, the post master should see that the certificates were originally purchased through the Post Office and that the blank spaces in the first seven lines in the " Form of Transfer" on the reverse of the certificate, as also the space provided for the signature of the

seller at the bottom right-hand corner of the "Form of Transfer" are duly filled in by the holder. The postmaster will also sign as witness in the blank space in lines 13 to 15 of the "Form of Transfer" adding his designation below the signature.

(4) A receip; should then be granted to the holder in the following form:ð

Received from.....*{Name)* the following (1) Government promissory r.clcs crx'crscd to the Dy. Comptroller and (2) Stock certificates with the "Form of Transfer" on the reverse duly filled in, for safe custody by the Dy. Comptroller.

Government promissory note No..... dated..... for Rs.

Stock certificate No ..... dated , ..."

Total amount

The Dy. Comptroller's acknowledgment will be given in due course in exchange for this receipt, which must then be surrendered.

Postmaster.

Dated 13

The signature to the endorsement on the Government promissory note and in the "Form of Transfer" on the reveseof the stock certificate should correspond letter for letter with the name of the depositor as written originally on the securities at the time of their issue in his favour.

Particulars of the application and the securities should be entered in the register of Government securities (Form S.B.-21).

(5) IN HEAD OFFICES, the application, together with the Government securities, should be forwarded to the Dy. Comptroller *by first post* in a cover insured on service, the insured envelope being addressed to the po-tmaster, Dacca.

NOTE 1.ð The procedure laid down in rule 515 (7) applies also to applications fcr tic safe custody of Government securities made by female depositors.

NOTE 2.ð The Note to rule 520 applies also to this rule.

NOTE3.ð If an endorsement on Government securities is signed by a woman and the signature is in English, no special precautions are necessary. If the endorsement is in a local language, and if the woman goes out in public, her signature requires to be verified by the Treasury Officer, who will write "Verified" under the signature and affix his initials and designation. But if the woman is *purdanasHn* or if she docs not go out in public to an extent which would enable her to attend personally at the treasury, her signature must be attested by the signature of two respectable witnesses, who must appear before the Superintendent of the Public Debt Office, or a Treasury Officer or Justice of the Peace or any Magistrate, to testify to the genuineness of the endorsement. Sich officer will authenticate the examination as follows:ð

Examined before me.

(Signed).....

(Designation) .....

at..... in the District .....

Date .....

NOTB.ð *See* rule 450 (4).

A. In sub-offices, the application should be forwarded without delay to the head office entered in the s.b. memo., the Government securities being despatched to the head postmaster insured on service. The envelope should be invoiced in the s.b. memo, and placed with it in the account bag.

524. Dy. Comptroller's acknowledgment to be delivered to depositor.ð (1) The Deputy Comptroller's acknowledgment for the Government securities forwarded to him for safe custody should be delivered to the depositor concerned, as soon as possible, and the receipt granted to him under rule 523 should be obtained and destroyed.

(2) IN HEAD OFFICES, the required entries should be made in the register of Government securities (Form S.B.-21).

Delivery of Government securities out of custody

525. Application to be sent to Dy. Comptroller. (1) An application from a depositor for the delivery of Government promissory notes or stock certificates held for him by the Dy. Comptroller will be made in form S.B.-20 and will be accompanied by the Dy. Comptroller's acknowledgment or acknowledgments. The application should be examined by the postmaster to see that the name of the *district* treasury at which profit on the Government promissory notes or stock certificates is to be made payable has been entered in it. A receipt should then be given to the depositor in the following form:ð

Received from ..... *(Name)* the following Dy. Comptroller's ackrcwlcdftn eri in connection with his appication for delivery of the securities out of the custody of that Officer.

Dy. Comptroller's acknowledgment No.....dated.....

..... for Rs. -------

Totai

Postmaster

Date..... 19

Nornð The procedure laid down in rule 515 (7) applies also to applications nsde by female depositors for delivery of Government securities out of the custody of the Dy. Ccirp ticliti.

(2) IN HEAD OFFICES, the application, accompanied by the Dy. Comptroller's acknowledgment or acknowledgments, should be forwarded *by fir t mail* to the Dy. Comptroller, in a cover registered on service.

A. In sub-offices, the application together with the acknowledgments should be forwarded without delay to the head office entered in the s.b. memo.

526. Government securities despatched by Dy. Comptroller.ð The Deputy Comptroller will send the Government securities in a cover addressed to the head postmaster concerned and forwarded the cover through the Dacca G.P.O. In the G.P.O. Dacca , the cover will be insured on service.

527. Delivery of Government securities to depositor.ð On receipt of the Gov ernment securities, particulars regarding them should(in head offices) be entered in the register of Government securities (Form S.B.-21). The depositor should be requested to call at the post office and on his surrendering the receipt granted to him by the post office and endorsing it in acknowledgment of having received the Government securities, they should be delivered to him. The receipt should be forwarded to the Deputy Comptroller in a cover registered on service.

SALE OF GOVERNMENT SECURITIES

528. Applications to be sent to Deputy Comptroller.ð (1) When an applica tion for the sale of investment certificates is received from a depositor in form S.B.-18. the application and the investment certificates presented with it should be examined.

(2) Applications from depositors for the sale of Government promissory notes or stock certificates, for which a special form [S.B.-18 *(a)]* is prescribed, should also be examined and the postmaster should require the applicant to produce evidence that he is identical with holder of the securities.

(3) Such of the Government promissory notes or stock certificates specified in the application as are not already held by the Deputy Comptroller will be presented with the application. If the Government promissory notes or stock certificates to be sold are in the custody of the Deputy Comptroller, his acknowledgment for the securities will be presented with the application. The Government promissory notes should be examined by the postmaster to see that they were originally purchased through the Post Office by the present holder and that they are duly endorsed by him (or her) to the Deputy Comptroller, in the following form:ð

"Pay to Deputy Comptroll er (Posts, Telegraphs & Telephones, Dacca) or order.

(Sd.) .....

The stock certificates should be examined by the postmaster to see that they were originally purchased through the Post office and that the blank spaces in the first seven lines in the " Form of Transfer " on the reverse of the stock certificates as also the space provided for the signature of the *seller* at the bottom right-hand corner of the " Form of Transfer ", are duly filled in by the holder. The postmaster will also in the case of stock certificates sign as witness in the blank space in lines 13 to 15 of the "Form of Transfer" on the reverse of the certificates adding his designation and address below the signature.

(4) A receipt for the investment certificates, or the Government promissory notes or stock certificates, or the Deputy Comptroller's acknowledgments, as the case may be, should then be granted to the depositor in the following form:ð

Received from *(name)* the following investment certificates [or "Goverrrrcnt promissory notesendorsed to the "Deputy Comptroller, Posts Telegraphs and Telephones", or "stock certi-ficates withthe'Form ofTransfer'onthereverse filled n",or"DeputyComptroller'sacknowledg-mcnls for securities in custody "] for sale of the securities through that officer:ð

Investment certificates .. .. No ..... Dated..... for Rs.
Government promissory notes ....., Ă
Stock certificates .. .. .. Ă .....Ă Ă
Deputy Comptroller's acknowledgments ..... , ... , Ă

Total ..

Date.....19 . .....
Postmaster

(5) IN HEAD OFFICES, particulars of the application and the securities should be entered in the register of Government securities and the application accompanied by the investment certificates or the Government promissory notes, stock certificates or Deputy Comptroller's acknowledgments, as the case may be, should then be forwarded to the Deputy Comptroller, by *first mail,* in accordance with the procedure laid down in rule 523 (5).

NOTE 1.ð The procedure laid down in rule 5] 5 (7) applies also to applications fcr the sale of Government securities made by female depositors.

NOTE 2.ð *See* Note 3 to rule 523.

NOTE 3.ð Securities purchased in the name and on behalf of a minor can be old during the minority only by the minor's guardian in accordance with the Note below rule 47 of the *Rules for Depositors* and on proper proof of identity. The definition of guardian in rule 1 of the *Rides for Depositors* does not apply to the sale of such securities. In all cases, a copy of the orders sanctioning the sale should be furnished to the Deputy Comptroller.

NOTE 4.ð Applications for the sale of Government securities standingin the naires *of married* female minors should in all cases be referred to the Head of the Circle for orders.

NOTE 5.ð Applications for sale of Government securities accompanied by the Deputy Comptroller's acknowledgment for securities in custody should be sent to the Deputy Comptroller, Dacca, direct in registered covers.

A ■ In sub'Offices, the application and the securities should be forwarded with out delay to the headoffice entered in the s.b., memo, the securities being enclosed in an insured'envelope, sealed with the insured seal and addressed to the head postmaster. The envelope should be invoiced in the s. b., memo, and placed with it in the account bag.

B. In sub-offices, the pass-book should also be submitted to the head office entered in the s.b. memo., a receipt in the prescribed form being given to the depositor for book.

529. Deputy Comptroller's intimaticn of sale.ð **(1)** When the Government securities have been sold, the Deputy Comptroller will send an intimation to the head postmaster stating the results of the sale, and on receipt of this intimation, tile required entries should be made in the register of Government securities and in the Government security holder's roll.

(2) IN HEAD OFFICES, a notice should without delay be issued to the depositor requesting him to call at the post office with his pass'-book and the receipt granted to him under rule 528. The amount to be credited to the depositor's account, as stated in the Deputy Comptroller's intimation, should be entered in the ledger on the date of receipt of the intimation and in the pass-book (when it is presented with the receipts) in the same way as a deposit, except that the words " Sale of Government securities" should be recorded against the entry in the ledger, and be written instead of the word" Deposited " in column 3 of the pass-book. The date to be entered in the ledger and pass-book as the date of deposit should be the date of credit noted in the Deputy Comptroller's intimation.

(3) The certificate on the Deputy Comptroller's intimation should be signed by the head postmaster, and the intimation should then be returned to the Deputy Comptroller in a cover registered on service. The receipt granted to the depositor under rule 528 should be destroyed after six months.

(4) If the depositor wishes to take payment of the records of the sale^ or any portion thereof, the amount should be treated as an ordinary withdraw?! from the balance.

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PROFIT ON GOVERNMENT SECURITIES HELD FOR DEPOSITORS BY DEPUTY COMPTROLLER

530. Deputy Comptroller's intimation of profitð (1) IN HEAD OFFICES, en ie-cept of an intimation from the Deputy Comptroller, showing the profit drawn on> Government promissory notes or stock certificates held in custody for a depositor, or the profit payable on investment certificates held by a depositor, an cntrv of the profit should b~ made at once in the ledger as a deposit, with the remark "Profit on Government securities", and the No.and date of the Deputy Comptroller intimation should be written against the entry. No entry should be made in the savings bank journal profit on Government securities *accruing after the death of a depositors* will not be communicated to the head office and will not, therefore, appear in the ledger.

(2) On receipt of the intimation, the head postmaster should request the de positor to bring or send his pass-book to the post office. When the pass-book is presented, the amount stated in the Deputy Comptroller's intimation should be entered in it in the same way as a deposit except that the words " Profit on Gov ernment securities" should be written instead of the word *" Deposited " in column 3.

(3) The date to be entered in the ledger and pass-book as the date of deposit should be the date of credit stated in the intimation.

(4) After adding profit on Government securities in savings bank accounts standing at sub-offices, the head postmaster will return the pass-books to the sub-postmasters concerned, and the sub-postmaster will return them to the depositors after entering the amount of profit on Government securities in the sub-office savings bank journal ledger in the manner prescribed in rule 49 3-A.

(5) The intimations which are issued half yearly, will be received with separate forwarding letters and forms of certificates for posting the amount of profit in the respective ledger accounts. The certificate forms should be returned, duly filled in and signed by the head postmaster, to the Deputy Comptroller, incovers registered on postal service within one week of their receipt. If any of these accounts have been transferred to other post offices, particulars of the nams of the post offices to which and the date o.i which the accounts have been transferred should be noted in the certificate form where the numbers of the accounts transferred, the names of depositors and the amount of profit to be credited should also be noted.

In the case of accounts transferred to other post offices within the same Circle, the Nos. and dates of advices as hereinafter referred to should also be noted.

NOTE.ð Profit on Govrnment securities credited to a depositor's account should be reckoned in calculating the annual limit for deposits. If this limit as already been reached before entry of trie profit or will be exceeded after such entry, the excess will not bear profit.

(6) In the case of accounts transferred to other post offices within the same Circle, the head postmaster should re-advise the amounts of profit direct to the new post office in form No. S.B.-(6). The advices in this form should be prepared in triplicate by carbon process out of which the triplicate copy should be retained in the transferring post office and the original and the duplicate sent to the new post office. The head postmaster of the new post office will return the copies of advices received from the transferring post office to the Deputy Comptroller, noting in column 8 the number assigned to the account in their offices with their initials in column 10 in proof of entries in the depositor's ledger. If it is found that any of the accounts has been transferred to another post office in the

same Circle, the profit should again be re-advised to the post office where the account has been opened on second transfer and the first advice issued and the strength of the intimation received from the Deputy Comptroller, returned to the latter officer after noting in column 9 the name of the post office and the date on which the account is transferred for the second time as well as the No. and date of the second advice. In the event of the accounts being transferred again to another post office in another Circle the words "transferred to..... ..... *(name of the head post office* on ..... *date)"* should be noted in the " Remarks " column under the initials of the head postmaster of the post office, receiving the advices which should be returned to office of the Deputy Comptroller.

(7) Supplemetary profit statement will be issued *to* the new post office by the Deputy Comptroller in case of transfers to post offices outside the Circle either on receipt of the certificate form duly filled in or on receipt of the advice of profit issued by a head postmaster in the strength of an intimation issued by the Deputy Comptroller.

LIST ACCOUNT RULES IN CHAPTER "8

(Issued under the authority of the Auditor-General and Comptroller P.T. & *T.)*

RULE

412. Preparation of s. b. memos.

413. Disposal of s.b. memos, in head office.

414. Application by depositor.

415. Index-card.

419. Issue of pass-book.

433. Procedure in head office on accounts being opened in sub-offices (or their branch offices).

434. Credit of deposits.

436. Procedure in head office in respect of deposits in sub-offices.

437. Deposits both at head office and at sub-offices in account with it.

438. Deposits at account office and head office in accounts open at branch office.

439. Procedure in head offices in respect of deposits at field post offices.

440. Application for withdrawal.

442. Withdrawals at head offices.

443. Withdrawals at sub-offices.

443/1. Withdrawals at officers other than those where the account stands open.

444. Procedure in head offices in respect of withdrawals at sub-offices.

448. Withdrawals from public accounts.

449. Withdrawals from regimental and other conjoint accounts.

450. Mode of closing an account.

451. Procedure in head offices in respect of accounts closed at sub-offices.

453. Accounts closed under orders of Head of the Circle or Audit office.

454. Opening accounts.

455. Deposits in branch offices.

456. Withdrawals at branch offices.

457. Accounts closed at branch offices.

458. Savings bank ledger

463. Account transferred to head office.

464. Advice of transfer.

465. Opening account in head office to which transferred.

466. Transfer of account from a sub or branch offi ce to a head office other than the head offi ce of account.

467. Transfer to a sub or branch office under another head office.

468. Transfer from head office to its own sub or branch office.

469. Transfer from sub or branch office to its head office.

470. Transfer from one sub or branch office to another under the same head office.

471. Procedure in sub-office from which account is transferred.

472. Procedure in sub-office to which an account is transferred when the transferring head office is not the head office of account.

RULE.

473. Transfr from one sub-office to another under the same head office.
474. Transfer from head office to its own sub-office.
475. Transfer from sub-office to its head office.
476. Accounts transferred from branch offices.
477. Accounts transferred to branch offices.
480.1
481. I
484. \ *Deleted.*
|
[48]5. '
486. J
488. Calculation of profit in the case of accounts to be closed.
489. Annual statement of profit.
490. Entry of profit in ledger.
491. Entry of profit in pass-books.
492. Examination of, and entry of profit in, pass-books received in Head offices from sub and branch offices.
494. Dates for submission to Audit Office.
495. Copy of the savings bank journal.
496. Journals of s.b. accounts transferred and opened on transfer.
497. Savings bank voucher list.
498. Adjustment of errors.
508. List of dead accou nts.
509. Dead accounts at sub and branch offices. 510.
Re-opening of dead accounts.
513. Government security holders' rolls.
514. Applications from sub and branch offices.
515. Applications for investment by depositors.
519. Applications to be sent to Dy. Comptroller, P.T. &. T., Dacca.
520. Purchase of Government securities by Dy. Comptroller, P.T. & T., Dacca.
.521. Delivery to depositor.
522. Exchange of investment certificates for Government promissory notes.
523. Government securities to be sent to Dy. Comptroller, P.T. & T., Dacca.
524. Dy. Comptroller's acknowledgment to be delivered to depositor.
525. Application to be sent to Dy. Comptroller, P.T. & T., Dacca.
526. Government securities despatched by Dy. Comptroller, P.T. & T., Dacca.
527. Delivery of Government securities to depositor
528. Applications to be sent to Dy. Comptroller, P.T. & T., Dacca.
529. Dy. Comptroller's intimation of sale.
530. Dy. Comptroller's intimation of profit.

CHAPTER 9

POST OFFICE SAVINGS CERTIFICATES

*N.B.I.*ð (1) *All the duties of postmaster in connection with savings certificates may, under the orders of the Head of the Circle, be performed by the deputy postmaster, assistant postmaster, supervisor or head clerk in the case of head offices and by the deputy sub-postmaster, assistant sub-postmaster, supervisor or head clerk in the case of sub-offices, except that the postmaster must himself decide claims in respect of savings certificates standing in the names of deceased single holders which lie within his powers of decision. The head postmaster will be responsible for the safe custody of the records relating to such claims, and that in the case of head offices—*

(*i*) *The head postmaster must himself sanction the discharge of savings certificates standing in the name of minor by the father or, if he be dead, by the mother of the minor, provided that the sum payable does not exceed Rs.* 5,000 *endorse the remark "Checked, duplicate on record" on the original invoice to be sent to Audit office, and instruct sub and branch postmasters how to act in all cases arising out of applications for the purchase, discharge, etc., of such certificates. The head postmaster must sign all savings certificate returns to be submitted to the Audit office unless this duty has been delegated to the deputy postmaster or an assistant postmaster.*

(ii) The duties in connection with the examination of savings certificate vouchers and the submission of all savings certificate returns complete to the Audit office, may^aelegated to the deputy postmaster or assistant postmaster in charge of a Savings cell of a head office.

(2) All the savings certificates received into the post office from any person, for whatever purpose, must be kept in the joint custody of the Postmaster and the Treasurer.

*N. B. I1.*ð *The rules in this chapter unless otherwise expressly stated apply* mutatis mutandis *to transactions relating to Post Office 12-year National Savings Certificates, Pakistan Post Office 12-year Savings Certificates, Pakistan Post Office 6-year Defence Savings Certificates, Pakistan Post Office 5-year Savings Certificates, Pakistan Post Office 10-year Savings Certificates 10-year National Development Savings Certificates and Defence Savings Certificates subject to the conditions and limitations mentioned in Section VII-A (I), {II), (III), (IV) and (V) of the Post Office Guide.*

*N. B. III.*ð *Unless a different procedure has laid down in Chapter 9-A for any transaction relating to Post Office 5-year Cash Certificates and Post Office 10-years Defence Savings Certificates, the rules in this chapter apply* mutatis mutandis-*to such certificates as well.*

PART I.-GENERAL

531. Rules in Post Office Guide.—The conditions under which savings certificates are issued and discharged, the maximum limits of investment, the profit which accrues on them, and other information regarding such certificates, will be found in the *post Office Guide.*

532. Distribution of supplies of certificates.ð **(1)** Savings certifites of each denomination and of each description, *viz.,* for single holders and for joint **holders** (classes A and B), are serially numbered and are supplied in packets of 10. These packets are put up in lots of five, each lot being secured by cross bands of strong paper.

(2) Supplies of certificates will ordinarily be made by the stock depot fo head offices on requisition and will be distributed from head offices to their sub-offices, the prescribed form of invoice (Form S.C.-13) prepared in triplicate being used for the purpose. The original invoice will be retained by the despatching office, and the duplicate and triplicate copies sent to the receiving office. The duplicate will be signed and returned to the despatching office and the triplicate fitf&d after the supplies invoiced have been checked in the receiving office. The Nos. of the invoices issued by each despatching office must run in a consecutive series which should be maintaned unbroken from year to year. No closing annual invoice should be issued. A separate book of invoices must be maintained for each receiving office, *e.g.,* each head office must keep up a separate book of invoices for each sub-office in account with it. The head postmaster will watch the pro gress of sales in sub-offices and he will replenish the stocks in the sub-offices and send requisition tip- the stock depot in good time.

NOTE 1.ð *See* rule 556 (2). On the occasion of the supply of a new issue of savings certificates, the Nos. of the invoices relating thereto issued by each derratching cffce trust begin with a fresh series for each receiving office separately.

NOTE 2.ð The description of savings certificates, *viz.,* whether they are "single" "joint A ", or "Joint B " should be noted in the 'Remarks' column of the invoice (Form S. C.-l 3).

(3) Urgent demands for certificates received direct by the stock depot from sub-offices may be complied with, but the invoices will be addressed to the head office in all cases. On receipt of the invoices the head postmaster must satisfy himself that the certificates have actually been received by the sub-office and bring the supplies advised on to his own stock register (Form S.C.-12). The duplicate invoice, duly signed, should then be returned to the issuing office and **a** fresh invoice issued to the sub-office concerned. The latter invoice should be dealt with in the manner described above.

(4) A block of certificates transferred from one head office to another head office or from a sub-office under one head office to a sub-office under another head office, should be issued on invoice to the *receiving* office in the usual manner. A separate advice *by letter* should at the same time be sent by the *transferring* office both to its own supply centre as well as to the supply centre which would ordinarily supply the receiving office with certificates, *e.g.,* if a sub-office under one head office supplies certificates to a sub-office under another head office, the former sub-office should send the advice to its own head office as well as to the other head office. The supply center of the *receiving* office on receipt of this advice should bring the certificates on to its stock registers and should issue an invoice to the office concerned in the usual manner and so keep the continuity of the Nos. of invoices to the *receiving* office unbroken. The supply centre of the transferring office should adjust the transfer of the certificates in its registers.

(5) Head offices which have supplied or transferred certificates to other head offices or to sub-offices should send to the Divisional Superintendent concerned once in each quarter a list giving particulars of the invoices issued. The list should give the Nos. and dates of the invoices and the total number of certificates of each denomination supplied during the quarter.

(6) Invoices should always be sent in registered covers. In head offices, the duplicate copies of the invoices received back from sub-offices should be compared with the originals and pasted to them. Those received back from other head offices in respect of supplies sent to them and those received back from the stock depot in respect of certificates returned to it should be kept on record after check. The original invoice should be sent to the Audit office after the remarks "Checked, duplicate on record" have been endorsed on it by the head postmaster

(7) When the Inspecting Officer intimate the particulars of last invoices checked by them at a Sub-Office, the number should be carefully checked by the Head Office from the record. Such intimation should be pasted on the reverse of the last invoice. Any discrepancy noticed should atonce be brought to the notice of the Divisional Superintendent.

A. In sub-offices, the stock of savings certificates should be replenished in time by sending a requisition to the head office made on the back of the daily account,

533. Stock register of certificates.ð All supplies of certificates received into or issued from stock must be entered in the prescribed form of stock register (Form S.C.-12) by head and sub offices in the order of the date of transact ion. A separate register should be maintained for each denomination of certificates, separate entries being made for the two classes of certificates for joint holders. The first and last serial of each Nos. block of certificates, as well as the total number received or issued and the balance in hand after each transaction, must be entered in th?se registers. The ba'ance should b; verified once a week by the postmaster who should initial and date the registers in the column provided for the purpose in token of having exercised this check.

A. In sub'offices where the savings certificate transactions are not heavy, separate stock registers need not be maintained for each denomination but one or more registers may be used allotting sufficient number of pages for each denomination as circumstances require.

PART II.ð SAVINGS CERTIFICATE WORK

534. Custody of certificates.ð (1) Certificates not actually required for issue to the public must be kept in the custody of the postmaster. * A working stock may be held by a counter clerk for issue during business hours-and all certificates remaining unissued at the close of each day must be made over by the counter clerk to the postmaster who should satisfy himself that the balance returned is correct. A working stock so issued should be written off the stock registers.

(2) The postmaster must take precautions to prevent the theft or loss of certificates and all postal officials, entrusted with the issue or safe keeping of certificates, will have their personal responsibility in cases of loss or theft of certificates enforced against them in the event of any neglect or disregard of orders.

535. Application for Purchase.ð (1) An application for a certificate in form S.C.-l may be made by or on behalf of a single investor or in the joint names of two persons and must be signed by the actual purchaser or purchasers except that:ð

(a) the application for purchase on behalf of a minor, two minors jointly, or an adult and a minor jointly, should be signed by an adult (purchaser) on behalf of the minor(s) who shall also note the name(s) of the minor (s) and the date(s) of birth. A nomination may be made at the option of the purchaser as to the person who shall be entitled to encash the certificates on behalf of the minor(s).

(b) the application for purchase on behalf of local bodies, *e.g.,* Municipalities, District Boards etc., shall be signed by the Authority enterested by the Government with the control or management of the fund;

(c) in the case of Registered Co-operative Societies (excluding Co-operative Banks) the application shall be signed by the Registrar or the person authorized to administer the Society funds;

(</) application for purchase of certificates in the name of the Co-operative Bank, State Bank and Scheduled Banks shall be signed by the Manager or the Officer Authorized to sign on behalf of the bank; the Bank may also purchase certificates on behalf of the bank's clients in which case the application may be signed either by the Bank or the client;

<e) when employer's including firms and companies have advanced money to their employees for acquiring certificates the applications for purchase shall be signed by the employer, manager or the person authorized to sign on behalf of the firm or company; the name of the employee to whom the money has been advanced will also be indicated in the application;

</) in the case of properly constituted Association (whether incorporated or registered or not) of a charitable, religious, educational or recreationa) nature, the application shall indicate the name of the Association and shall be signed by an authorized office bearer of the Association;

(g) for purchase of certificates on behalf of incorporated companies, the application shall be signed by the Manager, or a person authorized to sign on his behalf for the firm or company ; and

(/;) application for purchase of certificates on behalf of Teachers or employees from the balance in their provident fund or approved superannuation fund will be signed by the authority controlling the fund; the name of the fund and of the teacher or employee in whose behalf the certificates are purchased shall be written in the application; and in the case of applications for investments in lumpsum -without limit, from recognized provident funds and approved superannuation funds, the name of the fund shall be indicated in the application.

(2) An application from a female investor for the purchase of a certificate must be signed by the depositor herself when she desires to withdraw money from the Post Office savings bank for the purpose. When the amount for investment is paid wholly in cash or by cheque or partly by cash and partly by cheque, the application may be made by an agent; in the latter case the agent will have to furnish the signature of the principal either at once or later on. Purchasers who are illiterate should be invited in all cases to have their father's name recorded on the application for purchase and the certificate when issued should have the father's name entered on it after the name of the purchaser to aid in identifying the holder at the time of discharge. Illiterate purchasers, who are unable or unwilling to affix their mark or thumb-impression to the applications for purchase, may be permitted to present applications signed by a literate proxy on their behalf.

NOTE 1.ð The purchasers of savings certificates on behalf of other persons must produce a written authority for the transaction, or, if the person for whom the purchase is being made be illiterate, authentic evidence that the latter is cognisant of the intended purchase. This procedure does not apply to purchases make by parents or guardians on behalf of minors.

NOTE2.ð At the time of purchase, the authority of the person represent the films, banks, Registered Co-operative Societies, public bodies, associations and authority controling the recognized provident funds and approved superannaution funds, need rot verified but at the time of discharge or a transfer such authority should be verified.

(3) (7) Foreign nationals (including Indians) resident in Pakistan cannot purchase Savings Certificate without the prior permission of the State Bank of Pakistan.

(if) If, however, investments in Savings Certificates are made by foreign nationals out of funds transferred from abroad to Pakistan through usual banking channels, prior permission of the State Bank of Pakistan is not necessary. In such cases, the foreign investors or their agents in Pakistan may approach the Post Office with a certificate from an Authorised dealer inf foreign exchange in Pakistan through whom funds have been remitted to this country for investment. The Post Offices should, on receipt of an Application for Purchase, the certificate from the Authorised dealer and necessary funds, allow the investment and issue the required certificate without asking for the prior permission from the State Bank of Pakistan. No payment on account of such investments or of the profit accruing thereon will, however, be allowed to be made in a Foreign country. The above instructions are based on Foreign Exchange Circular No. 4, dated 6th January, 1959, from the State Bank of Pakistan (Exchange Control Department), Karachi.

535/1. Purchase of savings certificates in fiduciary capacity.ð (1) Savings certificates can be held in a fiduciary capacity only by holders of public offices if authorised to do so by a notification in the official Gazette *(See* Appendix H) subject to the prescribed maximum limit in respect of each individual on whose behalf the certificates are held, and to the provisions of the relative Rules.

NOTE.ð Each application for purchase of savings certificates in a fiduciary capacity should be carefully examined in the light of the relevant rules and orders, and if found admissible the savings certificates should be issued. In the case of the least doubt, the matter should be referred to the Head of the Circle for ruling and necessary orders, and savings certificates should not be issued until the sanction is received.

536. Issue of certificates.ð (I) An application presented at a head or sub-office should be examined to see that the correct amount payable according to the cash rate fixed for each denomination is shown against the number of certificates applied for, that the address in full is written below the signature and that the remaining entries are correctly filled in, particular care being taken that where necessary, the purchaser fills in correctly the optional entries on the form of application, and, lastly, that a written authority is produced by the purchaser when the purchase is applied for on behalf of another adult person, or if the adult person for whom the purchase is being made, be illiterate, authentic evidence that the latter is cognisant of the intended purchase. The serial number and denominations of the savings certificates issued should be noted over the postmaster's signature on the reverse of the relative application for purchase, at the time of issue of the savings certificates. The postmaster's signature and the date should be recorded in the places provided for the purpose below the cage on the reverse of the application for purchase. The application should be stamped with a legible impression of the oblong m. o. stamp on the top right-hand corner and be numbered prominently in *manuscript* in a consecutive series. The Nos. should be carried on from month to month and the series must not be interrupted at the close of each year. The head or sub postmaster should then prepare the certificates and sign them. In preparing the certificates the serial No. entered on the application should be written on the certificate against the entry of the " Register No. " in order that it may be readily connected with the application when it is presented for discharge. All issues of certificates should be made in strict sequence of the Nos. in each block of certificates. The certificate should then be issued to the purchaser. If the purchaser applies for delivery to his agent or messenger authorised by an entry on the form of application or in a separate letter, the certificate should be issued to the agent or messenger on his signing the receipt on the application in the space provided for the purpose.

NOTE.ð In offices where the savings certificate work is performed by a counter clerk, the entries in the issue journals should be completed by him on receipt of the application which should

then be laken to the postmaster or other officer duly authorised to perform the duties of the post-master in connection with (he savings certificate work. The latter should afier verifying the ec-incs in the journal impress the oblong money order stamp on the a pplication form and then and there issue the savings certificate.

(2) Care should be taken that the correct date of maturity is entered on each certificate in the space provided. Poslmasters will be held responsible for the correctness of dates of maturity entered by them.

A ỿ?5S8??'T[If ' PakistnaP°s[t Office 5 year Savings cerlificatc was purchased on the 1st April, *IJ$5* it does not mature on the 31 s; March 1960 but on 1st April 1960 and payment will oe made on or after that date. The same principle should bcobserved in calculating the c'ate of maturity of Savings Certificates for different issues introduced from time to lime.

(3) No application should be refused because certificates are not immediately available and a provisional receipt in form S.C.-4 should be issued in all cases in which a certificate is not issued immediately on application. When handing over

if-[prov,SIOnai receipt, the investor should be informed of the probable date on which the certificates will be available and action should be taken without delay to obtain the certificates required from the usual source. When the certificates are received they should be issued by completing the entries as indicated in the preceding sub paras. The date of issue of certificates will be the same as the date of receipt of money. The date stamp on the Savings Certificates so issued must there-

1 if [corrected in manuscript to the back date on which the money was received and the correction attested by initials. By an endorsement on the reverse of the receipt, the investor may acknowledge the documents himself or authorise the delivery of certificate(s) to his agent or messenger. When the Savings Certificates are delivered to the investor or to his agent or messenger, his receipt should be acknowledged on the back of the provisional receipt. The provisional receipt should, on its return, be pasted to the relative application for purchase.

NOTE-ð When officers and men on field service purchase certificates by means of money *u* iil[mlUances H°[mhe field, the date of issue of the money order from the field post office should be regarded in each case as the date of issue of thecertificales.

536/1. Identity Slip. **(1)** For the convenience of holders desiring encashment of (heir holdings at an office other than that of issue, the system of Identity Slips was introduced in 1944. The Identity Slip appears on the lower portion of the Purchase Application Form (S.C.-l). At the time of purchase, the holders (excepting those specially excluded in the Savings Certificates Rules) who desire to avail themselves of the said facility are required to affix their specimen signature on the reverse of the form of Identity Slip at the space provided for the purpose. After writing up the various entries on the obverse of the Slip, affixing the date-stamps thereon and signing it, the postmaster of the office, where purchase is made will tear off the Identity Slip against the dotted line and hand it over to-the holder for being kept in safe custody.

(2) A purchaser who has not obtained an Identity Silp at the time of purchase ot the certificate may on production of the certificate(s) procure one by signing the same in the presence of the postmaster of the office from which the certificate was purchased, and the entries in the Identity Slip will be completed as indicated in the preceding sub-para; the date in the date-stamp impression being corrected in manuscript to the original date of issue over full signatures of the postmaster The purchaser may also send, the identity slip for completion to the postmaster oi office of issue through an office other than the office from which the certificate was purchased, in which case, the purchaser shall produce the certificates and sign the Identity Slip in the presence of the postmaster concerned who will write up the various entries on the obverse of the slip and send the slip for verification and completion to the office of issue and deliver it on its return duly certified.

NOTE.ð The thumb impression of an illiterate person will not be accepted in lieu of signature on Identity Slip.

537. Disposal of applications for purchase.ð The forms of application for purchase should be filed in monthly collections in the post offices from which the certificates are issued, and carefully preserved. They should be bound securely month by month when the number in the collection warrants this. When the number is small, the applications may be filed in guard-book or kept securely together by any safe means at the discretion of the postmaster, provided that the monthly arrangement is preserved. The collections of applications, when not in use, should be kept under lock and key in the custody of the postmaster or other officer duly authorised to perform the duties of the postmaster in connection with cash certificate work.

NOTE.ð Before a new issue of savings certificates is introduced the last application for purchase of the old issue should be endorsed as follows by the postmaster:ð

" Applications form No.....to No.....placed in safe custody ".

A similar remark but containing the further information of the year of issue should at the - same lime be entered in the stock register. A fresh series of numbers must be given to the applications for purchase received from the date on which the new issue becomes available.

538. Disposal of applications made at **branch** offices.ð (1) An application tendered at a branch office authorised to transact savings bank business and submitted by the branch postmaster to the account office entered in the daily, account should be examined by the latter office in the manner prescribed in rule 536 and it should be seen that the required amount has been credited in the b. o. daily account. The account office should then prepare the certificate and send it to the branch office entered in the b. o. slip. The account office must see that the preliminary receipt (Form S.C.-4) granted by the branch postmaster to the purchaser is taken back from the latter and forwarded by the branch postmaster to the account office for disposal.

(2) The date of maturity to be entered in a certificate purchased through a branch office should be calculated from the date of receipt by the branch office of the application and the amount tendered for investment. The latter date should **be** shown against the printed entry "Date of issue" on the certificate. The certificate must be impressed by the office of issue with the date-stamp showing the date of actual issue.

539. Payment for certificates purchased.ð It is not necessary that the pur chaser of a certificate should be a savings bank depositor. Amounts tendered with applications may be paid wholly or partly in cash or by cheque or by with drawal from the Post Office savings bank or a combination of all three methods. In cases where money is withdrawn from the savings bank, a s. b. withdrawal form should be presented by the investor. The signature on the application for withdrawal should be checked with the specimen on record and the warrant of payment for the s. b. withdrawal should be disposed of in the same manner as in the case of ordinary savings bank withdrawals. The investor will not be required to sign the warrant of payment in token of receipt of the money withdrawn and it will be completed by the postmaster signing the pay order after adding thereto the words " By transfer credit to savings certificates ". The specified amount should be shown as a withdrawal in the s. b. journal and pass-book, the remark "For purchase of savings certificates" being made against the entries and the sum should be charged under the head " Savings Bank withdrawals " in the accounts of the office. No entries of amounts paid by cash or cheque will **be** made in the ledger, journal or pass-book. All sums tendered for the purchase of certificates should be credited in the accounts under the appropriate head.

NOTE.ð Provided that no cash is actually paid out by the post office, the restriction imposed in the *Rules for Depositors* that not more than two withdrawals are allowed in a week, decs not -apply when an amount is required for immediate investment in certificates.

540. Payment by Cheque.ð (1) Payment may be made by crossed or open cheque drawn in rupee currency on a bank in Pakistan only at the option of the purchaser. In the case of an open cheque, it should be either drawn in favour of the postmaster to whom the application is presented or endorsed to him. Open cheques should be cashed locally if drawn on a bank situated in the same place as the post office. A cheque drawn on a bank at an out-station should be sent to the head postmaster of that station as a remittance. Certificates should be made out in the same way as if the purchaser had tendered cash but they should not be made over to the purchaser. The postmaster should, however, grant the purchaser a receipt in *manuscript* for the cheque. A remark should be made *in red ink* in the journal of certificates issued in the 'Remarks ' column "Paid for by cheque". When the cheque is cashed or advice is received of its encashment, this remark should be struck out and the certificates delivered to the purchaser on his surrendering the provisional receipt which should then be destroyed.

(2) When a crossed cheque is presented, the postmaster should see that it has been either drawn in favour of or endorsed to the head postmaster of the place at which the bank specified on the cheque is established and that the amount has duly been shown in the application as paid by cheque.

(3) Crossed cheques received at sub and branch post offices will be forwarded' to the head office with their daily remittances.

(4) Head postmasters receiving crossed cheques from purchasers direct or from sub or branch offices under them, should follow the following procedure in realising the values of the cheques:ð

	Cheque drawn in favour of or endorsed to	Action to be taken
I. If the head office receiving the cheque is one of those shown in the annexed list.	*(a)* Himself.	The head postmaster will endorse the cheque in favour of the Bank shown against the name of the slation in the annexed list and
	(b) Some other head postmaster.	then send it on a treasury duly entered in his treasury pass-book as a cash remittance. On receiving credit for the amount, the postmaster will expunge the entry in his issue-journal opposite The entry of the certificate purchased or advise the sub-office to do so in its journal, where necessary, and arrange for the delivery of the certificate to the purchaser on his surrendering the provisional receipt granted to him for the cheque. The head postmaster receiving the cheque will send it with a covering letter registered on service to the postmaster in whose favour the cheque has been drawn or ifiadc payable, the amount of the cheque being treated as a cash remittance in his accounts. The latter officer will bring the amount into his accounts and take action as prescribed in I *(a)* or II *(a),* as the case may,be. The remittance acknowledgment should however, be returned to the transferring postmaster only when the cheque has been cashed. On receipt of this acknowledgement, the transferring head postmaster will take action as prescribed in I *(a).*

	Cheque drawn in favour of or endorsed to	Action to be taken
II. If the head office receiving the cheque is not one of those shown in the annexed list.	*(a)* Himself.	The head postmaster receiving the cheque will first endorse the cheque on the reverse for payment to the postmaster at the station nearest to him shown in the annexed list and then send it to the latter with a forwarding letter registered on service, the amount of the cheque being treated as a cash remittance in his accounts. The latter officer will take action as prescribed in I *(ft).* When the value of the cheque has been realised the fact will be intimated to the transferring head postmaster who wil'l then take action as prescribed in I *(a).*
	(b) Some other postmaster.	The head postmaster receiving the cheque will send it with a covering letter registered on service to the postmaster in whose favour the cheque has been drawn or made payable, the amount of the cheque being treated as a cash remittance in his accounts. The latter officer will bring the amount into his accounts and take action as prescribed in I (a) or II *(a),* as the case may be. The remittance acknowledgment should, however, be returned to the transferring postmaster only when the cheque has been cashed. On receipt of this acknowledgment, the transferring head postmaster will take action as prescribed in I *(a).*

LIST OF HEAD OFFICES AT STATIONS WHERE GOVERNMENT TREASURY WORK IS TRANSACTED BY THE STATE BANK OF PAKISTAN/NATIONAL BANK OF PAKISTAN

Names of head offices.	*Treasury receipts and payments dealt with by*	*Name of head offices*	*Treasury receipts and payments dealt with by*
	SOUTHERN CIRCLE		
Karachi City ..	State Bank of Pakistan.	Larkana	National Bank of Pakistan
Karachi G. P-O.	Do.	Mirpur Khas	Do.
Karachi Sadar ..	Do.	Nawabshah ..	Do.
Hyderabad	National Bank of Pakistan	Quetta	State Bank of Pakistan.
Jaccobabad	Do.	Sukkur	National Bank of Pakistan.
	NORTHERN C	:IRCLE	
Abbottabad	National Bank of Pakistan	Bahawalnagar	Do.
Bannu	Do.	Campbellpur ..	Do.
Bahawalpur	Do.	D. G. Khan ..	Do..

Name of head offices	*Treasury receipts and payments dealt with by*	*Name of head Offices*	*Treasury receipts and payments dealt with by*
D. I. Khan	National Bank of Pakistan	Sahiwal	National Bank of Pakistan.
Gujranwala	Do.	Mul lan	Do.
Gujrat	Do.	Murree	Do.
Jhelum	Do.	Muzaffargarh	Do.
Jhang	Do.	Q. S. Pura ..	Do.
Haripur(Hazara)	Do.	Peshawar	State Bank of Pakistan.
Kohat	Do.	Rawalpindi	Do.
Lahore	State Bank of Pakistan.	Rahimyar Khan	National Bank of Pakistan
Lyallpur	Do.	Sargodha	Do.
Mardan	Do.	Sialkot	Do.

EASTERN CIRCLE

Brahmanbaria	National Bank of Pakistan	Jamalpur	National Bank of Pakistan.
Chandpur	Do. State Bank	Kishoreganj	Do.
Chittagong	of Pakistan National Bank	Manikganj	Do.
Comilla Dacca	of Pakistan State Bank of	Myraensingh	Do.
G. P. O. Dacca	Pakistan.	Narayanganj ,	Do.
Saddar	Do.	Noakhali	Do. (Maijdi Court)
Feni	National Bank of Pakistan	Sylhet	Do. Do.
Habignaj	Do.	Tangail	

WESTERN CIRCLE (KHULNA)

Barisal	. National.Bank of Pakistan	Kushtia ..	National Bank of Pakistan
Bogra	. State Bank of Pakistan.	Madripur	**Do.**
Dinajpur	. National Bank of Pakistan	Pabna	Do.
Faridpur	Do.	Rargpur	**Do.**
Jessore	Do.	Rajshahi	**Do.**
Khulna	. State Bank of Pakistan.	Satkhira	Do.

(5) Any commission charged by Bank for realising the value of crossed cheques passed on by post offices, will be shown by the postmaster as expenditure under ″other contingencies " and included in the contingent bill, the full amount of the cheque being credited in his account. Any charge for commission appearing in the " Not payable monthly contingent bill " should be supported by the Bank's memorandum showing the commission deducted.

(6) Should a cheque presented be dishonoured subsequently, this fact should be noted in the relevant application for purchase or transfer, and the certificates already made out should be treated as spoilt.

540/1. Payment by means of Savings Stamps.ð Savings Certificates of the denomination of Rs. 5.00 and Rs. 10.00 may be purchased by surrendering Savings Stamps of the requisite value. If the stamps so presented are not already affixed to a Savings Card, the purchaser should be required to paste them on a small sheet of paper. The Savings Stamps should then be defaced with obliterating stamp of the office. The certificates will then be issued and the entry thereof will be made in the issue journal (S.C.-18) at the head office and S. C.-18 (s) at a sub-office and the remarks " Payment by Savings Stamps " should be recorded against the entry. The total in the journal will show separately the amount of certificates issued (i) against cash payment and (;7) in lieu of Savings Stamps. The amount of certificates issued in lieu of Stamps will not appear in the cash accounts of the office but entry of such certificates will besides being made in the journal as indicated above also appear separately in the weekly summaries prepared in form S.C.-30. The Savings card or the paper on which the stamps are pasted should be forwarded by the head office to the Audit office duly attached with the relative issue journal.

If the Savings Stamps are accepted at as sub-office, the Savings card »r the paper on which Savings Stamps are pasted should be forwarded to the head office attached to the relative issue journal for onward transmission to Audit Office.

541. Applications on behalf of minors.ð (1) When an application is received for the purchase of a certificate on behalf of a minor, the certificate should be issued in the name of the minor, the word " minor " being added after the entry of the name in the certificate. The date of birth of the minor and the person nominated to encash the certificate should also be recorded in the certificate.

(2) A nomination may be made at the option of the purchaser as to the person who shall be entitled to encash the certificate on behalf of the minor, such nomination being restricted to:ð

(a) the father, or

(b) the mother, or

(c) either parent, or

(d) the paternal grandfather, or

(e) the legal guardian of the minor.

If a person, who has purchased a certificate on behalf of a minor, has not nominated any one at the time ofpurchase, he shall be permitted to do so later. For this purpose the certificate shall be produced at the post office from which it was purchased and the postmaster shall permit the purchaser to add the necessary words " through father/mother/either parent " etc., as desired, in the original application and a similar entry shall be made by the postmaster on the certificate.

542. Purchase of certificates by soldiers.ð (1) When the rank and file of an army unit wish to purchase certificates, a list, in duplicate, showing the name of each investor and his individual investment will be prepared by the Officer Commanding and forwarded to the post office accompanied by the amount to be invested and the applications for purchase in form SC-1.

(2) The applications and the amount should be dealt with in the ordinary way. The original list should be checked with the aplications and the amount sent and then returned to the Officer Commanding accompanied by the certificates which are to be delivered to the investors.

The particulars of the certificates should be noted opposite the investor's name in the list or in a separate schedule if there is not suffcient space in the list.

(3) When the distribution of the certificates has been completed, the Officer Commanding will return the list to the post office for record, after endorsing thereon a certificate that the distribution has been carried out correctly. The list should be kept on record in the post office.

NOTE.ð Soldiers may make individual purchases if they prefer to do so. In such, cases, the above procedure is not obligatory.

542/1. Purchase of savings certificates out of amount of compensation payable under the *Workmen's Compensation Act.*ð A Commissioner for Workmen's Compensation may invest in savings certificates the lump sums payable to a woman or to a person under any legal disability. Savings certificates issued under this rule should be made out in the name of the beneficiary with the words "Beneficiary under the *Workmen's Compensation Act",* written on the face of such certificates after the name of the holder, and not in the name of the Commissoner.

542 2. Purchase of savings certificates by persons living abroad.ð If an application in the prescribed form is received by post from a person living abroad for the purchase of a savings certificate, it will be accepted by the post office and a certificate will be issued in the name of the purchaser only when the issue price of the certificate is received with the application, either by money order or by a cheque or a bank draft payable on demand drawn on a bank in Pakistan in Rupee currency. When payment is made by cheque or a bank draft payable on demand, the savings certificate is not to be issued until the value of the cheque or bank draft is realised. The savings certificate will be sent to the purchaser abroad by the postmaster by registered post, the packet being also insured if such arrangement exists with the Postal Administration of the country of destination. The actual expenditure, if any, incurred by the post office for sending the savings certificate will be treated as a contingent charge.

543. Declaration by purchaser not claiming profit.ð -(1) A purchaser who expresses unwillingness to receive profit on a certificate should be required to make a declaration to that effect on the application for purchase. The words "No profit " should be written *(a)* at the head of the application, *(b)* on the certificate itself, and *(c)* in the journal of savings certificates issued.

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(2) When the holder of a " No profit" certificate desires later to draw profit, he should be required to apply in writing for this to be allowed. On receipt of the application the postmaster should arrange to discharge the " No profit " certificate and issue a fresh certificate. The date of maturity of the latter certificate will be reckoned from the date it was actually issued. A fresh application for purchase should be obtained.

(3) When the holder of any profit *bearing* certificate desires to convert it into a " No profit" certificate, the holder should be required to make a written application to this effect. On receipt of such application the words " No profit " should be written on the certificate itself, at the head of the application for purchase and in the journal of Savings Certificates issued. The application should then be forwarded by the head postmaster to the Audit Office with next Savings Certificate return. '

A. In sub-offices the application of the holder mentioned in sub-rule (3) *should be forwarded to the head office along with the daily journal of Savings Certificates issued.*

544. *Deleted.*

545. *Deleted.*

546. Journals of cerificates issued.ð (1) (/) Particulars of the certificates issued for delivery must be written up in both head and sub-offices in the prescribed journals [Forms S.C.-18 and S.C.-18 (s)] before the certificates are handed over to the purchaser, and the completion of the entries must in no circumstances be left over to the close of the accounts for the day. A separate form of jounal must be used for each denomination of certificate and the entries will appear opposite an " Entry No." to be made in a consecutive *monthly* series and daily totals of all the entries will be made in the column *for remarks* against the last entry of the day in each journal instead of below it, in order that the entries of the following day may be commenced from the next entry No. on the same sheet. *The greatest care must be taken to see that the serial Nos. of certificates issued are entered clearly and distinctly and that the index letter and No. prefixed to the serial No. are invariably included.*

(//) In head offices and sub-offices where the counter work is done by a clerk, the postmaster or supervising officer, who holds the stock of savings certificates, should check and initial daily ihe journal of savings certificates issued in order to ensure that the value of every savings certificate, taken out of stock during the day and not returned to him at the close of the day, has been credited in the account.

NOTE.ð In offices where the savings certificate work is performed by a counter clerk, the entries in the journal should be completed by him before the application for purchase is placed before the postmaster or other officer duly authorised to perform the duties of the postmaster in connection with the savings certificate work, *vide* Note below rule 536 (1).

(2) IN HEAD OFFICES, the journals received from sub-offices will be checked to see that the continuity of the entry Nos. and the serial Nos. of the certificates issued, contained in a particular block, remains unbroken and that the sums represented by the issues of certificates have been correctly brought to account. That the entry Nos. and serial Nos. run in consecutive order must be verified by referring to the last daily journal received from the sub-office. When a serial No. in a fresh series appears in the journal, the invoices to the sub-office must be examined to see that the initial No. in the block of certificates supplied to that particular office has been first issued.

(3) A total of the transactions of the week must be struck in their respective weekly journals of issues by both head and sub-offices and progressive total carried forward from week to week.

(4) If from any cause, such as the exhaustion of the supplies in post offices, certificates cannot be issued at the time payment is tendered, the amount received will be credited to the head " Purchase of Savings certificates " in the usual way and detailed entries will be made in the journals of certificates issued except that the entry as well as the serial Nos. will be left blank. An explanatory remark should be added in the " Remarks " column of the weekly journal for the information of the Audit office. A supplementary journal will, however, be prepared containing these identical entries, and be retained in the office of issue. Subsequently when the certificates are actually issued, this journal will be completed in respect of the entry and serial Nos. and be forwarded to the Audit office.

A. In sub-offices, for each day on which certificates are issued, daily journals «Å" *be forwarded to the head office. The journal will be prepared on the second meet of the triplicate &>*•& sighed by the sub-postmaster, cut off immediately below the total'for the cijy and sent to the head office entered on'.he reverse of the daily account in the place for remarks. The weekly journals of' certijiicates issued must be sent to the head office on such dates as will admit of their accompanying the h. o. weekly journals to the Audit office on the prescribed dates. If there are no transactions during a week, a blank weekly journal need not be sent to the head office.*

547. Discharge of certificates.ð (1) When the holder of a certificate presents it for discharge at the post office where it is for the time being registered, payment will be made after the certificate is examined and it is foundð

(a) that it is registered at the office at which it is presented,

(b) that the name of the holder appearing in the application for purchase, transfer or change of name of the holder, as the case may be, corresponds with the name entered on the certificate,

(c) that the certificate bears on the reverse the endorsement " Received payment of Rs.....Ps..... (Rupees ..... in words and figures) over the signature of the holder,

(d) that this signature below the endorsement agrees with that obtained at the time of purchase or transfer of the certificate or change of name of the holder, as the case may be, and

[*(e)* that it has been presented after the period of non-encashability. *(See* note 2 below).

A literate holder need not attend in person but may depute an agent or messenger furnished with a written authority signed by him for the payment of the value of the certificate to the agent or messenger, whose name must be mentioned in the written authority. When payment is made to an agent or messenger, his signature or thumb-impression must be taken in addition to the signature of the holder.

NOTE 1.ð In case the signature of the holder below the endorsement does not agree with that obtained at the time of purchase or transfer of the certificate or change of the name of the holder, as the case may be, payment will be made only after the holder has been identified or his signature has been attested by a respectable person of the locality known to the post-office other than the agent or messenger of the holder. In the latter case, the attestation should be in the following terms :ð

" The applicant is known to me and has signed in my presence. "

If, however, the signature of the holder is attested by a Scheduled Bank, the form of attestation may be in the following terms:ð

" The applicant is known to the Bank and his signature is confirmed. "

(The Bank can attest the signature of the holder even when it is acting as the agent of the holder).

NOTE 2.ð If the certificate is presented within the period of non-encashability, it must be seen that the conditions laid down in Clause 28 of Section VII of the Post Office Guide are fulfilled before payment is made.

*Exception.*ð The attestation of signature of a *pardanashin* lady may be made by the agent or messenger presenting the savings certificates, in cases where that agent or messenger i? her husband or son. In such cases, the relationship should be specifically stated below the signature of the person making the attestation.

(2) An illiterate holder must attend the post office in person and payment will be made after verification of the certificate as laid down in *(a)* and *(b)* of the preceding paragraph and after he is satisfactorily identified in accordance with the rules for the payment of a money order to an illiterate payee. The endorsement referred to in (c) of the preceding paragraph will in this case be written by the identifying witness who must also attest the thumb-impression or mark of the illiterate holder in token of payment having been made to him. If an illiterate holder be absolutely unable to attend personally, his thumb-impression below the endorsement on the certificate must be attested by a respectable witness who is personally acquainted with him and the postmaster will make payment to the person presenting the certificate, after satisfying himself, by such enquiry as he may think proper, of the inability of the holder to attend the post office personally. The receipt of the messenger should also be obtained on the certificate before pay ment, which must, at the same time, be attested by the signature of a respectable witness known to the post office.

NOTE 1.ð *See* also Note below rule 557 (1).

NOTE 2.ð The attestation in such cases should be in the following terms:ð

" The applicant is known to me and the thumb-impression or mark has been taken in my presence. "

(3) The procedure to be followed in respcet of illiterate persons should be followed in the case of blind persons.

(4) A postmaster may pay the value of a certificate to a person holding **a** general power-of-attorney from the holder of the certificate, after satisfying himself that the power-of-attorney is in order. The person receiving payment must grant the usual receipt for payment on the reverse of the certificate and he should be required to add below his signature the words " duly constituted attorney for *A.B.* (name of holder of savings certificate)". The postmaster will make a note below the payee's receipt for payment to the effect that the power-of-attorney was examined by him and found to be in order.

(5) A certificate will in all cases be placed before the postmaster by the counter clerk where there is one dealing with the issue and discharge of certificates after the latter is satisfied that the certificate is in order. The postmaster will then satisfy himself as to the authenticity of the certificate and the title of the holder and then impress the round money order stamp on the face of the certificate t» authorise payment which will then be made by the counter clerk.

(6) When a savings certificate presented for discharge is found to have formed the excess holding for some time, the profit on it will be allowed only from the

date on which it was brought within the limit by discharge or transfer of part of the total holding. The calculation of profit on such a certificate will be made by application of the tables in force at the time of its actual issue. The certificate will also be allowed to run its usual course from the actual date of its issue.

In case such an excess holding is noticed before the savings certificate held in excess is presented for discharge, a note will be kept on the back of the application for purchase of the particular certificate to ensure deduction of profit for the period of excess, at the time of discharge.

The face value of savings certificates which have already matured and ceased to earn profit, but not discharged for some reason or the other, will not, after . the date of their maturity, be counted towards the total holding for the purpose of determining the maximum limit of holding.

(7) When a certificate is presented for discharge on or after the date of ma turity as noted on the certificate, the paying postmaster should verify the correct ness of the date of maturity by reference to the date-stamp and the date of issue noted on the certificate, before it is discharged and payment is made.

NOTE.ð *See "Example"* below rule 536 (2).

(8) After a certificate is discharged, it will be impressed with the oblong money order stamp of the office.

NOTE 1.ð After a savings certificate is discharged, all the entries on the reverse which are not written in English, or, so far as post offices within the jurisdiction of the Dacca Audit office are concerned which are not written in English or Bengali, should be carefully transliterated into English.

NOTE 2.ð When a " No profit " certificate is presented for discharge the issue price only will **foe** repaid to the investor.

NOTE 3.ð If a certificate is presented for encashment before its date of maturity, profit will be payable for the number of completed years as shown in the table printed on the reverse of √the certificate. For this purpose too the date of completion of a period of a year (s) will be the date and month corresponding to the date and month of issue of the certificate.

NOTE 4. It should be noted that if the day of payment falls on a public holiday the payment should be deemed to be due on the preceding business day.

A In sub-offices, the Savings certificate to be discharged will be impressed ■by the postmaster with the round money order stamp before payment even when there is no counter clerk for Savings certificates work and the postmaster himself does the work.

548. Deleted.

549. Discharge of certificates of lunatics, minors and ex-minors. (1) *(a)* When a certificate standing in the name of a minor is discharged during the minority of the holder by the minor's guardian, the identity of the guardian must be clearly established before payment is made. A copy of the orders sanctioning the discharge will be furnished to the Audit office, accompanied by the savings certificate discharged in cases in which the orders for payment are issued by the Postmaster General. Applications for discharge of savings certificates standing in the names of married female minors must in all cases bs referred to the Head of the Circle for orders.

(b) The payment of a savings certificate in the name of a minor will be made to the person nominated by the purchaser as entitled to encash the certificate on ^behalf of the minor. If no nomination is indicated on the application form at the

time of purchase, payment of the sum due shall be made to any guardian of the property of the minor appointed by a Competent Court, or where no such guardian has been appointed to either parent of the minor or where neither parent is alive to any other guardian of the minor.

The identity of the guardian must be clearly established before payment is made.

When a certificate held by an adult on behalf of a minor is to be encashed by the adult in Pakistan, a declaration must be given on its reverse to the effect that the minor is still alive and the money is requried for his/her use.

(2) An ex-minor who, on attaining majority, wishes to discharge a certificate held by him will be paid its value after the postmaster has satisfied himself by re- . ferring to the recorded date of birth that the ex-minor has attained the age of 18 years and that he is not a ward of court or debarred from managing his own affairs, and after the ex-minor has established his identity with the person named in the certificate in the manner laid down in the rule about the closing of a savings bank account standing in the name of an ex-minor. .Ex-minor joint holder will be required to conform to the procedure prescribed in rule 550. If any of the joint holders are still minors, a letter of consent to the discharge should be obtained from their guardians determined as the case may be in accordance with sub-paras *(a}* and *(b)* of para (1) above.

(3) Application for discharge of Savings certificates held in the name of a lunatic, made by any person on behalf of the lunatic will be referred to the Head of the Circle for orders.

550. Discharge of certificates held in joint names.ð (1) A savings certificate-in *the special form* issued in the joint names of two persons and belonging to class A can be discharged only on the signature of both the joint holders. Should one of the joint holders apply for its payment to himself, the request may be complied with, provided a letter of consent from the other joint holder addressed to the postmaster concerned is produced. The letter of consent may be in the form given below, and it should be attached to the discharged certificate for transmission to-the Audit office with the weekly list of certificates discharged.

" I, the undermentioned joint holder of savings certificate No..... dated..... for Rs .....registered at the..... ..... post office do hereby give ray consent to the payment of the value thereof to..... who is the other joint holder ".

(2) A savings certificate *in the special form* issued in the joint names of two persons and belonging to class B can be discharged on the signature of either of the joint holders presenting the certificate.

(3) The discharge of savings certificates issued formerly in the *ordinary forms* in thejoint names of two or more persons will be governed by the provisions of paragraph (1) with this difference that the signatures of all the joint holders will-be necessary, if payment is applied for by all. If payment is to be made to one of the joint holders, letters of consent from all the other holders will be necessary.

(4) The *special form* of certificates for joint holders provides that payment shall be made to both or either of the joint holders according as the certificate of the class A or B. In the case of the death of one of the joint holders payment shall be made to the survivor or, in the event of the surviving joint holder's death to *his* legal representative. When a savings certificate is payable to two or more persons jointly, and either or any of them dies, the savings certificates shall be payable to the survivor or survivors of those persons. No claim on the part of the legal representatives of the deceased joint holder or holders will be recognised ir*

connection with the payment of joint savings certificates issued either in the *special or in the ordinary form.* Joint certificates may be paid to the survivor or survivors under the orders of the head postmaster without reference to the Head of the Circle. The head postmaster under whose orders payment is effected should if the joint certificate to be discharged was issued in the *ordinary form* or belongs to class A, record under his signature (below the endorsement of the payee on the reverse of the savings certificate) a certificate to the effect that the payee/payees is/are the sole survivor/survivors. When both or all the joint holders are dead, payment should be made only under the orders of the Head of the Circle.

550/1. Encashment of savings certificates by non-residents.ð Holdings of Foreign nationals (including Indians) are regulated under the *Exchange Control Regulations* and are controlled by the State Bank of Pakistan. Exchange Control was extended to India with effect from 27th February, 1951, and accordingly accounts of Indian nationals resident in India with banks in Pakistan including the holdings in Savings Certificates, were made subject to Exchange Control Regulations.

Foreign nationals (including Indians) resident in Pakistan cannot purchase Savings Certificates without prior permission of the State Bank of Pakistan except as provided for in Rule 535 (3).

If a Post Office Savings Certificate was purchased by a foreign national (including an Indian) before or after 27th February 1951, and the payment on account of its encashment is to be made to the holder himself while he is in Pakistan, prior permission of the State Bank of Pakistan is not necessary.

When a Certificate has been purchased by a foreign national and payment is to be made to a person other than the holder himself, prior permission of the State Bank of Pakistan is required.

NOTE.ð When a Cash Certificate has been purchased by a Pakistan national after 27th February, 1951,ð and the payment on account of its encashment is to be made in Pakistan to an agent of the holders, the holders being temporarily outside Pakistan, prior permission of the State Bank of Pakistan is not necessary.

551. *Deleted.*

551/1. Discharge of savings certificates purchased out of amounts of compensation payable under the *Workmen's Compensation Act.*ð Savings certificates purchased under rule 542/1 by a commissioner for *Workmen's Compensation* for the the benefit of a woman or a person under any legal disability may be discharged by him or his successor in office.

552. Discharge of certificates at branch officesð (1) When certificates are presented for discharge at a branch office in account with the office at which they are registered, the branch postmaster will enter the particulars of the certificates in the prescribed form of b. o. memo, of certificates for discharge (Form S.C.-6) and forward the memo, with the certificates, to the account office accompanied in the case of a literate holder by a letter from him applying for the discharge-

(2) On receipt of the documents, the certificates must be verified from the particulars furnished, the investor's signature compared with that on the application for purchase or transfer, as the case may be.

(3) The warrant of payment on the reverse of the memo, will be prepared and signed by the postmaster and will be sent to the branch office with the applicant's letter and the certificates. The warrant should show the amount to be paid on account of *(a)* the issue price and profit due on the date of the warrant, and *(b)* any

further sum which may become due on account of profit by the date on which the holder actually presents himself to receive payment. The warrant will remain current for a period of ten days from the date of receipt in the branch office, and if payment is not effected by that time, it will be returned to the issuing office. The lapsed warrant must be shown to the postmaster and destroyed by him, a note being made in a special error book which should be preserved for three years.

(4) When the discharged certificates duly receipted on the reverse are received, they will be entered in the journal of certificates discharged [Form S.C.-19 or S.C.-19 (s>] the name of the branch office being noted in the column for remarks. The warrant of payment and the letter from a literate holder applying for the discharge, and the provisional receipt (PSC-11) will be filed with the office copy of the journal.

NOTE 1.ð See Note 3 below rule 557.

NOTE 2.ð *See* Note 1 below rule 547.

553. Journals of certificates discharged. ð (1) The particulars of certificates discharged will be written up in the prescribed forms of journals [S.C.-19, S.C.« 19(S)], by head and sub-offices from the cerificates themselves as soon as payment has been made to the holders. A separate form of journal must be used for each denomination of certificate of each issue and the entries in each such journal will appear opposite an "Entry No. " which will run in consecutive monthly series. The amount paid in profit must be carefully calculated and the correct issue price and the amount of profit in respect of each certificate recorded in the appropriate column of the journals. Daily totals of all the entries will be made in the column for remarks against the last entry for the day in each journal, instead of below it, in order that the entry of the following day may be commenced from the next entry No. on the same sheet. The date of discharge of each certificate whether at the office of issue or any other office will be entered against the entry relating to the certificate on the reverse of the application for purchase, or in the appropriate column provided in the application for transfer (Form S.C.-32 or S.C.-34). The postmaster should place his initial against the date of discharge. When a savings certificate is discharged under the sanction of an officer higher than a postmaster, the number and date of the sanction should b3 noted in the ' Remarks ' column of the discharge journals against the savings certificate.

(2) IN HEAD OFFICES, the daily journals of certificates discharged received from sub-offices will be checked to see whether the total amount shown as paid is correct and agrees with the entries in.the daily account. The profit calculations should also be checked in each case with reference to the dates of issue and discharge of the certificates.

(3) A total of the transactions of the week must be struck in their respective journals of discharges by both head and sub offices, and progressive totals carried forwaTd from week to week.

(4) IN HEAD OFFICES, the discharged savings certificates should remain in the custody of the supervising officer immediately in charge of the branch until the time of their despatch to the Audit office, when they should be packed in his presence.

A. In sub-offices for each day on which certificates are discharged, a daily journal will be forwarded to the head office. It will be perpared on the second sheet of the triplicate form, signed by the sub-postmaster, cut off immediately below the total for the day and sent to the head office entered on the reverse of the daily account in the place for remarks. The discharged certificates must be forward ed to the head office daily attached securely to the daily journal. The weekly journal

will be sent to the head office on such dates as will admit of their accompanying ***the*** *head office weekly journals to the Audit office on the prescribed dates. If* ***there*** *are no transactions during a week, a blank weekly journal need not be* ***sent to the head office.***

554. Memo, of admission of payment.ð Should a certificate be lost in the office of payment after it has been discharged, a memo, of admission of payment will be prepared containing the following particulars :ð

No. of certificate,

Denomination,

Name of holder,

Date of issue,

Amount paid at the time of discharge,

and the holder will be asked to sign the memo, admitting that he has received the value of the certificate. Tf his signature cannot be obtained, the case will be reported to the Head of the Circle for orders.

554/1. Memo, of admission of transfer.ð Should a certificate be lost in the post office after a fresh certificate has been issued to the transferee in lieu of it, a Memo, of admission of transfer will be prepared containing the following particulars:ð

No. of certificate,

Denomination,

Date of issue,

Name of holder (transferer),

No. of fresh certificate issued (to the tranferee),

Name of transferee,

Date of transfer,

and the holder (transferer) will be asked to sign the Memo, admitting that he has transferred the certificate to *(name of transferee).* If his signature cannot be obtained, the case will be reported to the Head of the Circle for orders.

555. Partial payment and exchange of certificates.ð (1) When the holder of a certificate, whether in the custody of the Post Office or not, desires payment of a portion of his holding and presents a written application to that effect, stating the amount he desires to receive and the numbers and denoninations of the certi ficates representing the balance to be retained, the postmaster will, if the certi ficate is tendered with the application, make payment in accordance with the pro cedure prescribed for the discharge of certificates *(see* rule 547). After making payment to the holder, the balance of certificates to be made over to him will be issued. The columns in the issue journal relaing to issue price realised will be left blank, a remark being recorded "In lieu of certificate of Rs.....partially discharged. *See* entry No .....in journal of savings certificates dis charged ". The date of issue to be noted on the fresh certificate will be the date of issue borne by the original certificate discharged. The exchange of a certificate for a number of certificates of a lower denomination and of several certificates of lower denominations for one or more certificates of a higher value will also be re gulated by the procedure described above.

(2) Notes of partial discharge of a savings certificate or of exchange of a savings certificate of higher denomination for several savings certificates of lower denominations or *vice versa* should be recorded against the entry relating to the savings certificates in the' Remarks' column of the relative application for purchase or transfer . The particulars of the fresh savings certificates issued in such cases should also be noted in the' Remarks' column of the relative application for purchase or transfer.

(3) IN HAED OFFICES, if the certificate partially discharged is an old certificate, the balance of the certificates issued after payment will be of the *same old issue.*

NOTE.ð Post Office 5-Years Cash Certificates, 10-Years Defence Savings Certificates and 12 Years National Savings certificates (1943 issue) may be presented for total encashment and discharge only.

A. In sub-offices, applications for partial discharge of the old savings certificates referred to in paragraph (3) *will after verification of the signature of the applicant be forwarded to the head office.*

556. Old certificates.ð (1) A stock of old Savings certificates which were introduced at various times, will be kept in head offices if they are authorised to do so by the Head of the Circle concerned ; otherwise they should be obtained from the stock depot when required. These *old* certificates will be required for issue in the following cases:ð

(a) transfer of *old* certificates from the name of one person to that of another,

(b) issue of certificates in lieu of *old* spoilt certificates,

(c) partial discharge of *old* certificates.

(2) Books of invoices, registers and journals used in recording transactions relating to certificates of one issue should be separate from those relating to certificates of other issues as also from those relating to current certificates. They should be marked with the distinguishing words " Old certificates introduced in .» ___". The same procedure should be followed in respect of the preparation of weekly lists and summaries for submission to the Audit office. The yearly list of unsold certificates submitted to the Audit office should contain separately particulars of old certificates arranged according to each issue.

*Exception*ð In offices where the savings certificates transactions are not heavy, separate stock registers need not be maintained for each new issue of savings certificates, but the entries relating to the new savings certificates may be made with a suitable heading on separate pages in the old stock register itself after leaving a few blank pages between the entries of different issues.

557. Payment of certificate at an office where it is not registered.ð (1) (a) When a Certificate the holder of which has not obtained an identity slip in accordance with rule 536 (1) is presented for discharge at a post office other than the office where it is registered, it will be taken over from the holder to whom a provisional receipt will be granted in form S.C.-ll, and he will be informed that payment will be made when the certificate has been verified by the office where it is registered. A specimen of the holder's signature or thumb-impression must be obtained and attached securely to the certificate which will then be sent with a memorandum to the office where the certificate is registered in a service registered cover. On receipt in the latter office, the certificate and the specimen signature must be examined in the manner laid down in rule 547, and after it has been verified, the postmaster must endorse on the face of the certificate "Verified. Pay to-

holder " under his full signature and date. The specimen signature or the thumb-impression slip should also be signed and date-stamped by the postmaster in token of having carried out the verification. A suitable note will also be made in the ' Remarks' column of the application for purchase or transfer against the entry relating to the certificate. The certificate, together with the specimen signature or thumb-impression slip, will then be returned by registered post to the office at which payment is desired, where the holder will be paid in the usual manner. In-all cases, acquittance must be taken on the reverse of the certificate, the signature on which must be compared with the specimen signature and the surrender of the provisional receipt will be required before payment is made. Particulars of the certificate and the date of payment will be reported to the verifying office which will note the date in the 'Remarks' column of the application for purchase or transfer against the entry relating to the certificate. The specimen signature or thumb-impression slip must, after payment of the certificate, be securely pasted on the provisional receipt in such a manner as not to cover or disfigure any of the entries. One of the following notes should be made on the certificate discharged under the attestation of the postmaster or other responsible officials making the transaction, according as the discharge is made on identification of the holder or after verification of the certificate by the office of registration:ð

" Payment made no identification ",
or " Payment made
after verification ".

NOTE I.ð In case the specimen signature of the holder does not agree with that on record in the post office of registration of the certificate and in the case of an illiterate holder whose specimen signature is not available, the postmaster will record a qualified endorsement on the face of the certificate to the effect" Verified ð Pay to the holder on identification or attestation of the signature by a respectable person of the locality known to the post office, as the signature does not tally", or " Verified. Pay to the holder on identification as the holder is illiterate, " as the case may be.

NOTE 2.ð *See* Notes below rule 547(1) and (2).

NOTE 3.ð In case the certificate is presented for discharge by an ex-minor or a person other than the holder whose claim has been admitted, or by a Bank or any other public body who holds savings certifictes and whose incumbents change from time to time, or by an official authorised to hold savings certificates in a fiduciary capacity (in which case also the change of incumbents takes place), the postmaster of the office of registration should make an endorsement on the face of the certificate to the effect "Verified", under his full signature and date.

(b) A declaration issued by the Audit Office relating to a lost 5-year cash certificate or a 10-year Defence Savings Certificate which is presented for repayment at an office other than the office where the certificate was last registered will be treated in the same way as if the original certificate had been presented and will be discharged after compliance with the procedure outlined above.

(2) If the office at which payment is applied for is a branch office, the certificate-will be sent in all cases to its account office entered on a b. o. memo, of certificates for discharge and the latter office will take action in the manner laid down above. If the certificate has to be verified by another office, the verifying office must be careful to return the certificate to the account office, and not to the brand* office of payment. When the certificate has been verified, the account office will return it to the branch office with the necessary funds for payment. The discharged certificate will be attached to and its value entered in the h.o. or s.o. journal of certificates discharged [Form S.C.-19 or S.C.-19 (s)], as the case maybe, along with the other certificates which have been repaid, care being taken to note in the' Remarks' column the name of the office where the certificate was last registered.

(3) If, for any reason, the holder does not wish to take immediate payment on the verified certificate, and asks for the return of the certificate, it may be delivered to him; but before this is done, the postmaster must destroy the specimen signature slip and score out neatly *in red ink* under his signature the remarks "Verified. Pay to Holder." recorded on the face of the certificate. He will add the date below his signature. The provisional receipt must also be taken back from the holder and an intimation sent to the office of registration that the holder has not taken payment, and that the verification has been cancelled, so that a note of the cancellation may be made in the 'Remarks' column of the application for purchase or transfer of the savings certificate against the entry relating to the savings certificate. In every such case, a note of the fact will be made in the special error-book referred to in rule 552 (3). When the certificate is presented again for payment whether at the same office or at any other office, a fresh verification by the office of registration will be necessary.

NOTE.ð A certificate which has not been cashed at a branch office within the period of currency of the warrant of payment must accompany it when it is forwarded to the account office as required by rule 552. A sub-office will retain any certificate returned in this manner as well as a certificate payable at the sub-office itself for *one month* from the date of receipt of the certificate after verification by the office of issue. On the expiry of this period the certificates should be forwarded to the head office. A head office will keep certificates received from branch offices in direct account with it or from sub-offices or those which are payable at the head office itself until the end of the quarter foil owing that in which they were verified. If at the end of that period payment is not claimed, and the ccritficates cannot be restored to the holder, they will be forwarded along with the relative specimen signature slip to the Home Audit Office of the office where they are registered for the time being with a covering memorandum explaining why they have not been cashed.

*Exception.*ð Certificates or declarations issued by Audit offices in respect of lost certificates may be paid at any post office doing savings bank business, without previous verification by the office of registration except in the cash mentioned in Note 1 below, in accordance with the provisions of Notes 2 and 3 below. The concession is applicable only to certificates presented for payment by the holder himself but not by his agent or messenger. When payment is made in this way without previous verification, the paying postmaster must first satisfy himself as to the genuineness of the certificates by examining among other things the water-marks on the certificates. The date of maturity of the certificate should also be vertified in the manner laid down in rule 547. The identifier must write the word " Identified" over his signature and full address or designation (in the case of a postal official on the reverse of each certificate. If the holder is found to evade the condition regarding the indemnity bond by applying for discharge piecemeal, the certificates must be verified by the office where they stand registered. The postmaster will, however, have the discretion to pay on an indemnity bond. If payment is made in this way, a bond in Form S. C. 15, duly stamped by the party in accordance with the scale laid down in paragraph (2) of rule 345 of chapter 7 of this volume must be executed by the identifier. The indemnity bond must be sent to the Audit office along with the discharged savings certificates. The office of payment must at once prepare an advice of payment for the office of registration by carbonic process in the triplicate form S.C.-10. The upper (pencil copy) of the form will be filed in the office of payment with the office copy of the journal of certific atcs 'discharged. The other two copies of the form will be sent immediately by registered post to the office of registration. The " Register No." of the certificates should be noted in the 'Remarks' column of the advice of payment against the entry of the certificate discharged. The office of registration, on receipt of the advice will forthwith note the discharge [against the entries relating to the certificates in the 'Remarks' column of the application for purchase or transfer. The triplicate copy of the advice will thereafter be forwarded by the office of registration to the Audit office with the certificate on the reverse duly completed. Tf, at the time of noting the discharge in the application for purchase or transfer of the certificate the office of registration finds that the certificate had been reported as lost or stolen, or that it had, been discharged already it must forthwith report the matter by telegraph to the office of payment and the Head of the Circle.

NOTE I.ð When certificates standing in the name of a minor are presented for encashment at an office other than the office of registration they should be paid only after they have been verified by the office at which they are registered. Sanction for payment should, however, be issued by the Head Postmaster of the paying office, who will be responsible for payment to the proper person.

NOTE 2.ð 5-Year Cash certificates of the face value of Rs. 100 and under presented by the tiolder will be encashable at any post office doing savings bank business, other than the one

where they stand registered, up to an aggregate limit of Rs. 250 in each case, on the satisfactory identification of the holder either by a member of the clerical staff of the post office of the locality or by a respectable resident of the locality.

NOTE 3.ð 5-Year Cash certificates of the face value of Rs. 500 or Rs. 1,000 or of an aggregate: value exceeding Rs. 250 will be paid to the holder at any post office doing savings bank business, other than the one where they are registered provided that the holder is personally known to the-postmaster or produces a respectable resident of the locality who identifies him and enters into an. indemnity bond for the amount to be paid.

(1) When the holder of a certificate (other than a Post Office 5-year Cash. Certificate or a 10-year Defence Savings Certificate) requires re-payment of the certificate(s) at an office other than that of issue, he will personally present the certificate(s) alongwith the Identity Slip to the postmaster of that office. The postmaster concerned will take over the Identity Slips and require the holder to affix his signature in the prescribed space on the reverse of the Certificate (s) in the immediate presence of the postmaster concerned. If the holder's signature so affixed on the Certificate (s) agrees with that on the Identity Slip, and verification, if necessary, in accordance with sub-para (2) has been made, the postmaster will make the payment due on the relevant Certificate(s). The Identity Slip will be filed in the office of payment in a guard file specifically maintained for the purpose, the slips being serially numbered for a particular issue of the certificates. This guard file will be preserved for 10 years. In case the signature of the holder so affixed on the certificate(s) does not agree with his specimen signature on the Identity Slip, no payment will be made until the certificate (s) is /are got verified from the office of issue and the holder is properly identified to the satisfaction of the postmaster required to make payment.

NOTE 1.ð In case where more than one Certificate is entered on the Identity silp and where-encashment ofone or the other of them but not of the whole lot is required, the identity silp will be returned to the holder after endorsing there on the remarks 'Payment made on Identity Slip-which has been returned to holder , against the Ccrtificate(s) actually encashed and neatly cancelling *in red ink* the relevant entry (entries).

NOTE 2,ð Although a declaration issued in lieu of a certificate is treated as equivalent tr> the original certificate for all purposes, yet it shall not be eneashable under the provisions ofthia rule at a post office other than that at which it is registered *withoutpevious verification.*

(2) On encashment being made on the basis of an Identity Slip, the remark;. "Payment made on Identity Slip" will be endorsed *in red ink* against the relevant entry in the journal of Certificates Discharged [Form S.C.-19 or S.C.-19 (S)} and on the Advice of Payment (Form S.C.-10). The Advice of Payment will be disposed of in accordance with the instructions contained in the "Exception"' below Rule 557.

(3) To avoid chances of fraudulent encashment of Certificate (s) at post offices other than those where the Certificate(s) stand(s) registered, the following measures should be adopted:ð

Encashment in regard to Certificatc(s) exceeding the aggregate limit of Rs.lOO at a time will be allowed if the holder is either personally known to^the postmaster or is identified by a respectable person of the locality who is well known to-the postmaster. In case of Certificate(s) of higher value (such as those of i Rs. 500 or above), encashment will be allowed only after verification from the office of registration, the verification being arranged telegraphically by issuing service telegrams. The wordings of the telegrams to be issued in such ca^es^will^be as under:ð

(/) No .....AAA ..... (name of holder)
presented for encashment NSC/PSC/NDSC/ DSC No .....
issued your office on.....(date) along with Identity
Slip AAA Verify and confirm their issue and being undischarged.

0'/) No ..... AAA ..... Your Telegram No ..... of..... AAA Certificates Nos .....stand registered and undischarged to date in the name of.....

(Hi) No..... AAA.....Your Telegram No. ----- of.....AAA Certificate Nos ..... not issued this office* do not stand undischarged to date AAA Suspect mischief AAA Proceed accordingly.

* Strike off whichever is not required.

NOTE.ð Telegraphic reference received in this regard must be attended to Immediately so that no inconvenience is caused to holders as a result of delay in verification.

The verifying Postmaster will make the following entries, *in red ink,* under his dated signature, on the relevant Purchase Application against the entry of the Certificated) being verified :ð

" Veirfied on .....(date) for payment at ..... (Post Office).

558. *Deleted.*

559. Provisional receipts for certificates.ð (1) Wncn certificates presented ai a" head or sub-office are taken possession of otherwise than for immediate payment a receipt in form S.C.-ll should be granted by the head or sub-office at which the certificates are tendered.

(2) When a certificate for which a provisional receipt was granted, is returned to the holder or its cash value is paid to him care should be taken to secure the surrender of the provisional receipt. If the receipt is surrendered in exchange for savings certificates the holder or his authorised agent, as the case may be, should be required to acknowledge on the receipt over his signature that the savings certificates have been delivered to him. When payment is made, the receipt taken back should be filed in the head office , and for this purpose receipts surrendered at sub-offices should be forwarded to the head office with the weekly list of certificates discharged.

560. Change of name of holder of a certificate.ð (1) When the holder of a certificate alters his name in any legal manner or a female holder changes her name on marriage and desires that the ownership of the certificate be registered in the new name, the holder should be required to present a written application for such registration signed in both the original and the changed name and accom panied by evidence of the alteration of name and the certificate in question. He should also^be required to record his address on the'appplication. This application may be presented at any post office doing savings bank business.

(2) If the application is presented at any office other than the office of issue, it should be sent direct to the office of issue in a registered service cover. When an application is received by the office of issue, whether direct or through another office, the head postmaster (if the office of issue be a head office) after verifying the certificate should endorse on the face thereof "Holder's name changed to .... *See* application No ....." under his full signature and the date. The entry of the name of the purchaser in the application for purchase or transfer should be corrected at the same time, a remark being recorded therein why has been done. The application for change of name should be filed with the original application for purchase or transfer after endorsement by the head postmaster to the effect that the change has been carried out.

(3) In all cases in which the certificate cannot be returned immediately, a pro visional receipt in the prescribed form should be given to the holder. This receipt should be taken back from him before the certificate is delivered. The address of the holder should also be recorded by the office which takes over the certificate.

(4) Where the discharge of a certificate is sought by a holder who has not registered the change of his or her name with the post office, the discharge may be allowed on the holder signing the acquittance in both the old and new names, provided that his or her signature in the old name tallies with the original signature on the application for purchase or transfer.

A. In sub-offices, the application should be forwarded to the head office with its accompaniments entered on the daily account, with a note by the sub-postmaster that the certificate has been certified. Tf he is satisfied that the matter is in order, the head postmaster will proceed to endorse the certificate as already described above and will then return it for delivery to the sub-office entered on the s. b. slip. The application on which he will record his sanction to the registration of the change of name should be returned to the sub-office at the same time. The application should be filed in sub-office in the same way as in the head office and the applica ' Hon for purchase or transfer corrected in a similar manner.

561. Transfer of certificates from one office to another.ð (1) When an application in the prescribed form is received for the transfer of a certificate or a declaration issued by the Audit office in lieu of a lost certificate from one office to another, the postmaster must satisfy himself that the conditions prescribed in Savings Certificates Rules, are fulfilled, that the certificate or the declaration to be transferred actually stands in the applicant's name, and that the signature (or signatures in the case of joint holders) in the application for transfer agrees with that on record. If the signature does not tally, it should be attested as provided for in the case of discharge of savings certificates. If the applicant is illiterate, his thumb-impression attested by the signature of a witness known to the post office must appear on the application. The postmaster should also see that the particulars of the Savings certificates, or the declaration in lieu of lost savings certificates as well as the serial number and the date of the original application for purchase of the savings certificate have been correctly entered in the application for transfer.

N_{0TE}.ð -The application for transfer should be presented at the office of registration or the office to which the transfer is desired together with the savings certificate, or declaration in lieu of lost savings certificate.

(2) A brief note should be made on the back of the savings certificate, or the declaration by the transferring post office to the following effect which should be duly attested by the postmaster or other responsible official making the transac tion :ð *j{*

" Transferred to the books of..... post office."

(3) The remark " Transferred to..... *(name of office)* p. o. on ..... *(date)"* will be written in the column for remarks of the applica tion for purchase of the savings certificate against the entry of the certificate. If the signature agrees, the intimation of transfer on the reverse of the application will be signed and stamped with the date stamp and forwarded in a service registered cover to the office to which the certificate or the declaration has been transferred. If the transfer is to be made to a branch office, the application will be forwarded to its account office.

(4) The office to which the certificate has been transferred will number the application for transfer in a separate series maintained for the purpose and should carefully file them in a separate bundle. The application for transfer should otherwise be treated in the new office in every respect like an application for pur chase. The application for transfer should be numbered in a separate series maintained for the purpose and carefully filed in a separate bundle.

562. Transfer of certificates from one holder to another.ð (1) When the holder of a certificate desires to transfer it to another person and applies accordingly to the post office in which the certificate is registered, accompanied by the prescribed declaration from the transferee, the certificate will be verified by the office in which it is registered, and, if that office be a sub-office, the application together with the certificate and the declaration will be forwarded to its head office for further disposal. In cases in which sub-postmasters are authorised to sanction transfers under sub para *2(b),* the sanction order should also be forwarded to the head office along with the application for transfer and the certificate and the declaration.

NOTE.ð A printed form of application for transfer with the transferee's declaration onthe reverse has been prescribed for use in such cases. The use of this form is obligatory in every case of such a transfer. The application should be presented at the cfTce of registration.

(2) *(a)* Except in the cases mentioned in sub-para *(b)* below, sanction for transfer of a certificate from one person to another will be issued by :ð

(0 A Gazetted Postmaster.

(») A Superintendent of Post Offices (where the office of issue of a certificate is, or is in account with, a second class Head Post Office).

(b) Notwithstanding the provisions of sub-paras *(a), (c)* and *(d)* of this rule, the transfers of the following nature may be sanctioned by all head postmasters and sub-postmasters of the office where the certificate is registered at any time] and without any fee.

(/) From the authority controlling a teacher's or employee's provident fund or approved superannuation fund to the teacher or employee on whose behalf it was bought.

(H) From an employer to an employee on whose behalf it was bought.

(Hi) From a holder to a Government Officer, the State Bank of Pakislan, or an executive officer of a local authority as defined in the General Clauses Act, 1897 (X of 1897), or to such officer of any Goverrment sponsored corporation, or of any scheduled bank where the Certificate is pledged as security and *vice versa.*

(iv) From the name of the deceased holder to his or her heir.

(v) From Gazetted Government Officers, or the State Bank of Pakistan holding certificates in their official capacity, to the names of the individuals or persons controlling the funds on whose behalf the Certificates were held.

(vi) From a holder to a court or to any other person, under the orders of the court.

NOTE.ð The instructions contained in sub-paras *(a)* arid *(b)* above do not apply in the case ot'3-yiar Cisli Certificates, 10-year Defence Savings Certificates and 12 year National Savings Cirtificates (1943 issue) which may be presented for total encashment and discharge only.

(c) When the application for transfer is made before the expiry of the period of non-encashability the applicant must submit a certificate signed by the District Magistrate or when the applicant belongs to the Armed forces by the Officer Commanding of the unit to which the applicant is attached, to the following effect :ð

" Having made necessary enquiries, I certify that to the best of my belief the facts stated above arc substantially correct."

catcs. »-«-guiotsnce oi tne holders of savings ccrliil-

as the orwnal certificate will be issued faSS^SSSSSSr °&almˆ of certjficates in the office. The serial numS rfnin «f ẏ ee f^omthe stock denomination of the fresh savings cert ficSSued in°L *?$,'*? ard the ficates transferred should be noted SSSfh2??«l? ° "-e Sav,r?s ceit'_ of the application for transfer. KLark^raSSt5 S'Sna,Ure reversc

(«<wie *of transferee* and certificate No. «ed to.. .....

issued instead " will be noted in the ' Remarks ' column «f *il"* date<? .....

tion for purchase of the savings certificate 1 .T Å Å °,f thP °"I'naI applica ble office of the original SSS? The S cert Site Sffi of I** £*»?*ẏ of journal and the remark "In lieu of certificate No da" ssuc SJyf IS the remark «Issued in LwcCScSL^ * '^5** & registered in ..... Dost offirp » uĂi K« J¯, ... dated ..... No." in the new certificate. TheJ application fo^transit *XT* r," R^Ster head office and treated in every respect like a" anpS on ft n, ^ ^t '" the number assigned by the head office to the apSionfotf^^"?*86'the serial the fresh savings certificate issued in lieu of thef oSnal S« f w'«g no'Cd on date of discharge of the fresh savings certificate shou/JI he!£8 *rt,ficat?: Ê e for transfer. The application for purchase. shoddbe fil^ f Dž tneaPPl'cation of issue of the transferred savings certified d ,a the orlg,nal office

NOTEð If the certificate transferred is an ^certificate ffc«. fi-.,i. ..Å l transferee fa l.eu of it will be of the *same old issue,* bu,ma? be'of adifferenS^Xnf **

(3) In cases of certificates received from sub-offices the noĂ Ă »ẏ*

SSS" by ,he head officc ,0 ,lB _^_"^SSSSd-s SStS

(4) In all cases, the new certificate for the transferee Ê ilih»;„r jt , , office, and before the new certificate is ac ually mad* v« o £?? V'0 head postmaster (head or sub) will require the transfer to endnie tra„sferee- the of the original certificate or acknowledgement "Pav to »he fverse signature and the date. J ..... under his

(5) Savings certificates held on behalf of a minor cannot he rr-m.r person other than the minor concerned, or his or her heirs. transferred to *W

(6) The certificate received from the transferer chm.M U~ r Audit office. The application and decl^X^te ^eS^h?^-'0* ft holding of certificates does not exceed the prescribed limit"hi? *I*hat*1,s total the applications for purchase of savings certKsin the head office " Wi,h

NOTEð As no declaration will be furnished hv ire trat-cfrr...,,, *t* as security, arrangements will be made to cblain a'Å£££*Si^tVW**C f !?Ec8,Ls &*<* ings certificate, unless he holds it in his effcial *u&S25X&a2^^£&^* made over to the post office, and this signature will be pasted to lhe"p{ika°Kr traJS'6 "

(7) With the sanction of a gazetted head nost master ^ ., post offices, a savings certificateTin the nan?fo?fie hoWri S„PC llltendent of k for a savings certificate /« rte *special form A*i the folnt "r ^ exchan£ed or that belonging to class A or B, but the ^change of a saSrST£t»£ Pe/SOi,s .ssue must invariably be confined solely to certfficaL S3RffS?^S& iypes cf the i 1605(69)JDGPO.

same issue but may be of a different denomination. A savings certificate //; *the special form* in the name of two persons belonging to one class can also be exchanged for a savings certificate *in the special form* belonging to a different class or for a savings certificate in the name of a single person. A savings certificate in the joint names of two persons can also be exchanged for a savings certificate in the joint names of two other persons. The new certificates will be issued by the head office. When surrendering the original savings certificates, the living hold;r or holders will be required to make the following endorsement on each certificate given up, over their signature and the date :ð

" Pay to ....." *(Whin the niw certificate is to be issued in the name of a single person)*;

" Pay to both ..... and ..... or survivor" *(When the new certificate to be issued is in the joint names of two persons or in joint names belonging to class A);* and

" Pay to either ..... or ..... or survivor ". (*When the ne w certificate to be issued is in the joint names of t wo persons and belongs to class B).*

(8) When the holder of a declaration issued by the Audit office in lieu of a lost savings certificate under rule 572 desires to transfer it to another person, the procedure prescribed above should be followed except that the original declaration granted to the transferer should be returned to the Audit office for cancellation and issue of a fresh declaration to the transferee.

NOTE.ð No fresh declaration, as prescribed in paragraph (1), is necessary when holders of savings certificates exchange them for certificates of a different type *in their own names.*

A. In sub-offices, the original certificates transferred will be sent to the head office for transmission to the Audit office attached to the daily list of certificate discharged.

563. *Deleted.*

564. *Deleted.*

565. Discharge in Pakistan of enfaced certificates.ð Any certificate enfaced for payment in the United Kingdomcan be discharged in Pakistan either personally or through an agent in the ordinary way, the enfacement notwithstanding.

566. Acceptance of certificates as security.ð (1) When a certificate to be pledged as security is purchased through a security deposit account and the account stands in the name of the pledgee, the application for the purchase of the certificate must be signed by the pledgee. The certificate will be issued in the name of the pledgee, who may, on release of the pledge, formally transfer the certificate to the pledger with the permission of the head postmaster.

(2) If the account has been opened by the pledger, the application for purchase will be signed by the pledger, he being the real depositor, but he must produce the pledgee's authority sanctioning the investment. The pledger must, in his application for purchase, authorise the issue of the certificate in favour of the pledgee, who may, on release of the pledge, effect a formal transfer to the pledger as described in trie preceding paragraph. The pledgee's authority will be kept attached to the warrant of payment (S.B.-7) and sent to the Audit office in the

usual manner, necessary note being made *in red ink* in the application for the purchase of savings certificates. If security is furnished by the purchase of certi ficates on the instalment plan and the certificates are delivered to the Dledeee his authority will be filed with the first warrant of payment and suitable references to it should be given in the subsequent warrants of payments. A similar note will be made in each application for purchase of savings certificates on the instal ment plan.

(3) When a certificate to be pledged as security is purchased not through a security deposit account, the application for purchase will be signed by the nledcer but he must produce the pledgee's written authority sanctioning the investment The pledger must also, in his application for purchase, aurhoise^the issue of the certificate in favour of the pledgee.

NOTEð Tenderers for contract in any department of Government should rot be treatrrf contractors nor should the earnest money furnished by the former along with iheir krde.s security for the purpose of this rule. No savings certificate should therefore be issued for the investment of such earnest money.

567. Payment of certificates of deceased holdpr*.ð (1) An application for payment of the value of certificates standing in the name of a deceased holder must be forwarded for the orders of the Head of the Circle, with a report bv the postmaster in form S.C.-16 accompanied by a certificate of death. Anv other documents produced by the applicant in support of his claim should also be suh mitted. Except in the case referred to in para. (5) below, orders for payment of certificates left by a deceased holder should be issued by the Head of the Circle in which at least one of those savings certificates stands registered. On receint therefore, of the above application and other documents, if the Head of the Circle finds that none of the certificates left by the deceased holder stands at anv nost office in his Circle, he should arrange to obtain orders for payment from the DroncY authonty. Written statements of consent or of objection furnished by the relatives of the deceased holder will be attested in the manner prescribed by rule 503(2) subject to the proviso mentioned below regarding the power of an extra-deoari mental sub-postmaster and a branch postmaster (both departmental and extra departmental) in this matter. These officials may be allowed to prepare ca«£ relating to savings certificates belonging to deceased holders and to attest consent or objection statements in connection with such claims, subject to the conditions *(a)* that the face value of the certificates does not exceed Rs. 500 in each case and *(b)* that the statements of consent and of objection are attested bv a villain! authority, or where there is no recognised village authority, by a resnectah^ resident of the village.

NOTE 1 .ð The attestation in such cases should be in the follow ing terms :ð "The applicant is known to me and has signed in my presence."

NOTE 2. In case a succession certificate is produced, the certificate of death need nni h» insisted upon; but the sanctioning authority must satisfy himself as to the exact date nf rL?h through local enquiries, unless the date is noted in the succession certificate.

(2) To prevent delay in the settlement of admitted claims of certificates in th«» name of deceased holders, verification, which is necessary only in the cases *v,hert* payment is desired by the claimant at an office other than the effice of regisira tion, should invariably precede the issue of orders for payments of such certific-tes" To provide for this the verification of the certificates should be taken up simi" fa neously with the enquiry into claim in the instances where the savings certificates" are registered at an office other than that at which they rre to be discharged or exchanged. In such cases the head postmaster should call for the cerlificaies from the claimants as soon as he receives the ^Dplication from them and forward

them when received to the office of issue for verification. When the verification has been completed, the savings certificates should be returned to the claimant by the paying postmaster pending establishment of title. In cases where the certificates are to be dealt with the office at which they are registered, the claimant should be invited to send in the certificates only when the postmaster is in a position to discharge or exchange them.

(3) If the title of the applicant is admitted, the postmaster will be instructed to inform the applicant that he is not required to receive payment of the amount due before the certificates have reached maturity. If the applicant desires to hold the certificates, they will be transferred to his name in accordance with the procedure laid down in rule 562, provided that if by such transfer the total holding of the claimant exceeds the prescribed maximum limit he must encash the excess holding, failing which no profit on such excess holding will be paid from the date of admission of the claim. The particulars of the savings certificates to be transferred should be noted on a form of application for transfer from one-person to another (Form S. C.-34), on which should also be noted the number and date of the Head of the Circle's or postmaster's sanction. The recognised heir should then be required to sign the declaration on the reverse of the form of application for transfer, on which the particulars of the fresh savings certificates issued in lieu of the transferred savings certificates should thereafter be noted under the postmaster's signature. The application should then be filed in the office of issue of the fresh savings certificate and treated in every respect like an application for purchase. A suitable note should also be made in the original application for purchase of the transferred savings certificate. If, however, the applicant desires to receive immediate payment, the certificates standing in the name of the deceased investor will then be paid in the usual way, the applicant's receipt for the amount being taken on the reverse of the certificates. If payment is authorised on condition that the applicant executes a bond of indemnity, he will be required to sign the form of bond sent by the Head of the Circle before payment is made; and the bond, when executed, will be forwarded to the Head of the Circle's office for record.

(4) The Head of the Circle will advise the Audit office when the applicant's title is admitted. In the case of the loss, theft or destruction of a certificate being ascertained at the time the applicant enters his claim, or when it occurs in the interval between his application and recognition of his title, he will be required to proceed in the same manner to obtain a declaration as if the holder was alive and the certificate had been lost, stolen or destroyed while in the holder's custody. The Audit office is issuing the declaration will add thereto the following :

" ..... __ *(name of applicant)* has beem recognised as the present holder of this declaration."

(5) In cases in which the total amount due to be paid at the time of death on the savings certificates standing in the name of a deceased single investor or inves tors (when both the holders die in case of joint holding) is not in excess of Rs. 2,000.00 the claim may be decided by the undermentioned authorities in res pect of Certificates standing registered on the books of their respective offices or in the case of (i) and (vi) in offices within their respective administrative jurisdic tions up to the limit shown against their designations, without any reference to the Head of the Circle :ð

(0 Gazetted Head-Postmaster	up to rupees two thousand (Rs. 2,000.00) (in case of holdings standing registered in the books of his own office or offices under his administra-tive control.)

(ii) Gazetted Sub-Postmaster	up to rupees two thousand (Rs. 2,000.00).
(Hi) Non-Gazetted Head-Postmaster	up to rupees one thousand (Rs. 1,000.00).
(iv) Non-Gazetted Selection Grade Sub-Postmaster	up to rupees five hundred (Rs. 500.00).
(v) Non-Gazetted Time Scale Departmental Sub-Postmaster	up to rupees one hundred (Rs. 100.00).
(vi) Superintendent of Post Offices	up to rupees two thousand (Rs. 2,000.00) (in the case of holdings standing registered in the books of second class head post office or sub-offices situated within their respective postal division.)

If the claim has been made on behalf of a married female minor or on behalf of a minor by a person other than the father, or, if the father is dead, the mother of the minor, it should be referred to the Head of the Circle. The postmaster must in all such claims of deceased holders make the necessary inquiries and record the result in the prescribed form. *Elaborate enquiries should be avoided, if the applicant for payment produces written statements from two reliable and uninterested persons to prove the validity of his claim.* These persons must be known to a postal official not below the rank of a branch postmaster, and the official concerned must invariably attest the statements and certify that the persons making the statements are known to him. In all cases, the decision, with the reasons for it, will be recorded on the file relating to the case and an order will be issued by the postmaster in the 'prescribed form, a copy being sent to the Audit office, accompanied by the savings certificates of the deceased holder on their discharge, or surrender for fresh certificates. It must be clearly understood that no payment order can be issued before the expiry of three months from the date of death of the holder of the savings certificates unless the applicant produces the legal evidence of heirship mentioned in the Savings Certificate Rules. If such evidence is produced, a copy thereof will be filed with the records of the case.

A. In sub-offices, the application and the report, where necessary, will ■on completion be submitted direct to the Superintendent of Post Offices or the Head oj the Circle, as the case may be, sub-postmasters in charge of extra-departmental sub-offices, however, should in all cases submit the application to the Superintendent of Post Offices or the Head postmaster as the case may be, after certifying that the savings certificates stand registered in his office.

NOTE 1.ð In cases where claims are received at post effces ether than these where the relevant certificates actually stand registered, the claim will be passed en to the pest effee where the certificates stand registered.

u i^?¡TE;2"^C?ses inVolvln8 certificates standing registered at more than one post effxes snouid be dealt with by the post office where certificates of the largest value stand registered.

567/1. *Deleted.* 568.

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4« 569¡ Ã Certificates **spoiled before issue.—**The postmaster will write the word spoiled " on the face of the certificate when a certificate is spoiled *before* issue and send it to the Audit office attached to the weekly list of certificates issued. The serial No. of the certificate will be entered in a separate register to be opened in *manuscript* for the purpose.

A. In sub-offices, spoiled certificates will be forwarded to the head office with the daily list of certificates issued for transmission to the Audit office.

570. Spoilt certificates.ð The holder of a certificate who reports that it has been spoiled, will be asked to produce the spoilt certificate. If the report is made at an office other than the office in which the certificate stands registered, the holder will be asked to present it at the latter office which must verify that the particulars of the certificate are correct. If the spoilt certificate is registered at a sub-office, the certificate will, after verification, be sent to the head office for issue of a new certificate, a receipt being granted to the holder for the spoilt certi ficate taken over from him.

(2) IN HEAD OFFICES, a new certificate of the same denomination which **will** bear the *same date of maturity* as the spoilt certificate will be issued to the holder from the stock of certificates in the office. The remark " Spoiled and certificate No..... dated .....issued instead " will be made in **the** ' Remarks ' column of the application for purchase or transfer against the entry relating to the certificate. In the case of a spoiled certificate registered at a sub-office, the particulars of the certificate issued by the head office in lieu of the spoiled certificate should be noted on the holder's written application received in this connection, which should be filed in the head office with the other applications for purchase, necessary intimation being sent to the sub-office concerned which should note in the application for purchase or transfer the particulars of the fresh certificates issued in lieu of the spoiled certificate. If the certificate was purchased at the head office, the application for issue of a fresh certificate should be filed with the original application for purchase or transfer, necessary note being made in the original application. In head offices, the fresh certificate will be entered in the issue journal and the remark " In lieu of spoilt certificate No ..... dated....." will be made against the entry, the remark " In lieu of spoilt certificate No ..... dated..... **will** be recorded also against" Register No. " in the new certificate. The spoilt certificate will be sent to the Audit office.

NOTEð If the certificate spoilt is an *old* certificate, the fresh certificate issued in lieu of it should be of the *same old issue.*

(3) In cases of spoilt certificates received from sub-offices, the fresh certifi cates will be forwarded by the head office to the sub-office concerned for delivery to the investor on his surrendering the receipt for the spoilt certificate. The sub-office will obtain at this time a specimen signature of the holder and send it to the head office. The head office will paste the signature to a sheet of blank paper which will be filed with the applications for purchase.

571. Loss or theft of Certificate before issueð (1) If the loss, destruction or theft of a certificate takes place *prior* to issue, the serial No. of the certificate will be entered in the head or sub-office in a separate register to be opened in *manuscript* for the purpose, the fact of its theft, destruction or loss being noted therein.

(2) When a certificate issued to a purchaser is lost prior to delivery, a note will be made of the fact in the' Remarks ' column of the application for purchase or transfer of the cash certificate against the relative entry. A fresh certificate **will** be issued for delivery to the holder in the usual manner. A remark will also be made in the' Remarks ' column of the weekly list of issues" Issued in lieu of cer tificate No .....lost before delivery ".

(3) The loss, theft or destruction *before* issue of a certificate from or at a post office, or after it has been issued and *before* delivery to the purchaser, must be reported to the Head of the Circle and to the Audit office concerned. Sub-postmasters will submit this report through the head office.

572. Loss or theft from custody of holderð (1) The holder of a certificate who reports that it has been lost from his custody or destroyed, will be asked to furnish a statement in writing giving particulars of the certificate and explaining the circumstances in which it was lost or destroyed. If the report is made at an office other than the office in which the certificate is registered, the holder will be asked to send his written statement to the latter office. The applicant should be identified by the postmaster, or if he is not known to the postmaster, by a respectable person of the locality who is known to him. His signature on the statement will be compared with that on the application for purchase or transfer, as the case may be, and if it is found to agree, the statement will be forwarded to the Audit office accompanied by a report in form S. C.-29, and after a remark has been made against the entry of the certificate in the ' Remarks ' column of the application for purchase or transfer of the savings certificate under the postmaster's initials that it has baen reported to be lost or destroyed. In forwarding the statement, the postmaster will certify that the original application for purchase or transfer has been checked and that the signature was found to agree with that on record and that the particulars of the certificate are correct. He should also certify that the applicant is known to him, or that he has been identified by a respectable person of the locality who is known to him. When the applicant resides outside the jurisdiction of the office in which the certificate is registered, an identification certificate in the form prescribed above should be given by the postmaster of the locality where he resides and this certificate should be countersigned by the postmaster of the office of issue before the statement is forwarded to the Audit office. The Deputy Comptroller will, if the statement be found satisfactory, furnish the post office concerned with a declaration in the following form for delivery to the holder :ð

" Certified that Post Office Savings Certificate No ..... of the nominal value of Rs..... issued by ..... post office on ..... to .....is reported to be lost, destroyed, stolen.....is recognised as the present holder of this declaration".

A further remark will be made in the application for purchase or transfer of the savings certificate, giving the date borne by the declaration and the date on which it was made over to the holder.

(2) If a savings certificate is lost or destroyed while in the custody cf the holder, a fee on the scale prescribed for various denominations of various types of certificates in their respective rules shall be charged for the issue of a declara tion. The amount should be realised in cash and credited under unclassified receipt as a General Revenue of the Government of Pakistan, a certificate being furnished by the postmaster concerned in form S. C-29 to the following effect :ð

" The fee of Rs..... Paisa..... for the issue of the declaration has been recovered and credited under unclassified report on .....".

(3) When an Identity Slip has been obtained by the holder and the certificate to which it relates is subsequently lost, the Identity Slip should be presented at the office of issue, for the issue of a " declaration in lieu ". This declaration will be encashable only at the office of issue. If, however, both the Certificate and the " Identity Slip " are lost, a " declaration in lieu " shall only be issued in the case of Ceitificates of the face-value not exceeding five hundered rupees (Rs. 500)

on satisfactory proof of identity and, in the case of Certificates of the face value exceeding five hundred rupees (Rs. 500) on execution by the holder of an indemnity bond with one approved surety or bank's guarantee.

(4) If a lost certificate in respect of which a declaration has been issued by the Audit office is subsequently traced by the holder and made over to the port office, the certificate must be sent to the Audit office with a report stating the facts of the case.

NOTE 1.ð In the case of savings certificates issued in joint names, whether of class A or Class B, the statement must be signed by both the joint holders, if they are alive.

NOTE 2.ð When a certificate is presented for discharge and on consulting the application for purchase or transfer of the savings certificate, it is found that the certificate was reported as lost or stolen, payment must be stopped. If payment is claimed at the office in which the certificate is registered, the postmaster must report the case at once to the police and the Head of the Circle. If, however, payment is claimed at any other post office, the postmaster of the office in which the certificate is registered will, when he receives the certificates for verification, also inform the office from which the certificate was received, that payment has been stopped and the certificate taken possession of, and advise that office to make an immediate report to the police and the Head of the Circle. This information will be given by letter if the office at which the certificate was presented is less than a day's post distant, otherwise by telegram. In case where payment has already been made without previous verification by the office of registrations the postmaster of the office in which that certificate is registered, on receipt of the advice of payment, must forthwith report the matter by telegraph to the office of payment and the Head of the Circle. When a telegram is issued, the Serial No., denomination and date of issue of the certificate must be given and the prescribed code words used to denote that the certificate has been lost from a post office or the custody of the holder, remarks being added as to the action which it is necessary to take. Reports whether by letter or telegram must receive immediate attention.

A. In sub-office, the report to the Audit office will be forwarded to the head offij2 for onward transmission.

573. Attachment of certificates by civil or other Court.ð (1) IN HEAD OFFICES', the attachment by order of a Court of certificates standing in the name of an investor must be at once noted, but until an express order is received requiring him to pay the value of the certificates attached into the Court, the head postmaster will cpnfi is his action to *(o)* pasting the order of the Court to the relative application for purchase or transfer of the savings certificates, *(b)* recording the remark " Discharge prohibited owing to attachment by Court", against the entries relating to the savings certificates in the ' Remarks" column of the application for purchase or transfer of the savings certificates, and (r) refusing to encash the certificates for the holder or any other person.

The head postmaster, who receives an attachment order, must at once inform the c.r.ir; that the certificates can be encashed by the holder at some other post office.

(2) So long as the payment of the certificates attached is not ordered by the Court, the head postmaster has the opportunity of representing to the Court any objection there-may be to such payment. If the order of attachment relates to a certificate standing in the name of a deceased holder, the head postmaster must at once inform the Court that the holder is dead, and that the certificate belongs to the heirs of the deceased holder, and will request the Court to allow him (the head postmaster) and the heirs an opportunity of showing cause why the certificates should not be paid. The head postmaster must at the same time make the enquiries enjoined in rule 567 in case this has not already been done, and report the case to the Head of the Circle for orders. To enable the head postmaster to carry out the above instructions regarding the certificates of deceased holders, he must on receipt of an order of attachment at once take steps to ascertain whether the holder is alive or not.

NOTE.ð *See* Note below rule 507(2)(Z>).

(3) IN HEAD OFFICES, if the Court orders the payment of the certificates attached, payment will he made in the usual manner *if the certificates have matured,* the signature of the Court being accepted on the reverse of the certificates. The paymsnt order of the Court in original will be sent with the discharged certificates to the Audit office. If the certificates attached have not attained maturity, the order of the Court for payment will be submitted to the Head of the Circle for instructions, and p.iym;ut will not be made without the previous sanction of the 'Head of the Circle. In no case should payment be made unless the certificates are produced.

(4) If the order of attachment relates to certificates issued by a sub-office, instructions in the matter must be issued at once to the sub-postmaster concerned.

A- In sub-offices, if certificates standing in the name of an investor are attached by order of a Court, the sub-postmaster will receive the instructions of the head office as to the procedure to be followed in respect of the discharged of the certificates. If the order of attachment is issued by the Court direct to the sub-postmaster, he will send the order to the head office and ask for instructions. To prevent discharge of the certificates, the sub-postmaster will also write, in red ink, *in the column for ' Remarks' of the applications for purchase or transfer of the savings certificate, the words " Attached by Court, discharge prohibited ", against the entry of each certificate attached.*

574. Head office weekly sumni£iies.ð (1) Each head office will prepare from the information contained in head office and sub-office weekly lists of certificates issued and discharged, separate weekly summaries in form S. C-30 and S.C.-31 of certificates issued and certificates discharged by the head office itself and by its sub-offices. The summaries will be despatched to the Audit office on the 1st, 8th 16th and 24th of each month accompanied by the weekly lists of certificates issued and discharged to which they relate. Only one summary should be prepared showing the No. and amount of the discharged certificates relating to all the series of issues.

(2) If there is no issue or discharge in the head office or a sub-office during a Åweek, a blank weekly list for that office need not accompany the head office weekly summary to the Audit office. The weekly summary must, however, be submitted to the Audit office even if there be no transaction at the head office or any sub-office under it during a week.

574/1. Savings certificate voucher list.ð (1) IN HEAD OFFICES, the savings certificate documents and vouchers for despatch to the Audit office should be entered in the voucher list [Form S. C.-31(A)], in accordance with the directions printed on the list, whether they relate to entries in the journal with which they are submitted, or to journals previously despatched, or to references received from the Audit office. The total number of pages of the journals forming each despatch should be noted on the voucher list.

(2) These lists should be numbered in a consecutive annual series, signed by the head postmaster, and despatched with the documents and vouchers attached, under the same cover as the savings certificate journal. If there are no documents for despatch, a blank list with the word " *Nil*" written in it and signed by the head postmaster should be submitted. Copies of voucher lists prepared by means of carbonic paper should be kept on record.

NOTE.— Should intimation be received from the Audit office, whether by code message or letter, of the non-receipt of a voucher or document entered in a Voucher list the head post-master must give his personal attention to the matter and take immediate steps to trace and forward the missing voucher or document.

575. Yearly lists of unsold savings certificates.— (1) IN HEAD OFFICES, **a** statement in *manuscript* giving the following particulars relating to the certificates remaining unsold up to 30th June of each year in the head office itself and in its sub-offices, will be prepared and submitted to the Audit office :—

(a) The first and last serial Nos. of each different series of certificates;

(6) The total number of certificates of each denomination.

The greatest accuracy must be observed in writing the serial numbers, and he-distinguishing letters prefixed thereto must on no account be omitted. Before the submission of the list to the Audit office, the postmaster should verify the book balance with the actual balance in hand and endorse a certificate of verification on the list.

(2) With a view, however, to secure an even flow of submission of the statement to the Audit office, Heads of Circles should fix in consultation with the Audit officer concerned due dates of submission of the list for different head offices in their respective Circles, and these dates should be strictly observed by the head offices concerned.

A. In sub-offices, the statement of certificates remaining unsold at the close of June each year will be submitted to the head office.

LIST OF ACCOUNT RULES IN CHAPTER 9

{Issued under the authority of the Auditor-General)

RULES

532. Distribution of supplies of certificates.

533. Stock register of certificates.

539. Payment for certificates purchased.

540. Payment by cheque.

540A- Payment by means of savings stamps.

543. Declaration by a purchaser not claiming interest.

546. Journals of certificates issued.

547. Discharge of certificates.

549. Discharge of certificates of lunatics, minors and «-minors.

550. Discharge of certificates held in joint names.

552. Discharge of certificates at branch offices.

553. Journals of certificates discharged.

554. Memo, of admission of payment.

555. Partial payment and exchange of certificates.

556. Old certificates.

557. Payment of certificate at office where it is not registered.

561. Transfer of certificates from one office to another.

562. Transfer of certificate from one holder to another. *j*

567. Payment of certificates of deceased holders.

569. Certificates spoiled before issue.

570. Spoilt certificates.

571. Loss or theft of certificate before issue.

572. Loss or theft from custody of holder.

574. Head office weekly summaries.

575. Yearly lists of unsold savings certificates.

CHAPTER 9-A

CASH AND SAVINGS CERTIFICATES (OLD ISSUES)

575/1.—(1) The undermentioned Post Office Cash and Savings Certificates have been issued in the past from time to time :ð

(0 *Post Office 5-Year Cash Certificates.*—These Certificates were issued under the authority of Central Government. A number of different issues were introduced from time to time with the issue prices as shown in the *Post Office Guide.* Holders of Cash Certificates of certain issues were allowed at their option to retain them for further period of 5 or 10 years as indicated in the *Guide.* The amounts repayable from time to time during the further period of 5 or 10 years are also indicated in the *Guide.* These Cash Certificates ceased to be sold from the close of business on the 14th June, 1947.

(if) Post Office 10-Year Defence Savings Certificates.—These Certificates were also issued under the authority of the Central Government in denominations of Rs. 10, Rs. 50, Rs. 100, Rs. 500 and Rs. 1,000. They were introduced in June, 1940 and ceased to be sold with effect from the close of business on the 30th September, 1943.

(Hi) Post Office National Savings Certificates.—These Certificates were introduced with effect from 1st October, 1943, in denominations of Rs. 5, Rs. 10, Rs. 50, Rs. 100, Rs. 1,000 and Rs. 5,000 and ceased to be sold from the close of business on the 28th February, 1948, when Post Office 12 Years National Savings Certificates over-printed "PAKISTAN" were introduced. The overprinted Post Office National Savings Certificates ceased to be sold from 29th October, 1949.

*(iv) Pakistan Post Office Savings Defence Savings Certificates.*ð Pakistan Post Office 12 Years Certificates in denomination of Rs. 5, Rs. 10, Rs. 50, Rs. 100, Rs. 500, Rs. 1,000 and Rs. 5,000, were introduced on 31st October, 1949. Pakistan 6 Years Defence Certificates in denomination of Rs. 5, Rs. 10, Rs. 50, Rs. 100, Rs. 500, Rs. 1,000 and Rs. 5,000 were introduced on 1st January, 1949. Both the issues ceased to be sold with effect from the close of business on 13th November, 1954.

(v) *Pakistan Post Office Savings Certificates.*—Pakistan Post Office 5 Years Savings Certificates and Pakistan Post Office 10 Years Certificates in denomination of Rs. 5, Rs. 10, Rs. 50, Rs. 100, Rs. 500, Rs. 1,000 and Rs. 5,000 were introduced on 15th November, 1954 and ceased to be Å sold with effect from the close of the business on the 31st March, 1958.

<v/) *10-Year National Development Savings Certificates.*—10 Year National Development Savings Certificates in denominations of Rs. 5, Rs. 10, Rs. 50, Rs. 100, Rs. 500, Rs. 1,000 and Rs. 5,000 each having three classes *viz.* single joint A and Joint B were introduced on 1st April, 1958 and ceased to be sold with effect from the close of business on the 9th November, 1966.

*(vii) Defence Savings Certificates.*ð Defence Savings Certificates in denomination of Rs. 5, Rs. 10, Rs. 50, Rs. 100, Rs. 500, Rs. 1,000 and Rs. 5,000, each having three classes *viz.,* single Joint A and Joint B have been introduced on 10th November, 1966.

Nomination may be made by the purchaser at the time of purchase of certificates specifying the amount, whether whole or in part receivable by the nominee on the death of the purchaser and a new clause has been added in the application form for purchase for the purpose. A holder of a certificate may by notice to the issuing Postmaster vary or cancel the nomination.

(2) The various issues or Post Office Cash and Savings Certificates detailed in para 1 above may still be presented for encashment and/or transfer from one person to another except that the *Post Office 5-Year Cash Certificates, Post Office 10-Year Defence Certificates* and *Post Office National Savings Certificates of* 1943 *issue* may be presented for total encashment **a** id discharge only.

(3) Except as provided hereinunder, rules relating to the transfer and dis^ charge of National Development Savings Certificates given in Chapter 9 of this Volume would also apply *mutaiis mutandis* to the transfer and discharge of these Certificates :

(0 The total face value of cash certificates which could be held by one person whether in the capacity of sole holder or a joint holder or both was limited to Rs. 10,000. Holdings in excess offace value of Rs. 10,000 including cash certificate; to which the holder becomes entitled by succession or otherwise do not carry any profit and when such an excess is discovered, the holder is liable to be called upon to discharge the excess holdings immediately. Any profit or payment received by any holder in contravention of these rules should be refunded on demand and may, in addition to other remedies available to Government for recovery, be deducted from any money payable by the Government to the person obtaining such payment or from his estate.

*Explanation*ð For the purpose mentioned above, the head office and branches of a bank or other concern holding certificates are considered to be a single holder.

(if) Receipt for payment is taken on the reverse of the certificate. No income-tax is levied on the yield from these certificates and their payment is made free of stamp duty. The amount shown on a certificate was payable 5 years after the date of issue but, in the event of a holder desiring to surrender a certificate earlier, the amount payable was regulated in accordance with those shown on the reverse of the relevant certificate.

(///) Cash certificates standing in the name of a minor, other than a married female minor, may, under orders of a head postmaster, be discharged by the father, or, if he be dead, by the mother of the minor, provided that the current value of all cash certificates standing in the name of the minor does not exceed Rs. 5,000 on the date the application is made by the claimant. If the applicant for payment is neither the father nor the mother of the minor and the current value of all cash certificates does not exceed Rs. 5,000 on the date of application, the Postmaster-General may authorize payment on production of a certificate by the Magistrate of the District in which the minor ordinarily resides, to the effect that the applicant is the actual guardian of the minor. In the case of ca h certificates standing in the name of a a married female minor, all applications for discharge should be referred to the Postmaster General for orders. Except in cases in which the applicant himself has stated that the current value of all cash certificates standing in the

name of the minor exceeds Rs. 5,000 the applicant must furnish a declaration in the form given below :

" I hereby declare that to the best of my belief and knowledge there are on cash certificatesstandinginthenameoftheminor (name)otherthan those specified below. Ifanymorecash certificates inthenameofthe minor be found afterwards and thereby the current value of the entire holding of the minor exceeds Rs. 5.C00 on this date, I undertake, if required to do so, to produce within three months from the date of demand an order of a competent court of law appointing me or declaring me to be the guardian of the property of the minor, failing which, I shall hold myself liable to refund the value of the cash certificates to be paid to me on behalf of the minor, with profit thereon at the rate of 6 per cent per annum."

In cases in which the current value of all cash certificates standing in the name of the minor exceeds Rs. 5,000 on the date of application, payment shall only be made under the orders of the Postmaster-General to the legal guardian.

NOTE 1 ð The father of a Muslim minor or the fa ihcr, or if the falher be dead, the mother of a Hindu minor can deal in cash certificates standing in the name of the minor without obtaining a certificate of guardianship.

NOTE 2.ð Evidence showing that the person in whose rarne the cash certificate stands is alive and is still a minor must be producedb y the claimant. Adeclaration by the claimant, supported by the signatures of two re spect able witnesses and authenticated by a magistrate, will ordinarily suffice.

NOTE 3.ð All applications for discharge of cash certificates standing in the name of female minor must, in addition to the declaration prescribed above, bear a certificate, signed by the person making the application, that the minor is married/not married.

(iv) Cash certificates purchased by a Commissioner for *Workmen's Compensation* for the benefit of a woman or a person under any legal disability may be discharged by him or his successor in office.

(v) Cash certificates purchased in the name of a teacher, out of the balance at credit of his Teachers' Provident Fund Account, will be discharged on the signature of the controlling officer, the proceeds being credited into the Provident Fund Account (in the Post Office Savings Bank) of the teacher concerned unless otherwise directed, in writing, by the controlling officer.

NOTE.ð The term "teacher" includes librarians, clerks and others in non-pensionable service who are eligible for admission to the Teachers' Provident Fund.

(vi) Payment of the amount due on a cash certificate will ordinarily be made only at the post office at which the certificate is for the time being registered. The holder may, however, apply for payment at any post office doing savings bank business. In the latter case, payment will be made at the post office at which application is made after the certificate has been verified by the office in which it is for the time being registered (See rule 557).

(v/7) Payment of a cash certificate issued in joint names and belonging to class A can be made only on the signatures of the joint holders. Payment will, however, be made to one of the joint holders on a letter of consent from the other holder addressed to the postmaster.

(V/H) Payment of a cash certificate issued in joint names and belonging to class B can be made on the signature of either of the joint holders.

(lx) (a) If a holder of cash certificate should die leaving certificates the sum due on which at the time of death does not exceed *twenty-five thousand rupees,* and if probate of his will, or letters of administration of his

estate, or a certificate granted under the Succession Act (Act XXXIX of 1925), be not produced to the Postmaster-General within three months of the death of the said holder, the Postmaster-General may paj the sum for the time being due on the certificates to any person appearing to him to be entitled to receive it or to administer the estate of the deceased on his furnishing a declaration to the following effect :ð

"I/We hereby declare that my/our deceased (relationship) the late (name of holder) held at the time of death no cash certificates other than those detailed below. If any more cash certificates in the name of the deceased be found aftciwards and thereby the sum due on the entire holding at the time of death of the holder exceeds Rs. 25,000 I, we undertake that 1/we shall produce legal evidence of heirship, as required by the post office."

NOTE 1.ð The Postmaster of the office of registration of cash certificates, unless it is an extra departmental sub-office, may to the extent indicated below exercise the powers vested in the Postmaster-General under sub-rule (1) of Cash Certificate Rules on the same condition, provided the cash certificates stood in the name of a single investor, namely :ð

(i) Gazetted Head-Postmasters : up to Rs. 2,000 (rupees two thousand).

(ii) Gazetted Sub-postmasters : up to Rs. 2,000 (rupees two thousand).

{Hi) Non-Gazetted Head-post- up to Rs. 1,000 (rupees one thousand).

masters : (;V) Non-Gazetted Selection Grade up to Rs. 500 (rupees five hundred).

Sub-postmasters : (v) Non-Gazetted Time Scale Sub- up to Rs. 100 (rupees one hundred).

postmaster : The Superintendent of Post Offices may exercise the same rowers as arc \ested ina Gazetted head postmaster in the case of the holdingsofa deceased folder standing registered on the books of a second class head post office or a sub post effice situated within his postal division.

NOTE 2.ð After the claim of the heir of a deceased holder has been established the heir can encash them at once or continue to hold them by transferring the certificates to his or her name.

NOTE 3.ð In the event of death of a teacher or any other member of Teachers' Provident Fund occurring while the cash certificates purchased in his name frcm the balance at credit of his Teachers* Provident Fund account, are remaining undischarged, payment on such certificates will be obtained by the officer authorised by the local Government or Administration to control the Teachers' Provident Fund and the amount will be treated as if it formed part of the balance at credit of the Teachers' Provident Fund account of the deceased in the Post Office Savings Bank.

(b) Ifthesumdueonallthecash certificates at thetime of death of the holder exceeds twenty-five thousand rupees, payment will be made only on production of aprobateof his will or letters of administration ofhisestateoracertificategranted under the *Succession Act,* 1925 (XXXIX of 1925).

(c) Certificates purchased in joint names are ordinarily payable to the surviving joint holder when one of the joint holders is dead ; and the head postmaster of the office in which or in one of the sub-offices attached to which the certificates are for the time being registered is competent to issue orders of payment in such cases. When both the joint holders are dead, such certificates are payable under the orders of the Postmaster-General to the representative of the last surviving joint holder.

(x) (a) If a cash certificate is lost or destroyed, the investor will be entitled to a declaration in lieu of it from the Deputy Comptroller, P.T. & T. on his furnishing a statement in writing to the post office in which it is at the time registered giving particulars of the cash certificate and explaining the circumstances in which it was lost or destroyed. A declaration issued by the Deputy Comptroller, P. T. & TĂ under this rule will be treated as equivalent to the original cash certificate for all the purposes of the preceding rules. If the cash certificate is lost or destroyed while in the custody of the holder, a fee on the scale specified below shall

CERTIFICATES OLD ISSUES [575/i

accompany the statement and will in no case be refunded. The Post Office will not be responsible for any loss caused to the holder by another person obtaining possession of the cash certificate and fraudulently discharging it.

		Rs.
For a cash certificate of the denomination of Rs. 10 or Rs. 20 j	..	0.25
For a cash certificate of the denomination of Rs. 50 or 100 ..	..	0.50
For a cash certificate of the denomination of Rs. 500 or above	..	1.00

NOTEI.ð In the case of cash certificates issued injoint names of both the classes referred to in rule *I* the statement must be signed by both the joint holders'or the survivor.

NOTE2.ð Ifadeclarationisissuedbythe Audit Officeinlieu of acash certificate issued before the 15th day of August, 1947, from a post office situated in territories now forming part oflndia and transferred to a post office in Pakistan, the payment shallbemadeonexecutionofindemnity bond by the holder withtwo solvent sureties.

(b) If a cash certificate is spoilt a new cash certificate being the same date of maturity as the original certificate will be issued to the holder by the head post-master of the office in which or in one of the sub-offices attached to which the certificate is at the time registered, on the holder surrendering the spoilt cash certificate.

NOTE.ð If an acknowledgement in respect of a cash certificate which is in the custody of the Dy. Comptroller, P.T. & T., is spoilt, it should be surrendered to the post office, which will grant a receipt for it and send a requisi tion to the Audit Office for issue of a fresh acknowledgement. This will be delive r cd to the investor in exchange for the previous receipt.

(xi) Post Office 10 *Years Defence Savings Certificates.*ð Except that the maximum holding of these certificates at any time by any person whether in the capacity of a single holder or a joint holder or both is Rs. 5,000 in all other respect the procedure relating to the discharge, transfer etc., of Post Office 5-Year Cash Certificates apply to these Certificates as well.

CHAPTER 10

SUB-ACCOUNTS

N.B.— (1) *The Postmaster's personal duties prescribed in the following rules in this chapter or in any of them may, under the orders of the Head of the Circle, be performed by the deputy postmaster, assistant postmaster, supervisor or head clerk in the case of head offices and by the deputy sub-postmaster, assistant sub-postmaster, supervisor or head clerk in the case of sub-offices ;*ð

Rules 579, 580, 583, 634, 645, 649, 652, 654, 656 and 657.

(2) *The postmasters' personal duties specified in Rules* 630 (7) *and* 648 (5) *may, under the orders of the Director-General and with the concurrence of the Comptroller, Posts, Telegraphs and Telephones, be performed by the Deputy Postmaster or the Assistant Postmaster in the case of Head Offices.*

PART *h*ð GENERAL RULES

576. Supervision of subordinate offices by postmaster.ð (1) The postmaster is not only responsible for the correctness of the account rendered by the subordinate offices which are incorporated in his own accounts, but he should also ascertain from their accounts whether the subordinate postmasters understand and perform their duties in an efficient manner. He is excepted to bring to the notice of the Superintendent or inspector any laxity or continued or repeated irregularity noticed by him, and to report to the Superintendent the names of subordinate postmasters who are incompetent.

(2) If he has reason to doubt a subordinate postmaster's honesty *e.g.,* if he believes that credit is not given for postage recovered on insufficiently taxed articles, or that money is otherwise misappropriated he should communicate his suspicions *to* the Superintendent or inspector. The postmaster should always be prepared to co-operate with the Superintendent in applying tests to detect fraud, prevent detention to articles, and the like.

577. Examination of b.o. daily accounts and b.o. summary in sub-offices.ð **(1)** The sub-postmaster mustð

(a) examine all the daily accounts received from branch offices in direct account with the sub-office and satisfy himself that they have been properly prepared and filled up, that the closing balances entered in them in words and figures agree, and that they have been properly disposed of;

(b) compare the balance (as entered in the daily accounts in words by the branch offices), with the balances shown against them in the b.o. summary [Form A.C.G.-3 (a)].

(c) Compare the balances in the b.o. Summary shown against village postmen with the amounts (in words) acknowledged by them ;

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(d) satisfy himself by a comparison of the entries in daily accounts with those in the b.o. summary, that the daily accounts have been correctly copied into the b.o. summary ;

(e) verify the aggregate total of the balances shown against branch offices and village postmen in the b.o. summary;

(f) verify every day each item of postage in transit shown against each branch office in the summary by a comparison with the pencil copies of the b.o. slips on record ;

(g) personally enter in the prescribed columns of the b.o. summary the amounts of cash (including stamps) in transit between the sub-office and its branch offices ; and

(h) personally compare the daily totals of Pakistan/British/Irish Postal Orders sold and paid, Savings Bank Deposits and Withdrawals, Savings Certificates issued and discharged and money orders issued and paid as shown in the relevant lists or journals of the office with the corresponding entries in the B.O. summary. He will be personally responsible for the correctness of the totals of the columns under the head S.B. withdrawals to Savings Certificates discharged. Bills paid and direct payment to treasury.

(2) The daily accounts must be signed by the sub-postmaster. Should any suspicious alterations or erasures be noticed in a daily account, the sub-postmaster must at once enquire into the matter.

578. Relations of sub and branch offices to their account offices.ð Sub and branch offices exchange account and b.o. bags, respectively, with their account offices daily. The transactions of sub and branch offices are entered in the s.o. summary (Form A.C.G.-3) and the b.o. summary [Form A.C.G.-3(a)], respectively maintained in the account office ; these entries are included in the head office cash book or the sub-office account, according as the account office is a head or sub office.

579. Short receipt of vouchers by account office.ð (1) If a voucher that is required in support of an entry in a daily account, whether to credit or debit of the subordinate office, is not received in the account office, the sub or branch postmaster, as the case may be, should be called upon, in the next s.o. or b.o. slip (Form Pa.-3 or Pa.-4) sent to him, to submit the required voucher without delay ; but the item should be admitted and included in the accounts of the account office-as usual, pending the result of the reference to the subordinate office. For instance, if the amount of money orders paid, shown in the daily account, is Rs. 25 and the s.o. daily list of money orders paid [Form M.O.-4(S)] or b.o. daily account [Form A.C.G. 22(a)] contains particulars of two paid orders, *viz.,* one for Rs. 15 and another for Rs. 10, the sub-account clerk should admit the whole amount, Rs. 25, even though one of the paid orders may not have been submitted in support of the charge.

(2) Whenever a voucher is wanting, a remark should be written by the subaccount clerk on the daily account against the particulars of the missing document, and attested by the initials both of the sub-account clerk and the post master of the account office. A note of the irregularity should also be made in the error book.

(3) In the case of an item for which the sub or branch postmaster has claimed credit, if the voucher is not submitted in immediate response to the call, or if no explanation is afforded by him for witholding it, the case should immediately be brought to the notice of the Superintendent or inspector, as the case may require, and any delay in obtaining the missing document reported to him. A note should be made in the column for remarks in the s.o. or b.o. summary against the name of the office from which the voucher has not been received and should be copied from day to day in the summary until the voucher is received.

(4) Items which cannot be properly classified in the account office on the details or information furnished, should be treated as unclassified remarks of the next s.o. or b.o. slip sent to the subordinate office; but items, pending the receipt of fuller information or of the necessary voucher. In the head office, such amounts charged to unclassified payments should be dealt with in the same manner as items of advances recoverable

580. Inadmissible vouchers.ð If any document attached to a daily account is inadmissible on account of any irregularity in its preparation or is not duly signed, etc., a revised document should be called for, or the document should be returned for rectification, entered in the place for remarks of the next s.o. or b.o. slip sent to the subordinate office; but the item to which it relates should be admitted and inclu'lcd in the accounts of the account office as usual, pending the result of the reference to the sub or branch postmaster. If the revised voucher is not re-submitted immediately, the procedure prescribed in the preceding rule should be followed.

581. Unnecessary remittances of cash to be avoided.ð The unnecessary transmission of cash between post offices must be carefully guarded against. All payments, including the disbursing of pay, by sub and branch offices are to be made out of collections in hand.

NOTE.ð The Account office should regulate remittances to branch offices according to the number of money orders due for payment there and according to the days on which a village postman is required to proceed on his beat as shown in the beat map referred to in rule 273, *Post Office Manual,* Volume VIII.

582. Cash office.ð (I) A cash office is a sub-office which, in addition to performing the ordinary work of a sub-office, serves as a depot for cash, which it supplies to, or receives from, other sub-offices. A sub-office may remit surplus cash direct to its cash office, and also indent on it direct for funds up to the monthly limit fixed by the Superintendent, but, when this limit is reached, the authority of the head office must be obtained for further drawings in the month in question. The cash office should see that the prescribed limit is not exceeded, by maintaining a record of the remittances made to an office in a separate error book which should be checked and initialled by the head of the office daily.

(2) A sub-office that can supply funds to or receive surplus cash from other sub-offices in its vicinity more conveniently than the head office will, as a general rule, be made a cash office. Ordinarily every sub-office situated at a treasury station will be required to act as a cash office, but the Superintendent's sanction is required in each case.

(3) The head office may also order any sub-office, that is not a regularly constituted cash office, to supply funds, to. or receive cash from, another sub-office, whether both the sub-offices are in account with the same head office or not ; but each such case must be reported to the Superintendent, unless the head office is acting at the instance of the Superintendent.

583. Check of remittances between the account office and its subordinate offices.ð The postmaster must see that the procedure prescribed in the rules re garding the receipt and despatch of remittances is thoroughly understood and systematically followed by the treasurer and sub-account clerk.

PART II.ð TRANSACTIONS BETWEEN HEAD OFFICES AND SUB-OFFICES

REGULATION OF CASH BALANCES IN SUB-OFFICES

584. Regulation of funds for sub-offices.ð (1) One of the most important duties of a head postmaster is to make satisfactory arrangements to provide his sub-offices with funds and relieve them of collections in excess of their authorised, maximum balances.

(2)In the case of sub-offices situated at treasury stations, he should arrange with the district treasury at the beginning of every month, to have money placed in the local treasury at credit of the sub-postmaster, sufficient to meet his probable requirements during that period. He should watch the drawings from each trea sury, and take early steps, if necessary, to place additional funds at credit of the sub-postmaster.

(3) In the case of other sub-offices, the head postmaster must either himself carry out, or see that effect is given to, the arrangements made by the Superin tendent for supplying them with funds and removing their surplus collections. The Superintendent will prescribe the method in which each sub-office not situated at treasury station is ordinarily to be supplied with funds, and in which it is ordi narily to remit surplus funds, as well as the method to be used for special emer gencies ; 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 Suparintendent or to meet a spatial emergency, for the head office to make or order a remittance to a sub-office, or to order a sub-office to remit its surplus cash to its cash office or head office or another sub-office or the treasury, the head postmaster must enter the necessary orders on the s.o. daily account (Form A.C.G. 22) in the place provided and sign the entry.

(5) If a requisition for cash is received from a sub-office 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, or unless the sub-postmaster has justified his 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 sub-postmaster or not. In the case of sub-offices which deal direct in regard to cash remittances with other sub-offices, 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 sub-office daily account as required by rule 609.

(6) As a general rule, the amount of a remittance made by a sub-office with surplus funds should be such as to reduce its balance to the minimum, and the amount of a remittance asked for by a sub-office, or ordered by the postmaster with the view of placing a sub-office 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) Head offices occasionally receive urgent applications from sub-offices for additional funds in order to pay telegraphic money orders, or to meet other unusual liabilities, after the daily account bag for the sub-office has been despatched. Whenever it would be advantageous on such occasions to make a remittance to the sub-office 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 597, 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 a 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 ", and explanation being given at the foot of the mail list, in the place provided for the purpose, of the excess despatch. A no*e regarding the despatch of the extra account bag should be made in the next usual sub office sent to the sub-office.

585. Provision of funds for sub-offices.ð (1) A sub-office is ordinarily provi ded with funds in one or other of the following ways, when the cash collections of the office are insufficient to meet its requirements :ð

(a) by drawings from the treasury in the case of sub-offices situated at treasury stations ;

(b) by remittances from another sub-office ; and

(c) by remittances from the head office.

(2) In exceptional cases, a sub-office may be provided with funds by the remittances from a head office other than its head office of account. The instructions in rules 589 and 590 will apply *mutatis mutandis* to such cases.

586. Disposal of surplus funds at sub-offices.ð (1) A sub-office may dispose of its surplus funds in one or other .of the following ways :ð

(a) by remittances to the treasury, in the case of sub-offices situated at treasury stations ;

(b) by remittances to another sub-office ; ana-

(c) by remittances to the head office.

(2) In exceptional cases, a sub-office may dispose of its surplus funds by remittances to a head office other than its head office of account. The instructions in rules 589 and 590 will apply *mutatis mutandis* to such cases.

(3) If surplus cash has accumulated in a sub-office not under the administrative control of the Head Postmaster, the latter, on receiving a notice from the sub-office, will direct the overseer to clear the cash, giving a copy of his orders to the Inspector of Post Offices concerned.

587. Supply of funds to sub-offices at treasury or sub-treasury stations.ð **In** the case of sub-offices situated at treasury stations, the sub-postmaster is authorised to draw money from the treasury or sub-treasury, according to his requirements up to the limit of the amount placed there at his credit. The daily accounts, received will show the balance available out of the amount placed at the sub-postmaster's credit and will guide the head postmaster as to the action to be taken to keep the sub-office supplied with funds.

588. Exchange of remittances between sub-offices in account with the same head office.ð **(1)** The daily accounts received from sub-offices (Form A.C.G.-22) will contain particulars of remittances actually sent or received, and show whether the orders in the s.o. slips prescribing remittances have been punctually complied with, and whether the amounts stated to have been remitted have been duly ack nowledged by the receiving sub-offices. If any delay occurs in sending or ack nowledging a remittance, the sub-account clerk should bring the case to the notice of the head postmaster, who will report it at once to the Superintendent.

(2) Remittances exchanged between two sub-offices in account with the same head office should be written off in the accounts of the remitting sub-office to the head " Cash remitted to head office or direct to sub-offices under the same head office." and credited in the accounts of the receiving sub-office to the head " Cash received from head office or direct from other sub-offices under the same head office ".

589. Exchange of remittances between sud-offices under different head offices.ð (1) A head office may, on requisition from the Superintendent, order **a** sub-office in account with it to send a remittance of cash to, or receive a remit tance of cash from, another sub-office in account with a different head office. In such a case, the remitting sub-office will show the amount in its accounts against the head " Cash remitted to sub-offices of other head offices, ".and the receiving sub-office will credit the amount to the head " Cash received from sub-offices **of** other head-offices."

(2) The head office of the remitting sub-office will send to the head office of the receiving sub-office a remittance advice and acknowledgement in the usual manner, and the latter head office will sign and return the remittance acknowledgment as soon as the credit of the amount appears in the daily account of its sub-office.

590. Manner of exchanging remittances between sub-offices.ð (1) The Superintendent will prescribe, in accordance with the system ordered by the Head **of** the Circle, the method by which remittances are to be exchanged between two sub-offices.

(2) If the remittance is to be sent by post, the cash or notes or stamps should be enclosed in a cash bag in accordance with the directions of rule 27. The cash bag should be forwarded to the sub-office enclosed in the mail bag. Details of the cash (including stamps and reply coupons) remitted should be shown by **an** entry on the registered list enclosed in the mail bag, and the entry should be initialled by the official authorised to make the remittance. The weight of the cash bag should also be noted on the registered list both in words and figures. Requisitions for cash and postage stamps required should be sent by a sub-office to its cash office duly invoiced in the registered list.

NOTE.ð The date of accounting the remittance in the remitting office should be noted on the registered list whenever it differs from the date of the registered list itself.

(3) When a sub-postmaster or treasurer (in offices where one is employed) receives a cash bag by post from another sub-office, he should examine, weigh, and open the cash bag in accordance with the procedure laid down in rule 602, except that the weight of the cash bag should be compared with the entry on the registered list. The amount received should be checked with the amount advised on the registered list, which should be initialled. The remittance should be acknowledged by a note on the next registered list sent to the remitting sub-office.

(4) When remittances are exchanged through a postman, village postman, overseer or other subordinate, the procedure laid down in rule 616 should be followed by the remitting sub-office, and that laid down in rule 597, by receiving sub-office.

(5) When a mail bag contains a cash bag, it must remain, after it has been sealed, in the personal custody of the sub-postmaster until it is made over to the carrier.

ACCOUNT **BAG** FROM HEAD OFFICE **TO** SUB-OFFICE

591. Contents of account bag.ð **(1)** The account bag sent by a head office to one of its sub-offices may contain ð

the s.o. slip ;

unpaid articles of the letter mail for delivery from the sub-office and the branch offices in account with it ;

a cash bag containing cash [including postage and other (non-postal) stamps and reply-coupons] ;

British postal orders for sale ;

cash certificates and connected documents ;

pass-books, s.b. acknowledgements, warrants of payment and other savings bank documents (detailed in a s.b. slip) ; and

b.o. daily accounts after check.

(2) The s.o. slips received by sub-offices should be filed in daily bundles, and at the end of the month they should be put up in bundles for the account month to which they relate.

592. S.o. **slips.**ð (1) A s.o. slip, prepared in the prescribed form Pa.-3 must be sent every day by the head office to each of its sub-offices enclosed in the account bag. The s.o. slip is intended for the following entries :ð

Amount of postage due on unpaid articles of the letter mail sent to the sub-office.

Amount, with details, of cash (including stamps and reply-coupons) sent to the sub-office.

The balance of the last daily account received from the sub-office and accounted for in the head office.

Particulars of documents, and serial Nos. and value of British postal orders, sent to the sub-office.

Instructions and other particulars.

(2) The forms of s.o. slip will be stitched together in books, and each book will contain 50 serially numbered sets of the form in duplicate. A separate book may be kept for each sub-office or all the s.b. slips for issue each day may be prepared on the forms in the same book, as may be found convenient in each head office. S.o. slips should be prepared in duplicate by means of carbonic paper, the pencil copy being kept on record in the head office and the carbonic copy detached and sent to the sub-office. Both copies should be signed by the subaccount clerk and stamped with the name and date stamps.

(3) The sub-postmaster will be personally responsible that the directions given to him in the s.o. slip are correctly and punctually carried out ; and if a remittance, which he is told to expect, is not received in due time, he should report the matter to the head office and the Superintendent. Every case, in which there is any delay on the part of a sub-office in sending a remittance ordered by the head office, or in acknowledging a remittance received by it, will be reported by the head office to the Superintendent, who will take severe notice of the irregularity.

593. Entries of unpaid postage in s.o. **slips.**ð (1) The sub-account clerfr should carefully calculate the postage due on the unpaid articles of the letter mail for each sub-office and enter the amount in the s.o. slip.

(2) Before the unpaid articles are tied in a bundle and placed in the account bag, they should be examined with a view to the correction of errors in sorting, and the postage due should be checked by the sub-account clerk to see that the amount has been properly calculated.

(3) In the sub-office, the postage due on the unpaid articles taken from the account bag should be checked with the entry in the s.o. slip and the amount should be entered in the appropriate column of the sub-office account.

594. Remittance of **cash.**ð (1) Whenever it is necessary to order a remittance of cash to a sub-office (either from the head office or from another sub-office), the head postmaster will write his orders regarding the remittance on the daily account. The orders should be shown as soon as possible (in the case of remittance from the head office to sub-office only), by the sub-account clerk to the treasurer, who should be required to initial them.

(2) If the remittance is to be made from the head office, the amount of the remittance with details should be entered by the sub-account clerk in the s.o. slip.

(3) If the remittance is to be made by another sub-office, the required instructions, in accordance with the head postmaster's orders, should be written by the sub-account clerk in the appropriate place in the s.o. slips for the sub-offices concerned.

595. **Supply** of postage and other stamps.ð When postage or other stamps or reply-coupons are to be sent to a sub-office, the head postmaster will write his orders regarding the supply on the daily account. The orders should be shown as soon as possible to the treasurer by the sub-account clerk, and the treasurer should be required to initial the order in token of having seen it. The value of the stamps and reply-coupons should be treated as a cash remittance to the sub-office, and entered as such in the s.o. slip, and the remittances should be made under the procedure detailed in rule 601.

596. Remittances sent through the post.ð (1) If any remittance in cash or currency notes, or in postage or other stamps, is to be sent from the head office to a sub-office through the post, the remittance will be enclosed by the treasurer in a cash bag in accordance with the directions of rule 27, and the cash bag will be enclosed in the account bag under the procedure detailed in rule 601.

(2) In the sub-office, the money contained in the cash bag should be counted by the sub-postmaster and compared with the entry in the s.o. slip. If the remittance includes postage or other (non-postal) stamps, the value of the stamps should be calculated and added to the amount received in cash. The total amount should be entered in the sub-office account as a remittance from the head office and the money and stamps should then be locked up at once in the office safe.

597. Remittances through special carriers.ð (1) When a remittance to a sub-office is to be sent through a postman, overseer, or other subordinate, the amount together with a memo, giving full particulars of the remittance should be made over by the treasurer to the carrier, either loose or enclosed in a cash bag, in accor dance with the method prescribed by the Head of the Circle.

(2) If the remittance is made over loose to the carrier, he should be required to grant a receipt for the sum in the treasurer's cash book. If the remittance is to be enclosed a cash bag, the money together with a memo, giving full particulars of the remittance should be placed inside the bag, and the bag should be closed and weighed iri the presence of the carrier, who should be required to grant a receipt for it in the treasurer's cash book, where he should himself enter its weight both in words and figures. The cash bae should be closed in the manner described in rule 27(3).

(3) Whenever a remittance is made to a sub-office through a special carrier, a remark should be written on the s.o. slip for the information of the sub-postmaster, explaining how the money has been sent ; and the treasurer must see, on the return of the carrier to the office, that a receipt for the remittance has been obtained in his book or diary, and initial and date the entry in token of having carried out the examination.

(4) In the sub-office, the cash should be counted by the sub-postmaster and a receipt for the sum should be given to the carrier in his book or diary. If the remittance is received in a closed cash bag, the bag should be carefully examined, weighed and opened and its contents counted and compared by the sub-postmaster with the entry in the memo, to be found in the bag. A receipt should be given to the carrier for the bag in his book or diary, where the ascertained weight of the bag should be noted both in words and figures by the sub-postmaster.

NOTE.ð In the case of a remittance from one sub-office to another (which is a cash office) and where the h eadquartcrs of the carrier is at the receiving sub-office, the latter should acknow-ledge its receipt both in the carrier's book or diary and in the registered list.

(5) The amount received should be compared by the sub-postmaster with the entry in the s.o. slip in which it is advised, which will in many cases reach the sub-office before the remittance, and then locked up in the office safe. The amount received should be credited in the sub-office account on the actual dale of receipt which should be written on the s.o. slip.

598. Supply of Pakistan Postal Orders and British Postal Orders.ð (1) When Postal Orders are to be sent to a sub-office, they will be made over, under receipt, by the money order clerk to the sub-account clerk, who should enter them in the s.o. slip, with particulars of the No. and value of each order.

(2) In the sub-office, the postal orders received should be compared with the details entered in the s.o. slip.

599. Adjustment of errors in account.ð If any short or excess receipt or short or excess payment on the part of a sub-office is communicated to it by entry in the s.o. slip, the error should be adjusted as soon as possible by the sub-postmaster in the manner indicated by the head-office.

600. S.b. slips.ð (1) The entries in s.b. slips (Form S.B.-27) relating to documents such as warrants of payment, s.b. acknowledgements, pass-books, etc., should be carefully compared by th; savings bank clerk with the originals which should then be enclosed along with the s.b. slip relating to them in covers and sealed. These sealed s.b. slip covers on which the names of the offices will be given should be transferred, under receipt, to the sub-account clerk who will attach them after entry to the respective s.o. slips.

(2) In the sub-office, the savings bank documents should at once be checked with the details entered in the s.b. slips which should be filed in daily bundles. At the end of the month, the s.b. slips should be put up in monthly bundles.

601. Closing of account bags in the head office.ð (1) Before the account bags for despatch to sub-offices are closed on any day, the balances of the daily accounts received and accounted for in the head office on that day, should be entered in the s.o. slips both in words and figures and the carbonic copies of the s.o. slips, placed in the account bags, with any postal orders or other documents to be sent with them to the sub-offices.

(2) The account bags in which cash bags are not enclosed will then be closed and sealed by the sub-account clerk and made over under receipt to the sorting department, if they are to be despatched inside mail bags, or to the mail department if they are to be despatched loose.

(3) If any remittance of cash or stamps or reply-coupons is to be made, the account bag, when ready to be closed, will be taken by the sub-account clerk to the treasurer together witn all the articles and documents for despatch. The cash or stamps or reply-coupons to be sent to the sub-office should then be enclosed in the cash bag by the treasurer in the presence of the sub-account clerk who is not required to count the cash or stamps but to see that the remittance is actually enclosed in the cash bag by the treasurer, and the cash bag should be closed and sealed by the treasurer, also in the presence of the sub-account clerk, with the cash seal with black sealing wax, which should invariably be used for the purpose of sealing cash bags. After the cash bag has been closed and sealed, the sub-account clerk should himself weigh the bag and enter its weight both in words and figures on the label of the bag and also on both copies of the s.o. slip and have these entries of weight attested and initialled by the treasurer. The entry of the *remittance* in both copies of the slip should also be initialled by the treasurer. The closed cash bag will then immediately be placed by the treasurer in the account bag in the presence of the sub-account clerk, and the sub-account clerk will at once close and seal the bag with his sub-account seal in the presence of the treasurer, who will retain the bag until the proper time arrives for its transfer by him, under receipt, to the sorting or mail department, as the case may be.

(4) An account bag which contains a s. o. slip, unaccompanied by any postal articles, cash, stamps, or documents, and is *enclosed in a mail bag,* need not be closed and sealed.

(5) As far as practicable, the sub-account clerk should not be either the mail or sorting clerk, but when the combination of these duties cannot be avoided, all the account bags, whether they contain cash bags or not, should be sealed with the cash seal by the treasurer and with the sub-account seal by the sub-account clerk. The cord for the cash seal should be tied tightly round the neck of the account bag just above the sub-account seal, and cash seal should be impressed on good red sealing wax. Whenever, under this arrangement, it is necessary to put two seals on each account bag, the postmaster must be careful to see that red sealing-wax is used for the cash seal on the account bag to distinguish it from the black seal on the cash bag, and that all sub-offices in account with the head office are informed that two seals will be placed on all account bags from the office.

(6) On Sundays and Post Office holidays, account bags should be despatched containing blank s.o. slips with the words " Sunday (or Holiday) mail" written on them.

NOTE.— It must be distinctly understood that all the duties prescribed in this rule must be performed *personally by* the sub-account clerkor treasurer, as the case may be, without any help from other clerks or from any of the office Class IV servants- Account bags *wh i,hdo not contain any remittance* may, however, be closed and sealed by any Class IV servant *in the presence of the sub-account clerk.*

602. Opening of account and cash bags in the sub-office.— (1) The account bag received from the head office should be carefully examined by the sub-post master, before it is opened.

(2) If a cash bag is received in the account bag, it should be similarly examined. It should then be weighed in the presence of the sub-account clerk and, after verification of the weight with that entered in the s.o. slip, should be opened in the presence of the sub-account clerk. Tf the duties of the treasurer and the subaccount clerk are performed by one and the same official, the cash bag will be weighed and opened, if and when possible, in the presence of any other official selected for the purpose by the Superintendent.

(3) Account bags received in sub-offices on Sundays and Post Office holiday* should be opened, and their contents disposed of, in accordance with rule 2.

(4) When, in the head office, the sub-account clerk is required to perform the duties also of the mail or sorting clerk, the fact will be intimated to the sub-postmaster, who should examine each account bag received to see that it is sealed both with the cash seal and with the sub-account seal, the cash seal being impressed on red sealing-wax.

ACCOUNT BAG FROM SUB-OFFICE TO HEAD OFFICE

603. Preparation of s.o. daily account.— (1) When the sub-office account has been written up, and the items, totals and balance have been verified, as described in rules 673 and 674, the entries should be copied into the s.o. daily account (Form A.C.G.-22). Care must be taken always to enter the closing balance due to the head office *(i.e.,* the last account item of the daily account) both in words- and figures.

(2) When the other entries to be made in the s. o. daily account, both on the face and reverse, have been completed, it should be impressed with the date-stamp of the sub-office and signed by the sub-postmaster. The s. o. daily account is a due document, and the sub-postmaster will be held responsible for its punctual submiss'on to the head office.

(3) In the s. o. daily account which will reach the head office on the last working day of each month, and also in the daily account despatched from the sub-office on the 30th June the sub-postmaster should note, in red ink, in the space for remarks on the reverse of the formð

(a) the details of (7) the cash, *(it)* the Pakistan postage stamps, *(Hi)* other stamps (if they form a part of the cash balance), and (fv) the postage due on underlivered articles that are comprised in the amounts shown as due from branch offices and village postmen ;

(b) the details of stamps in the sub-office itself under the following heads :ð

(0 Pakistan Postage stamps, including embossed envelopes and postcards;

(ii) other stamps, such as penny postage stamps, non-judicial stamps (if they form part of the cash balance), etc.; and

(c) the balance of reply coupons remaining unsold (including those at branch offices).

604. Preparation of daily accounts by a sub-office not in daily communica tion by post with its head office of account.ð (1) If the sub-office is not in daily communication by post with the head office with which it is in account, it should write up, check and close its account daily as prescribed in the preceding rules, but the account to be submitted to the head office should be prepared only on the day the mail is despatched. This account should be prepared in the form of s. o. daily account, and the totals of the transactions since the despatch of the previous account should be entered against the various items. Care should be taken to see that the closing balance in the account to be submitted to the head office agrees with the closing balance on the day of despatch in the sub-office account.

(2) If there is a clerk in the sub-office who is jointly responsible with the sub-postmaster for the safe custody of the cash balance, he should verify the cash balance *each day* in the manner laid down in rule 658-B and initial the sub-office account in token of having done this.

605. Liabilities of sub-office.ð (1) The liabilities of the sub-office will com prise the total amount of the money orders, warrants of payment and acquittance rolls remaining unpaid in the sub-office ; and, in order that the head office may be in a position to know whether any funds will be required by the sub-office or whether the balance retained by it is justified by its outstandings, the sub-post master must enter the total amount of his liabilities every day in the place pro vided for the purpose in the s. o. daily account.

(2) If the account bag for the head office is despatched within the limit of the working hours of the day, the following additional entries should be made on the reverse of the s. o. daily account, in the column for ' Remarks ', showing *(a)* the actual " cash in hand " and *(b)* the actual " liabilities ", *i.e.,* the amount of the money orders, cash certificates, savings, bank warrants, and acquittance rolls remaining unpaid, a quarter of an hour before the time fixed for the despatch of the account bag :ð

	Rs.	Ps.
Actual cash in hand at.....*(hour)* on.....*(date)*	___	
Actual liabilities existing at.....*(hour)* on.....*(date)*	-----	

The sub-office account need not be made up during the day in order to arrive~at the amount of the cash in hand; but the entry should be made after simply counting all the cash actually in the office at a quarter of an hour before the time for despatch, without verifying the amount.

606. Details of remittances received and sent.ð Particulars of remittances received or sent, whether from or to the head office or other sub-offices, should be entered in the place provided for the purpose on the back of the s. o. daily account.

607. Details of unpaid articles of the letter mail sent to head office as un-deli ver able.ð The unpaid articles of the letter mail to be sent to the head office as u"deliverable, should be separated into the following classes :ð unclaimed, refused, redirected, misdirected, missent, and details of articles should be entered in the place provided on the back of the s. o. daily account.

608. Details of postage received direct and taxed by sub-offices.ð The following particulars of postage received direct and taxed by the sub-office and its branch offices, should be recorded on the reverse of the s. o. daily account in the space provided for the purpose :ð

the total amount of postage due on articles received direct for delivery;

the total amount of postage taxed by the sub-office; and

the total postage taxed by branch offices under the sub-office.

NOTE.ð This rule does not apply to redirected articles with postage due received from another sub-offici under the provisions of rule 141-A.

609. Details of drawings from treasury.ð (1) In the case of sub-offices situated at treasury stations, the amount placed at credit of the sub postmaster, the amount drawn up to date from the treasury out of that amount and the balance should be entered each day in the place provided on the back of s. o. daily account.

(2) If the account bag for the head office is despatched within the limit of the working hours of the day, the entries to be made on the reverse of the daily account in the columns headed " To be filled up by sub-office at treasury station " should also show the state of the funds at credit of the sub-office in the treasury, at a quarter of an hour before the time fixed for the despatch of the account bag.

(3) In the case of sub-offices not situated at treasury stations, the authorised maximum amount of cash that may be drawn from the cash office without reference to the head office, the additional credits placed by Ihe head office, the amount already drawn from the cash office, and the balance available out of the monthly limit or additional credits should be entered each day in the place provided on the back of the sub-office daily account.

610. Remarks in s. o. daily accounts.ð (1) Space is provided on the back of the daily accounts for the entry of any remarks that may be necessary. Parti culars of unclassified receipts and payments copied from the column for ' Remarks' in the sub-office account should be entered in this place where the despatch of sub-office money order lists, memos, of unsold British postal orders in stock s. b. memos., agreements signed by senders of parcels with charges pre paid documents relating to cash certificates or parcel receipts sent to the head office with a daily account should also be advised.

(2) When the sub-postmaster has drawn any amount from the treasury by book transfer, the nature of the transaction should be explained in the space for remarks on the back of the daily account and the amount so drawn should be stated.

The amounts paid from day to day on account of pay and allowances should be charged at once to " Bills paid " on the date of payment, the No. of the acquittance roll being cited in support of the charge and the remark " Acquittance roll will follow " being made on the reverse of the daily account. The total of the payments made each day as well as the progressive total of all such payments should also be entered on the back of the daily account by the sub-postmaster. The signed receipts in form A.C.G -17 on which payments are made after the 10th of the month should be sent to the account office duly entered on the reverse of the daily account as vouchers for the charge on the date of payment. The receipt in respect of items remaining unpaid, with reasons fo» non-payment recorded therein, should be forwarded to the head office entered on the reverse of the daily account so as to reach the head office by the last day of the month to which the acquittance roll relates.

(3) Whenever the cash balance of a sub-office, including the amount with its village postmen, is less than the minimum limit fixed for the purpose, the sub-postmaster should record an explanation for the same in the place for remarks on the reverse of the sub-office daily account.

611. Requisition for pastage and other (non-postal) stamps, etc.ð If any postage stamps (including postcards and embossed envelopes) or other (non-postal) stamps or reply-coupons are required by the sub-postmaster, he should enter the necessary particulars, *i.e.,* the denominations and value of the stamps or the number of reply-coupons required on a sheet of paper and attach it to the s. o. daily account, noting the total value of the stamps requisitioned, thus :
"Stamps and stationery Rs ..... *vide* list attached", in the place for remarks on the back of the s. o. daily account. It will not be necessary to send cash with the requisition. When the stamps or reply coupons are supplied by the head office, their value will be treated as a remittance from the head office to the sub-office.

NOTE.ð Tllis rule governs the supply of not postal stamps by the head office (o ils sub-offices.

612. Documents sent with s. o. daily account.ð The following documents are to be sent, in accordance with the rules applicable to them, with the daily account to the head office :ð

Sub-office money order lists,

Sub-office cash certificate lists, with their accompaniments.

A s. b. memo.,

A list of Bri ish postal orders paid.

Memos, of unsold Postal Orders in stock and of Postal Orders sold.

A treasury receipt or voucher, for money paid into, or drawn from, the treasury.

Signed receipts for all inward foreign and inland parcels charged with customs duty.

Agreement signed by senders of parcels with charges prepaid.

The daily accounts of the branch offices in direct account with the sub-office (in support of the item in the s.-o. daily account, " Amount due from branch offices ").

Reply-coupons accepted in exchange for postage stamps.

Acquittance roll.

The signed receipts in form A.C.G.-17 and the receipts in respect of the items of the acquittance roll remaining unpaid with reasons for nonpayment recorded therein.

613. Contents of account bag.ð The account bag for the head office may containð

a daily account, and the documents accompanying it *(see* rule 612), unregistered articles of the letter mail, paid and unpaid, which are un-deliverable, and unpaid articles of the letter mail which are to be redirected ; and

a cash bag containing a remittance for the head office.

614. Remittances sent through the post.ð (1) If any remittance in cash or currency notes is to be sent to the head office through the post, the cash or notes should be enclosed in a cash bag in accordance with the directions of rule 27. The weight of the cash bag should be noted both in words and figures in the Remarks column of the s.-o. account on the label of the bag, and on the back of the daily account, in the place for remarks, and it should be forwarded to the head office enclosed in the account bag.

(2) If a remittance sent by post to the head office is not accompanied by the *a. v.* daily s. o account in which it is written off, an explanatory remark must be written for the information of the head office on the s. o. daily account with which the amount is actually forwarded.

NOTE.ð It must be distinctly understood that all the duties prescribed in this rule must be performed by the sub-postmaster *personally* without any help frcm clerks or office Class IV servants. When an account bag contains a cash bag, it must remain, after it is sealed, in the personal custody of the sub-postmaster until it is placed by him versonally in the appropriate bag and made over to the carrier.

615. Closing of the account bag.ð (I) The articles and documents that are to be forwarded to the head office in the account bag, should be placed by the sub-postmaster himself in the bag. The account bag should be labelled with a printed label, bearing the name of the head office, and closed, sealed and despatched in accordance with the instructions contained in Chapter 3 of this Volume.

(2) An account bag despatched on a Sunday or Post Office holiday should ordinarily contain a blank daily account form on which the words " Sunday (or Holiday) mail" should be written. When an account bag despatched from a sub-office is due to be received in the head office on a Sunday or Post Office holiday, no remittance of cash should be enclosed in the bag.

NOTE.ð It must be distinctly understood that all the duties prescribed in this rule must be performed by the sub-postmaster *personally* without any help from clerks or office Class IV servants. When an account bag contains a cash bag, it must remain, after it is sealed, in the personal custody of the sub-postmaster until it is placed by him personally in the appropriate bag and made over to the carrier.

616. Remittances through special carriers.ð (1) When a remittance to the head office is to be sent through a postman, village postman, overseer, or other subordinate, the amount should be made over to the carrier either loose or enclosed in a cash bag, in accordance with the method prescribed by the Head of the Circle.

(2) If the remittance is made over loose to the carrier, he should be required to grant a receipt for the sum in the treasurer's cash book and in the sub-office accountif the office does not maintain the treasurer's cash book. If the remittance is to be enclosed in a cash bag, the money together with a memo, giving full particulars of the remittance should be placed inside the bag, and the bag should be closed and weighed, in the presence of the carrier, who should be required to grant a receipt for it in the sub-office account, where he should himself enter its weight both in words and figures.

(3) Whenever a remittance is sent to the head office through a special carrier, the necessary entries should be made in the place provided on the back of the s.o. daily account, and the carrier's receipt for the amount should be taken in the place provided for the purpose. On the carrier's return to the office, the sub-postmaster must see that a receipt for the remittance has been obtained in his book or diary.

(4) In the head office, the cash should be counted by the treasurer in the sub-account clerk's presence and a receipt for the sum should be given to the carrier in his book or diary. If the remittance is received in a closed cash bag, the bag should be carefully examined, weighed and opened andits contents counted and compared by the treasurer in the sub-account clerk's presence with the entry in the memo, to be found in the bag. A receipt should be given to the carrier for the bag in his book or diary, where the ascertained weight of the bag should be noted both in words and figures by the treasurer.

(5) The amount received should be compared with the entry in the s.-o. daily account in which it is written off, which will in many cases reach the head office before the remittance, and, if the entry is found correct, it should be initialled by the treasurer, so that it may be accepted by the sub-account clerk. Such remittances, should be brought to account in the head office on the dates on which they are actually received.

(6) If a remittance of cash is shown in a s. o. daily account as sent to the head office through a special carrier, the sub-account clerk should see that receipt of the money has been acknowledged by the carrier on the back of the daily account.

617. Opening of account bags in the head office.ð (1) The account bags received by a head office from its sub-offices will be made over by the mail or delivery department under receipt to the treasurer, who should carefully examine them. Each account bag will then be opened by the treasurer in the presence of the sub-account clerk; any cash bag contained therein will be taken out by the reasurer, and the account bag with the rest of its contents will be handed over at once to the sub-account clerk. The sub-account clerk will immediately look through the s.-o. daily account and see whether any remittance is advised as sent to the head office in the bag just opened. If a remittance is advised but no cash bag has been received, the head postmaster will at once be summoned to the spot to make an immediate investigation.

(2) The account bags or sealed cash bags sent loose received by a head office from its sub-offices after the close oi the day's transactions should be made oyer to the treasurer by the mail or the delivery department under receipt, specifying the description of each bag and the name of the office from which it is received when the treasury is open for custody overnight. The treasurer should enter the total number of such bags in column C of the head office summary (A.C.G.-l). The total number of the bags entered under column C of the head office summary should be checked by the postmaster by actual count of the bags in the custody of the treasurer.

Such bags received after the hour the treasury is closed should be kept for the night securely locked up in the joint custody of the postmaster and another official or in the joint custody of two officials of the office to be specified in the memorandum of distribution of work of the office.

618. Opening of ensh bags in the head office.ð (1) When a cash bag is received as advised in the s. o. daily account, the treasurer will weigh the cash bag and ascertain by reference to the daily account in the hands of the sub-account clerk whether the weight agrees with that entered on the daily account. If there is any difference in this respect, the cash bag concerned must be given unopened to the head postmaster, who will open it himself and count the contents in the presence of witnesses. If the weight of the cash bag is found to be correct, it will be opened by the treasurer in the presence of the sub-account clerk, and the contents will be counted and checked by the treasurer with the entries in the daily account in the hands of the sub-account clerk. The entries in the daily account that proves to be correct should then be initialled by the treasurer in token that they may be accepted by the sub-account clerk. If the amount received differs from the entry in the daily account, the head postmaster should be summoned at once to the spot, and the actual amount found in the cash bag should be written on the daily account by the postmaster and initialled by himself and the treasurer.

(2) In the case of a sub-office which remits its surplus cash to the head office through the post and despatches its account bag before the close of business every day, it may happen that the remittances will reach the head office the s.o. daily accounts in which they are written off. If the bulk of the surplus daily collections of such a sub-office is usually paid in before the hour for the despatch of the account bag, the office will ordinarily be required to remit the surplus on the day on which collected, while the daily account for that day, in which the remittance will be written off, will not be despatched until the next day. In such cases, there will be an explanatory remark on the daily account with which the remittance was actually received, and the entry in the daily account in which the sum is written off, should be verified when that daily account reaches the head office. Such remittances should be brought to account in the head office on the dates on which actually received.

NOTE.ð It must be distinctly understood that all the duties prescribed in this rule or **the** treasurer or the sub-account clerk, must be performed *personally* by the official raired without any help from other clerks or from any of the office Class IV sen ants.

619. Check of account items in head office.ð (1) **In** the head office, the sub-account clerk should compare the account items " Postage due on articles of the letter mail received from h. o. " and " Cash received from h.o. " of the daily accounts, with the entries in the copies of the s.o. slips on record and initial the appropriate entries in the latter.

(2) The other account items should be verified by reference to the totals of the corresponding details entered on the reverse of the s. o. daily accounts or in the s. o. daily money order lists, list of Postal orders paid, memos, of Postal orders sold, s. b. memos., or s. o. daily Savings Certificate lists. As a further

check, the postage due on articles of the letter mail returned as undeliverable should be calculated and compared with the entries in the daily accounts; the items " Cash drawn by the sub-office direct from the treasury " and " Cash remitted direct to treasury" should be compared with the treasury vouchers and receipts; the amount of postage taxed by branch offices as shown by the sub-postmaster on the reverse of the sub-office daily account should be checked with the entries of postage taxed by branch offices as shown in the branch office daily accounts submitted to the head office; the items " Unclassified receipts " and " Unclassified payments " and other miscellaneous items should be compared with the vouchers and documents submitted, and the totals and balance of each daily account should be verified.

(3) The treasury vouchers and receipts and other vouchers and documents should be carefully examined by the sub-account clerk to see that they have been duly prepared, signed, etc., and that they are admissible in support of the entries to which they relate, and they should then be made over to the accountant under receipt to be taken on the reverse of the daily accounts. The articles sent to the head office as undeliverable should be made over to the deposit clerk.

(4) In the case of a daily account received from a sub-office where one or more clerks are employed in addition to the sub-postmaster, the sub-account clerk should see that it bears the signature of a clerk as well as that of the sub-postmaster. Any omission in this respect should be entered in the error book and brought to the notice of the head postmaster, who should report it immediately to the Superintendent.

620. Check in head office of remittances between sub-offices under the same head office.ð (1) when remittances are shown in the daily accounts of a sub-office as received from, or sent to, another sub-office under the same head office, the sub-account clerk of the head office must watch to see that the remittances are correspondingly shown without undue delay in the daily accounts of the other sub-office.

(2) Remittances exchanged between two sub-offices should be entered in the s.o. summary on the dates on which the s.o. daily accounts in which the sums are written off or acknowledged, are received and accounted for in the head office. If the debit in the accounts of the remitting sub-office is communicated to the head office before the credit in those of the receiving sub-office, or *vice versa,* the debit or credit should be admitted on the date of receipt of the daily account; but the amount in transit or the *minus* entry should be watched by the head postmaster also until it is cleared by corresponding credit or debit being communicated.

(3) If a remittance of cash is shown in a daily account as sent to another sub-office through a special carrier, the sub-account clerk should see that receipt of the money has been acknowledged by the carrier on the back of the daily account.

621. Undeliverable articles to be examined.—(1) Before transferring the articles received from the sub-offices as undelivered to the deposit department, the sub-account clerk of the head office should examine them in order to check needless redirection or want of care or sufficient endeavour to trace the addressees on the part of sub-postmasters. He should also see that the unpaid articles returned have been correctly entered under the several heads on the reverse of the s.-o. daily accounts. Every instance in which an article is treated as undeliverable unnecessarily by a sub-office, should be brought to the notice of the postmaster.

(2) In the case of an article received from a sub-office as undecipherable, the sub-account clerk should make every endeavour to decipher the name and address of the addressee before transferring the article to the deposit clerk. If the endeavour is successful, the name and address should be clearly transcribed in English on the article which should then be returned to the sub-office for delivery.

(3) When mails from sub-offices are received at different hours, the subaccount clerk should, as each account bag is *opened,* immediately transfer articles for redirection to the deposit department, so that they may be disposed of by the first mail leaving in the direction for which they are intended to be sent,

622. Sub-office money order journals and documents.ð (I) For any date on which money order transactions are shown in the daily account of a sub-officc| the sub-account clerk of the head office should see that the prescribed s. o. daily money order journal or journals and all the prescribed accompaniments are re ceived from the sub-office. If any document entered in a daily journal received from a sub-office is wanting, a note should be made by the sub-account clerk on the journal under his initials.

(2) The daily money order journals and their accompaniments and any void money orders received from sub-offices should be made over to the money order clerk under receipt to be taken on the reverse of the daily accounts.

623. Memos, of postal orders sold.ð Whenever a s.o. daily account shows sales of postal orders, the sub-account clerk of the head office should see that the prescribed memo, of postal orders sold is received from the sub-office in the form provided for the purpose on the reverse of the " Memo, of unsold postal orders in stock at a sub-office." The memo, should be made over to the money order clerk under receipt to be taken on the reverse of the daily account.

624. Comparison in head office of s. b. memos, with documents.ð The details given in the s. b. memos, should be compared in the head office with the s. b. documents and vouchers attached to them. The sub-account clerk should check the document and vouchers invoiced in the s. b. memo, and if any document or voucher is wanting, he should make a note on the s. b. memo, under his initials. The s. b. memos, and documents should then be made over to the savings bank clerk under receipt to be taken on the reverse of the s.-o. daily accounts.

625. Sub-office Savings certificate lists and documents.ð (1) For any date on which savings certificate transactions are shown in the daily account of a sub-office, the sub-account clerk of the head office should see that the prescribed s. o. daily cash certificate list or lists and all the prescribed accompaniments are received from the sub-office. If any document entered in a daily list received from a sub-office is wanting, a note should be made by the sub-account clerk on the list under his initials.

(2) The daily cash certificate lists and their accompaniments received from sub-offices should be made over to the cash certificate clerk under receipt to be taken on the reverse of the daily accounts.

626. Parcel receipts submitted by sub-offices.ð Receipts for all inward foreign and inland parcels charged with customs duty which are delivered from sub-offices, will be received from those offices detailed on the reverse of the s. o. daily accounts. The receipts should be made over at once to the accountant under receipt to be taken on the daily accounts.

627. Agreements signed by senders of parcels with charges prepaid.ð The agreements signed by the senders of outward foreign parcels on which the customs duty and other charges have been prepaid in sub-offices will be received from those offices attached to the s. o. daily accounts, and they will be made over to the parcel clerk under receipt to be taken on the reverse of the daily accounts. The postmaster should satisfy himself that the values of the stamps affixed to the form of agreement are correct.

628. Adjustment of incorrect account items.ð (1) If after the daily account of a sub-office has been checked, any account item is found to be wrong, or if the account items in the daily account have been incorrectly totalled or if an incorrect opening balance is brought forward in the daily account or if the closing balance is incorrectly struck, the correct amount should be entered in the accounts of the head office; but the sub-postmaster's figures in the daily account should not be corrected or altered in any way. The short or excess receipt or short or excess payment, as the case may be, or any other error that may be discovered in the daily account, should be communicated to the sub-postmaster in the next s. o. slip sent to him, with instructions, if necessary, how to adjust the error. Until the error is adjusted, the required note should be written on the daily accounts received from the sub-office and in the ' Remarks' column of the s. o. summary in explanation of the difference that there will be between the balances acknow ledged by the sub-office and those shown against the sub-office in the s. o. summary.

(2) Any error that may be discovered in the accounts of a sub-office by the money order or savings bank department, will be communicated to the subaccount clerk by the department concerned, and should be adjusted in accordancej with the procedure described above.

(3) The daily account received from a sub-office should never be returned for correction of errors.

629. Entries in the accounts of the head office of remittances received.ð (1) The remittances received from sub-offices in account with the head office should be credited in the h. o. summary and treasurer's cash book on the actual dates of receipt, whether the s. o. daily accounts in which they are advised have, or have not, been received.

(2) The amount of a remittance from a sub-office will be advised in its daily account, and the entry in the daily account will be copied in the relevant column of the s. o. summary on the date of receipt of the daily account. If the remittance is received before or after the receipt of the daily account in which it is advised and the amount of the remittance is not credited in the h. o. summary and the treasurer's cash book on the day on which the entries in the daily account are copied in the s. o. summary, the procedure prescribed in rule 630 should be followed,

630. Postage in transit from the head office to sub-offices, and cash and stamps in transit between the head office and its sub-offices and between sub-offices in account with the head office.ð (1) The amount of postage due on articles of the letter mail sent from the head office to each of its sub-offices will be shown in the s. o. sum mary against the name of the sub-office in columns headed " postage in transit" until it is acknowledged by the sub-office in its daily account. In the same manner, the amount of a remittance in cash or stamps in transit from the head office to one of the sub-offices, or from one sub-office in account with the head office to another sub-office also in account with the head office, will be shown in column 31 of the s. o. summary until it is acknowledged by the receiving office. The items of unpaid postage, cash and stamps remitted on the previous day or days should be re-entered in red ink.

(2) A remittance to a head office from one of its sub-offices, if received before the daily account in which it is advised, will be credited in the h. o. summary and in the treasurer's cash book in the manner prescribed in rule 629 and will also be shown in remarks column of the s. o. summary as a *minus* entry until the daily account in which the remittance is advised is received and copied into the s. o. summary. A remittance to a sub-office from another sub-office **in** account with the head office, if acknowledged by the receiving sub-office before the daily account of the despatching sub-office is received, will also be shown as **a** *minus* entry in the remarks column of the s. o. summary. The total of the *minus* entries in the said column of the s. o. summary will be deducted from the total of the sub-office balances. The net balance thus obtained should be transferred to the postmaster's balance sheet.

(3) A remittance from a sub-office to its head office, not received before or with the daily account in which it is advised, will be shown in column headed " Details of cash (including stamps) in transit" of the s. o. summary as a remittance in transit from the sub-office, to the head office.

(4) The total amount representing the postage, cash and stamps in transit will be transferred to the postmaster's balance sheet.

(5) Unpaid postage due on articles of the letter mail redirected from one sub-office to another under the same head office should be treated in the same way as a remittance of cash from one sub-office to the other. In other words, the amount of postage due on articles redirected by one sub-office to another should be entered in columns for cash of the s. o. summary and amounts in transit should also be shown likewise until they are acknowledged and adjusted. To these special entries relating to postage due, made in the s. o. summary the letter " P " should be prefixed in order to distinguish them from the entries relating to actual cash and stamps made in the same columns of the s. o. summary.

(6) If the postage due on articles of the letter mail despatched on any day from the head office to one of its sub-offices, or a remittance (in cash or stamps) sent on any day from the head office to one of its sub-offices, is acknowledged in the daily account received from the sub-office and copied into the s. o. summary on the *same* day, the amount of the postage due or of the remittance will not be **in** transit and should *not* be entered in any of the transit columns of the s. o. summary.

(7) Entries in column " Details of Cash (including Stamps) in transit" of the s. o. summary should be made personally by the head postmaster and should be initialled by him on the day they are adjusted.

631. S.o. daily accounts to be **copied into s.o. summary.**ð (1) All the entries under " Receipts " and " Payments " in the s. o. summary (Form A.C.G.-3) and the opening and closing balances will be copied from the s.o. daily accounts received each day exactly as they stand in the latter unless there are manifest errors in any of the daily accounts, in which case the procedure prescribed in rule 628 should be followed. The entries under " Receipts " and " Payments " in the several columns of the s. o. summary should be totalled daily and the totals should be transferred to the head office cash book.

(2) The daily accounts should be stamped and signed by the sub-account clerk, and after they have been examined and signed by the head postmaster, they should be filed in a daily bundle.

(3) **In** the case of a sub-office which is not in daily communication by post with the head office with which it is in account, no entry of its transactions should be made in the s. o. summary except on the dates of despatch and receipt of the mails; but the last closing balance should be carried over and brought forward from day to day till the next account is received.

Exception-ð The transactions of sub-offices during the closing days of June, which are not included in the s.o. summary for June, should be entered in a supplemen tary s.o. summary for June and not in the ordinary s.o. summary for July, As soon as the s.o . daily accounts of the 30th June have all been received in the head office, the supplementary s.o . summary should be closed.

632. Examination of **balances** by **head office.**ð (1) The sub-account clerk of the head office must pay special attention to the balances held by subordinate offices, as detailed in the daily accounts received. The head office will be furnished with a memo, showing the maximum and minimum balances to be held in cash (including the amounts due from village postmen), and the maximum to be held in postage and other stamps, by each sub-office in account with the head office, and by each branch office in account either with the head office or any of its sub-offices. The sub-account clerk should see thatð

(a) the balances sanctioned for each sub-office itself,

(b) the aggregate of the maximum cash and stamp balances sanctioned for the branch offices in account with each sub-office, and

(c) the daily average amount of postage due on articles of the letter mail in deposit in each sub-office during the preceding month (as noted in the column for ' Remarks' of the s. o. summary for the last day of the preceding month),

are correctly entered by the sub-postmasters in their daily accounts, and compare them with the balances actually in hand. He should check the total of the branch office balances noted in the s. o. daily accounts, see that the amount due from branch offices is acknowledged by the branch offices, and initial the total in token of having carried out the check.

(2) Owing to there being postage and cash in transit to branch offices, it will generally happen that the total of the branch office balances differs from the amount entered in the daily account as " Amount due from branch offices" but provided that the difference is not considerableð not more than Rs. 50ð the object of the check may be considered as accomplished. If the difference is considerable, the sub-account clerk should see from, the b. o. daily accounts of the next and following days that the difference is satisfactorily explained by sums in transit and subsequently duly acknowledged by the branch offices. In order to facilitate the check, sub-offices will enter in their daily accounts, in the place provided for the purpose, not only the balances acknowledged by branch offices, but also the amounts in transit and a total of the entire balance due by each branch office". The sub-account clerk will thus be able to see at a glance what the various amounts in transit are which make up the difference above referred to, and should watch these amounts day after day until they are acknowledged by the branch offices concerned. If the difference is not thus satisfactorily explained, the subaccount clerk must at once bring the discrepancy to the head postmaster's notice. After the prescribed checke has been carried out, the b. o. daily accounts should be stamped with the date-stamp and returned to the sub-office with the next s. o. slip.

(3) Whenever :ð

(a) the cash balance of a sub-office, including the amount with its village Postmen, is (i) in excess of the maximum, or

(ii) less than the minimum, limit fixed for the purpose, or

(b) the balances held in stamps, or represented by postage due on articles of the letter mail in deposit, are largely in excess of the fixed maximum limit, or the daily average for the preceding month, respectively, or

(c) the total of the cash and stamp balances held by branch offices is in excess of the aggregate of the maximum cash and stamp balances fixed for those offices,

the head postmaster's attention should be drawn at once to the irregularity, and the daily accounts concerned should be placed before him for orders. In cases *(a)* (/) and (c), the sub-account clerk should see that a memo, (in the prescribed form) containing an explanation of the irregularity is received with the daily account from the sub-postmaster, and this memo, should be made over to the head postmaster with the daily account.

(4) Ordinarily, the head postmaster will examine and sign the daily accounts the morning after they are received, but when they are placed before him for orders under the circumstances mentioned above, he is required to dispose of them at once. Whenever the order passed by the head postmaster is that the surplus cash held by a sub-office should be remitted by it, the order should be communicated to the sub-office in the next s. o. slip sent to it.

(5) In carrying out the checks prescribed in this rule, the sub-account clerk should also see that the branch offices in account with the sub-office are not permitted to hold balances beyond the limits prescribed by the Superintendent.

633. Action to be taken by head postmaster on irregularities in connection with sub-office balances.ð (1) The following action should be taken by the head postmaster in each of the cases referred to in paragraph (3) of rule 632 :ð

(a) In case (a) (/).ð He should personally verify as far as possible, the entries in the " Memo, of reasons, etc." before accepting the explanation given as satisfactory, and forward the memo, to the Superintendent at once after recording his remarks on it, and signing it.

As the first three items of the memo, showing the Nos. and the total amount of money orders, s.b. warrants and acquittance rolls remaining unpaid, can be checked in detail only at the sub-office, the head postmaster, should, whenever he finds that a sub-postmaster has been frequently submitting these memos, with entries of large amounts against these items, specially draw the attention of the Superintendent to the fact.

As regards the remaining items of the memo., the head postmaster should satisfy himself as far as possible as to their correctness. For exampleð

(/) the entries of balances at the top of the form should agree with those shown in the s.o. daily account and in the memo, of authorised balances ;

(/j) the entries against items (4) and (5), showing cash received on account of money orders and s. b. deposits too late to be sent away the same day, can partly be verified by the head postmaster's knowledge of the hours for the transaction of money order and savings bank business at the sub office, and of the time for making remittances to the head office, cash office, or sub-treasury, and also be seeing that the Nos. of the money orders are in consecutive order ;

(///) the entry against item (6), showing the total amount of cash received from branch offices and other sub-offices too late to be sent away the same day. should be checked by means of the daily accounts of the offices by which the remittances were made, and with reference to the hours at which remittances from those offices are usually received at the sub-office by which the memo, has been submitted; and

(/V) as regards the remarks against item (7); explaining" other reasons" for exceeding the maximum cash balance, the head postmaster's local knowledge will usually enable him to satisfy as to the correctness of the explanation.

(b) In cases (a) (//') *and (b).*ð The head postmaster should bring the matter to the notice of the Superintendent by a special report unless the former is satisfied with the reasons given by the sub-postmaster on the reverse of the sub-office daily account as regards *(a)* (//).

So far a sub-office itself is concerned, the " Memo, of reasons, etc. " is intended to be used by the sub-postmaster only when the cash balance of his office is in excess of the maximum limit fixed for that purpose. It is of special importance, therefore, in case *(b)* that the reports herein prescribed should be promptly submitted to the Superin-tendent to enable him, if necessary, to have an enquiry made at the sub-office in order to satisfy himself that the sub-postmaster has not been retaining excessive cash balances while showing the excess under the head of " Stamps " or " Postage due on articles of the letter mail in deposit."

The " Memo of reasons, etc.," for excess cash balances in branch offices which are under the administrative control of the Divisional Superintendents, should be sent to the Divisional officers concerned for scrutiny and any action that may be be considered necessary.

(c) *In case (c).*ð The head postmaster should personally verify the entries on the reverse side of the memo, before accepting the explanation as satisfactory and forward the memo, to the superintendent after recording his remarks on it and signing it.

(2) In examining the daily accounts received from sub-offices every day, the head postmaster should compare the balances actually held with the balances authorised, in the case of daily accounts that have not already been signed by him. He will be responsible for maintaining a check over the balances held by his sub-offices and must pay the greatest attention to this point and strictly carry out the duties laid down in this rule and rule 632.

(3) In carrying out the checks prescribed in this rule, the head postmaster should invariably refer the memo, of authorised balances supplied by the Superintendent, and also see that the branch offices in account with the sub-office are not permitted to hold balances beyond the limits prescribed by the Superintendent.

634. Receipt of monthly copy of the sub-office account in head office.ð (1) In the head office, the sub-account clerk should see that all the monthly copies of sub-office accounts are received on the 1st of the month, that the entries contained in them embrace the period covered by the dates of the s. o. daily accounts received in the head office from the first to the end of the month and that all the entries, statistics, etc., to be filled in by the sub-postmasters are complete.

(2) The copies of the sub-office accounts should be signed and stamped by the sub-account clerk on the date of receipt and made over to the head postmaster.

(3) The head postmaster is required to see that the monthly copies of sub-office accounts are received punctually, and must sign, stamp and forward them without delay to the Superintendent.

(4) The daily average amount of postage due on articles of the letter mail in deposit during the month should be calculated by the sub-account clerk and noted in the column for ' Remarks ' of the s. o. summary for the last day of the Åmonth against the name of the sub-office concerned.

PART II.ð TRANSACTIONS WITH BRANCH OFFICES AND VILLAGE POSTMEN

DESPATCH OF MAILS TO BRANCH OFFICES

635. Contents of b. o. bags.ð (1) A b.o. bag sent to branch office by its account office must always contain a b.o. slip (Form Pa.-4) and it may containð

unregistered articles of the letter mail, paid and unpaid;

registered articles of the letter mail with, (in the case of branch offices doing independent registration work), a registered list ;

parcel mail articles with, (in the case of branch offices doing independent parcel work), a parcel list;

money orders for payment ;

British postal orders;

Pakistan postal orders;

savings bank pass-books and other savings bank documents;

Åsavings certificates and connected documents;

a cash bag containing cash (including postage and non-postal stamps and reply-coupons);

account office receipts for the senders of value-payable and insured articles of the letter and parcel mails and for the remitters of money orders.

(2) The sub-account clerk will receive, from the deposit and sorting depart ments, unregistered articles of the letter mail for delivery from branch offices in direct account with the office. He should impress these articles on the back with the date-stamp and then sort them in accordance with the village sorting list.

NOTE.ð See the Note to rule 86.

(3) The sub-account clerk will also receive, for despatch to branch offices, (a) registered (including v.p. and insured) articles of the letter mail with regis tered lists, in the case of branch offices which perform registration work independently) from the registration clerk, under receipt to be granted in the registered abstract, or in the registered abstract and register of v.p. articles received, as the case may be; *(b)* parcel mail articles (with parcel lists in the case of branch offices doing independent parcel work) from the parcel clerk, under receipt to be

granted in the parcel abstract or register of v.p. articles received; (c) money orders for payment from the money order clerk, under receipi to be granted in the register of money orders received; *(d)* savings bank pass-books and other savings bank documents from the savings bank clerk, under receipt to be granted in the savings bank dark's receipt book, and *(e)* Savings certificates from the savings certificate clerk, under receipt to be granted in the savings certificate clerk's receipt book. In the case of branch offices which do not perform independent registration and parcel work, and also S.B. work these articles, documents, etc., will not be accompanied by registered lists, parcel lists, or s.b. slips, but will be sent to the branch olfices entered inb.o. slips. When the postmaster orders the remittance of cash or stamps to a branch office through the post, he will write his order regarding the remittance on the b.o. daily account unless he is himself performing the duties of sub-account clerk and treasurer : this order should be shown as soon as possible to the treasurer by the sub-account clerk, and the treasurer should be required to initial it in token of having seen it. Where the branch office daily accounts of the day are not available for the sub-postmaster's orders regarding remittances, the orders recorded by the sub-postmasters on the last branch office daily account should b; copied by the sub-account clerk in the * Remarks' column of the branch office summary and attested by the sub-postmaster, and any further orders to be issued the next day for supplemental remittances should be made by the sub-postmaster in the ' Remarks ' column of the branch office summary, below the former entries and the initials of the treasurer obtained.

(4) When insured articles have to be sent to a branch office, they should be enclosed in the b. o. bag in the presence of the treasurer who should satisfy himself that all the articles entered in the b. o. slip, or registered or parcel list, as the case may be, are enclosed, that the condition of the articles is good and that their weights are correct. The treasurer should initial the document in which the articles are advised in token of having carried out these checks and the sub-account clerk should see that the document is initialled by treasurer against the entry of the weight of each insured article. The b.o. bag should then be sealed by the subaccount clerk in the presence of the treasurer, who should himself transfer it for despatch to the mail clerk, or, in the case provided for in the Exception under rule 638, to the sorting clerk.

(5) Postal orders to be sent to a branch office on a requisition received from it will be made over, under receipt, by the money order clerk to the sub-account clerk and the latter should enter particulars of the orders on the b.o. slip for the branch office:

(6) It must be distinctly understood that all the duties prescribed in this rule must be performed *personally* by the sub-account clerk or treasurer, as the case may be; without any help from other clerks or from any of the office Class IV servants, b.o. bags *which do not contain any remittance or any insured article* may, however, be closed and sealed by a Class IV servant *in the presence of the sub-account clerk.*

*Exception*ð In the case provided for in the Exception under rule 638, the paid unregistered articles to be sorted by the sorting clerk will not be made over to sub-account clerk and will not be enclosed in the b. o. bag.

NOTEI.ð When the sub-account clerk is the mail clerk of the head office, the procedure prescribed in rule 601(5)should also be followed with regard to b.o. bags, and the prescribed information should be sent to branch postmasters in the same manner as to sub-postmasters.

NOTE2.ð Telegrams for delivery from a branch office which is not authorised to perform registration work independently should be sent along with forms of receipt to be signed by the addressee duly filled in *(see* rule 112).

636. Mode of sending remittances to branch offices.—(1) If any remittance in cash, currency notes, postage or other stamps, or reply coupons is to be sent to a branch office through the post, the following procedure should be followed:ð

The b. o. bag when ready to be closed will be taken by the sub-account clerk to the treasurer together with all the articles and documents for despatch. The cash or stamps or reply coupons to be sent to the branch office should then be enclosed in the cash bag by the treasurer in the presence of the sub-account clerk who is not required to count the cash or stamps but to see that the remittance is actually enclosed in the cash bag by the the treasurer, and the cash bag should be closed and sealed by the treasurer, also in the presence of the sub-account clerk, with the cash seal with black sealing-wax, which should invariably be used for the purpose of sealing cash bags. After the cash bag has been closed and sealed, the sub-account clerk should *himself* weigh the bag and entei its weight both in words and figures on the label of the bag and also on both copies of the b.o. slip and have these entries of weight attested and initialled by the treasurer. The entry of the *remittance* in both copies of the slip should also be initialled by the treasurer. The closed cash bag will then immediately be placed by the treasurer in the b.o. bag in the presence of the sub-account clerk, and the sub-account clerk will at once close and seal the bag with his sub-account seal in the presence of the treasurer, who will retain the bag until the proper time arrives for its transfer by him, under receipt, to the mail department or, in the case provided for in the Exception under rule 638, to the sorting department.

(2) The duties mentioned above must be performed *personally* by the subaccount clerk or treasurer, as the case may be, without any help from other clerks or from any of the office Class IV servants.

(3) The remittances may also be sent to a branch office by a special carrier, according to the procedure prescribed in rule 597, the carrier's receipt being taken in the treasurer's cash book and a remark showing the mode of remittance should ' be written on the b.o. slip.

A. In sub-offices, the carrier's receipt should betaken in the b.o. summary.

637. B. O. slips.—(1) A b. o. slip prepared in form Pa.-4 should be sem every day by the account office to each of its branch offices, enclosed in the b. o. bag. The b. o. slip is intended for the following entries:ð

Amount of postage due on unpaid articles of the letter mail sent to the branch office.

Amount, with details, of cash (including postage and other stamps and reply-coupons) sent to the branch office.

The balance (in words and figures) of the last b.o. daily account received from the branch office and accounted for in the account office.

Particulars of articles, documents, account office receipts etc., and postage and other stamps sent to the branch office including, in the case of insured articles, the weight of the article and the value for which it is-insured.

Instructions and other particulars.

(2) The b.o. slips are to be prepared in duplicate by means of carbonic paper. The pencil copy should be kept on record in the account office, and the carbonic copy should be detached and sent to the branch office. Both copies should be signed by the sub-account clerk and stamped with the name and date stamps. The forms of b.o. slip will be stitched together in books, and each book will contain 50 serial numbered sets of the form in duplicate. A separate book may be kept for each branch office, or all the b.o. slips for issue each day may be prepared on the forms in the same book, as may be found convenient in each account office.

638 Closing of bags **for branch** offices.ð (1) The paid and unpaid unregis tered articles of the letter mail should be tied in separate bundles and placed in the b.o. bags for the respective branch offices. The money orders, the receipts, and all the other documents for each branch office should be enclosed in an en velope, with the b.o. slip in which they are entered, and the registered (including insured and v.p. articles of the letter mail (with the registered list, in the case of a branch office authorised to perform registration work independently) should be tied in a bundle; this envelope and bundle should be placed in the b.o. bag. Parcel mail articles with the relative parcel lists should be placed loose in the bag.

(2) Each b.o. bag should be labelled with a *plain manila* tag label bearing an impression of the name-stamp of the branch office. The words "B. O. bag " should be written in *manuscript* on the label and the bag should be closed and sealed with the sub-account seal, where supplied. The closed b.o. bags should be made over under receipt to the mail or sorting clerk, as the case may be, for despatch.

*Exception.*ð In any office in which the postmaster is assisted by one or more clerks, and in which sorting for branch offices has to be done by a clerk at night to enable the b. o. bag to be despatched before day-break, the following procedure should be followed:ð The b. o. bag closed by the sub-account clerk with the *sub-account* seal should not contain any *paid unregistered articles of the letter mail* for the branch office and it should be made over, under receipt, to the sorting clerk instead of to the mail clerk. The sorting clerk should keep the bag locked up in a strong box till the time for the despatch of the mail, when it should be enclosed, together with all the paid unregistered articles for the branch office, in another bag, and this second bag should then be sealed with the sorting clerk's date seal and despatch like an ordinary b. o. bag.

r\'OTE.~Registered and parcel lists for branch offices which perform registration work independently are due documents, and should be sent daily to the branch offices by the office with which they are in direct account, whether or not any registered articles of the letter mail are despatched to them from that office.

A. In sub-offices, the Superintendent's sanction must be obtained to the introduction of the special procedure prescribed in the Exception to this rule, as a sub-account seal is not ordinarily supplied to a sub-office.

RECEIPT OF MAILS FROM BRANCH OFFICES

639 Contents of b.o. bags received:ð (1) A b.o. bag received by an office from a branch office in account with it may containð

paid and unpaid unregistered articles of the letter mail, posted or returned as undeliverable;

registered (except v.p.) articles of the letter or parcel mail with the relative registered and parcel lists;

v.p. articles of the letter or parcel mail, posted or returned as undeliverable; parcel mail articles posted or returned as undeliverable; money orders issued ;

money orders paid;

money orders returned unpaid;

saving bank pass-books and other savings bank documents;

savings certificates discharged and connected documents;

receipts signed by the addressees of registered articles of the letter mail and of registered parcels of all classes delivered;

a cash bag containing a remittance;

reply-coupons accepted in exchange for postage stamps; and postal orders for payment and paid postal orders.

(2) The b.o. bag must always contain a b.o. daily account filled in by the branch office; and in the case of a branch office which performs registration work independently, a registered bag or a *Nil* registered list.

(3) The b.o. bag closed on the 1st of each month must contain an abstract of the monetary transactions of the branch office for the preceding month in fonfr' Pa. 7.

The account office is required to see that monthly copies of branch office abstracts are received punctually and forwarded with remarks, if any, without delay to the inspector in one cover.

*Exception.*ð See Exception below rule 79.

640. Opening of b.o. and cash bags.ð (1) The b.o. bags received will be made over, under receipt, to the treasurer by the mail or delivery department, and he should examine each bag and open it in the presence of the sub-account clerk. Both these officials must satisfy themselves that all insured articles entered in the b.o. daily account have been received that their condition is good and that their weights are correct and jointly initial the document in which the articles are advised in token of having carried out these checks. The sub-account clerk should also see that no insured article has been insured for a sum in excess of the prescribed limit of value and if any irregularity is detected, he should bring it to the notice of the postmaster. Any cash bag contained in the b.o. bag will be taken out by the treasurer, and the b.o. bag with the rest of ils contents will be handed over at once to the sub-account clerk. The sub-account clerk will immediately look through the b.o. daily account and see whether any remittance is advised as sent to the account office in the bag just opened. If a remittance is adivesd but no cash bag has been received, or if there is a discrepancy between the amount advised and that actually received, the postmaster will at once be summoned ₜto the spot and will make an immediate investigation.

(2) Cash bags received in b.o. bags should be examined, weighed, and opened,, and their contents should be counted in accordance with the procedure laid down in rule 618.

(3) It must be distinctly understood that all the duties prescribed in this rule for the treasurer or the sub-account clerk must be performed *personally* by the official named without any help from other clerks or from any of the office Class IV servants.

NOTE 1.ð If the duties of (he treasurer and the sub-account clerK are performed by or.e and-the same official, the branch office bags and cash bags will be opened, if and when possible, in the presence of any other official selected for the purpose by the Superintendent.

NOTE 2.ð *See* paragraph (2)ofrule617.

641. Check and disposal of cash remittancesð (1) Remittances received from branch offices by post enclosed in cash bags, should be compared with the entries in the b.o. daily accounts in which they are written off, and dealt with according to the procedure laid down in rule 618.

(2) Remittances received from branch offices by a special carrier should be Ådealt with according to the procedure laid down in rule 616.

(3) If a remittance of cash is shown in a b.o. daily account as sent to the post Åoffice through a special carrier, the sub-account clerk should see that receipt of the money has been acknowledged by the carrier on the b.o. daily account.

642. Check of b.o. daily accounts ð (1) The entries against the items "Postage due on unpaid articles of the letter mail received from the account office", etc., and" Cash received from the account office", etc., should be comp ared by the sub-account clerk with the entries in the pencil copy of the b.o. slip on record and he should initial the entries in the latter in token of having carried out this check.

(2) The entry against the item "Postage due on unpaid articles of the letter mail returned as undeliverable" should be checked by calculating the postage due on the unpaid articles returned.

(3) The sub-account clerk should verify the entries against the other account items with reference to the totals of the corresponding details on the reverse of
| each b.o. daily account. He must also verify the totals and balance, and see whether the balance held by each branch office is within the limits fixed for the office. Every case in which an excessive balance appears to have been retained should be brought to the notice of the postmaster, who should report it to the inspector and the correctness of the liabilities exhibited by branch postmasters in their b.o. daily accounts should also be frequently tested by reference to the register of money orders received and b.o. slips. Any serious inaccuracies or undue delays in payment of money orders and s.b. warrants or delivery of insured articles should be reported to the inspector or Superintendent, as the case may require.

(4) The b.o. daily account should be signed and stamped by the sub-account Åclerk and after they have been examined and signed by the head postmaster, they should be filed in a daily bundle.

643. Disposal of contents of b.o. bags.ð (1) AH articles, whether paid or^unpaid, registered or unregistered, received in b.o. bags should be impressed on the back with the date-stamp before they are made over, in accordance with the following instructions, to the officials concerned. As regards unregistered articles of the letter mail received from branch offices, the unpaid station articles Åshould be made over to the postmaster, the paid station articles to the delivery clerk, the articles (paid and unpaid) returned as undeliverable to the deposit clerk, and all other articles to the sorting clerk.

(2) Registered (including insured and v.p.) articles of the letter mail posted in branch offices, the registered bags or *Nil* registered lists from branch offices, which perform registration work independently as well as registered articles returned as undeliverable and the receipts signed by the addressees for the v.p. and, (in the case of branch offices not performing independent registration work), insured articles delivered should be made over to the registration clerk.

(3) Parcel mail articles (including insured and v.p.) posted in branch offices, with, (in the case of branch offices which perform independent registration work), the registered parcels or *Nil* parcel lists, and, (in the case of v.p. articles), the form of v.p. money orders filled up by the senders, as well as the v.p. and, (in the case of branch offices not authorised to perform independent registration work), insured articles returned as undeliverable should be made over to the parcel clerk, the procedure laid down in rule 644 being followed in the case of v.p. articles delivered.

(4) Money orders for issue, money orders paid and those returned unpaid, and postal orders sent by branch offices for issuing an order of payment, should "be made over to the money order clerk. T. M. Os. for issue will be received and made over to the money order clerk with cash or reply-paid telegram forms representing the cost of the telegraph charges.

(5) Savings bank documents, *i.e.,* index-cards, applications for withdrawal, warrants of payment, pass-books, etc, received from branch offices should be dealt with according to the rules in Chapter 8 of this Volume. Cash certificate documents received from branch offices should be dealt with in accordance with the rules in Chapter 9 of this Volume.

(6) Registered (including insured) articles of the letter or parcel mail posted in branch office not authorised to perform registration work independently of their account office and the money orders sent for issue, should be made over to the registration, parcel or money order clerk concerned duly entered in the receipt book as provided for in Rule 26. The registration, parcel, or money order clerk, as the case may be, will grant receipts for the senders from the registered journal or book of money orders receipts and transfer them duly entered in the receipt took to the sub-account clerk concerned. For all the other documents received from Branch Offices the acknowledgements of the clerks to whom they are transferred should be taken on the reverse of the b.o. daily accounts.

Exception.— See Exception below rule 79.

NOTE.ð Undecipherable articles received from branch offices should also be dealt with in accordance with the procedure laid down in rule 621 (2).

644. Disposal of v.-p. articles receipts.—The amounts realised from addressees of v.p. articles delivered by branch offices, will be shown in the b.o. daily accounts under the head "Money orders issued ", particulars of the transactions being given on the reverse of the daily accounts. The sub-account clerk will examine these entries in the daily accounts and satisfy himself that in every case the correct amount has been credited in the b.o. daily Account. He should then initial the v.p. article receipts and make them over to the registration or parcels clerk under receipt which should be taken on the b.o. daily accounts.

645. Check of branch office serial Nos.—(1) The sub-account clerk should see that the Nos. assigned by branch offices to the articles for which account office receipts granted to him are in a consecutive series from 1 to 100 for each branch office. For this purpose, he should keep an index, in the prescribed form, of the first and last serial Nos. entered on the reverse of each b.o. daily account, under the date of the b.o. daily account, so as to have a ready means of ascertaining whether the first serial No. next communicated follows the last previous one consecutively.

(2) If any spoiled receipts torn out from the branch office book of receipts are submitted, they should be made over to the postmaster, who will forward them to the Superintendent.

NOTE 1 .ð When a branch office is converted into a sub-office or when it is closed, the book of receipts, in use in t he branch office, will be sent to the account office, where the unused reoeints will be examined and their numbers checked by comparison with the index maintaneidr

thisruie. The book will be kept in the account office until the next inspection of the office, when the inspecting officer will personally destroy the unused receipts and note their Ncs. in the order book.

NOTE 2.ð On the abolition of the appointment attached to a branch office of a village postman or a mail peon authorised to book registered articles, the book of receipis in his use will be senf to the Account office for check and custody. The inspecting officer, during his next inspection, will personally check the used and unused receipts, note their numbers in the order book and* then destroy them.

646. Adjustment of errors and irregularities___ (1) If, after the daily account of a branch office has been checked, any account item is found incorrect, as similar courss to that laid down in rule 628 should be followed (he error being communicated to the branch office in the next b.o. slip ent to it, with such instructions as may be required, and the required note being written in the b.o. summary in explanation of the difference there will be between the branch office balance as acknowledged by the branch office and the balance worked out in the b.o. summary.

(2) The b.o. daily account received from a branch office should never be returned to it for correction in the event of an error, nor should the figures in the daily account be altered in any way.

647. Branch Office transaction to be copied into b.o. summary.ð (1) The remittances advised in the b.o. daily accounts as sent to the account office should be entered in the b.o. summary [Form A.C.G.-3 (a)] in accordance with rule 648. The other account items of the b.o. daily accounts should be copied into the b.o. summary.

(2) In the case of a branch office which is not in daily communication by post with its account office, no entry of its transactions should be made in the b.o. summary except on the dates of despatch and receipt of the mails, but the last closing balance should be carried over and brought forward from day to day till the next account is received.

(3) Each page of the b.o. summary should be used for as many days as it will last, the transactions of each day being totalled and the net balance struck, when necessary, in the way shown at the foot of the form.

648. Entries in theb. o. summary of remittances received and of postage and cash in transit between the account office and its branch offices.ð (1) The remittances received from branch offices will be advised in the b. o. daily account. If a remittance is received with the b. o. daily account in which it is advised, the entry relaing to it will be copied into the b. o. summary as prescribed in rule 647 and the accounts will be thus adjusted. If, on the other hand, a remittance is received in the account office before the b.o. daily account in which it is advised, the amount of the remittance should be entered in the remarks column of the b.o. summary as a *minus* entry in red ink.

(2) The amount of postage due on articles of the letter mail sent from the account office to each of its branch offices will be shown against the name of the branch office in columns postage in transit of the b.o. summary until it is acknowledged by the branch office in its daily accounts. In the same manner, the amount of a remittance in cash or stamps in transit from the account office to one of its branch offices will be shown in column Details of cash in transit of the b.o. summary until it is acknowledged by the branch office. The items of unpaid postage, cash and stamps remitted on the previous day or days should be re-entered in red ink.

(3) A remittance to the account office from one of its branch offices not received before or with the daily account in which it is advised, will be shown in column Details of cash in transit of the b. o. summary until the remittance is received.

(4) In column "Balance of each b.o. " of the b. o. summary will be entered the amount acknowledged to be due from each branch office and in the hands of each village postman. From the sum of the entries in this column will be deducted the amount of the *minus* entries in the Remarks column and the net balance thus obtained, as well as the total amount of postage, cash and stamps in transit shown below relevant columns of the b.o. summary, should be transferred to the postmaster's blauce sheet.

(5) Entries in columns Details of cash in transit of the b.o. summary should be made personally by the postmaster, and should be initialled by him on the day they are adjusted.

«a NOTE I

.ð IN HEAD OFFICES. If a remittance is received before or after the b. o. daily account in which it is advised, a reference to the date on which the entry appears in the b. o. summary should Le written on the b. o. daily account concerned. Å

NOTE 2ð If a money order paid at a branch office in account with a head office is received and accounted for in the head office after the expiration of its pcricd of cunency, the payment will be charged, as provided in rule 290 (4) in the account of the head effice, to void m. os. paid under unclassified payments, and will be shown as such in the b. o. summary. The difference in the manner of accounting for the money order in the branch office and in the head office should ¡ be explained in the column for 'Remarks' of the b. o. summary.

A. In sub-offices, the total amount of postage, cash and stamps in transit should be added to the net balance referred to in paragraph (4) *and the total thus arrived at should be transferred to the sub-office account.*

TRANSACTIONS WITH VILLAGE POSTMEN

649. Articles given to village postmen for delivery.—(1) When the village postmen attend at the post office and are prepared to proceed on their beats, the unregistered articles of the letter mail to be delivered by them should again be stamped, sorted according to the village sorting list, and made over to the village postmen by the sub-account clerk, the postage due on the unpaid articles given to each village postman being entered in column 4 of the b. o. summary.

(2) Before the registered, insured and v.-p. articles of the letter and parcel mails are made over to the village postmen for delivery, they should be stamped, and the sub-account clerk should then note the No. and office of posting of each in the last column of the b. o. summary, where each village postman should be required to sign for the articles, made over to him, the charges due on registered parcels and the amounts for recovery from the addressees of v.-p. articles for which he is responsible being written by him, in words, above his signature.

NOTE.ð If a redirection fee has to be recovered from the addressee of any unregistered parcel the receipt received from the parcel clerk should also be made over to the village postman with the parcel, with instructions not to present the receipt for the signature of the addressee. In such cases the village postman should be required when signing for the articles to write in words in the b. o. summary the total amount due on the redirected unregistered parcels.

(3) If an insured article of greater value than Rs. 100 is given to any village postman who cannot deliver it the sarrc day but must pass the night with it in his possession, or whenever several insured articles of greater aggregate value than Rs. 500 are made over to a village postman, the circumstance should! be reported to the postmaster by the sub-account clerk before the village postman leaves the office. If the postmaster decides that any such insured article is, not to be issued for delivery, it should be returned to the clerk from whom it was* received, who will prepare an intimation fori ssue.

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(4) The sub-account clerk should see that particulars of the registered, insured and v.-p. articles of the letter and parcel mails as well as the total numbers of paid unregistered articles of the letter mail and telegrams made over to the village postmen for delivery are entered by them in their registers; and if any intimations for delivery to the addressees of insured or v.-p. articles or notices with the acknowledgements and coupons relating to money orders for delivery to the payees referred to in rule 260 are made over to a village postman, the sub-account clerk should enter the required particulars in the village postman's register.

EXCEPTION.ð When articles are made over to a village postman for delivery immediately after they have been stamped on receipt, they need not be stamped as second time on being made over.

NOTE.ð *See* rule 182.

NOTE 2.ð Before a village postman proceeds on his beat, the sub-account clerk should see that sufficient printers' ink has been applied on his special ink-pad for taking thumb-impressions to last duringthe whole period of his absence fromthe post office.

650. Payment of money orders by village postmen.ð (1) Money orders for payment by village postmen should be made over to them by the sub-account clerk, but money orders must not be sent out for payment by a village postman, who is likely to be absent from the post office for a longer period than a week, without the sanction of the Head of the Circle. Moreover, without the express sanction of the Head of the Circle, the aggregate amount to be entrusted to a village postman for payment must not exceed Rs. 600 and more than Rs. 100 for a single payee may not be paid through a village postman. In the very rare case in which the limit of Rs. 600 is exceeded by the aggregate amount of the money orders for payment through a village postman, the money orders for the largest amounts must be kept back till the remainder do not in the aggregate exceed Rs. 600.

NOTE.ð The procedure prescribed in rule 260 applies also to money orders detained under this rule.

(2) The money orders received for payment by village postmen should be sorted into groups for each village postman and then entered, group by group, in the register of money orders for payment by village postmen (M. 0-44), so that the orders intended for each village postman may be bracketed together. The money orders for each village posman should be entered in the register *on the date on which he is proceeding on his beat.*

NOTE.ð *See* rules 255(3)and 267. .

(3) The sub-account clerk should note in the register, opposite the group of orders for each village postman, the total number and value of the money orders in words and figures and the No. and name of the village postman. He should also wri e, in words and figures, below the last entry, the total amount to be given to'all the village postmen for the payment of money orders.

(4) The sub-account clerk should make over the money orders to the village postmen, each of whom should be required to place his signature against the entry of the total number of orders given to him in acknowledgment of their receipt.

(5) The register should then be sent to the treasurer, who will give each village postman the amount noted against his No. and name in the register and require the village postman to sign for the amount in the register, in words and figures. The total amount given to all the village postmen at one time will be entered by the treasurer in his cash book and tthe sub-account clerk should place his initials against this entry before he takes back the register.

Exception.— The general* register M.O.-3 should be used forthis purpose in offices in which the'maintenance of the register M.O.-44 has been done away with by the Exception below rule 255(3).

(6) The total value of the money orders given to each village postman should be shown in the b. o. summary under the head "Cash received from the account office ". The sub-account clerk should see that particulars of the money orders are entered by the village postmen in their registers.

NOTE.ð Each village postman will also enter, in words, the lotal amounl due from him in Ihe last column of the b. o. summary and sign the entry. The amount acknolwdged by the village postman should agree with that shown against him in column 24 of the b. o. summary on the day he proceeds on his beat.

A. In sub-offices, the register of money orders for payment by village postmen and branch offices (M.O.-44) *should be passed on to Ihe money order clerk, who will make over the money to the village postman under receipt to be taken in that register. The sub-account clerk should give a receipt for the total amount in the money order clerk's receipt book before he takes back the register.*

651. Entries in visit book.ð (I) Before a village postman, or a postman whose beat extends beyond a single town or village, leaves the post office with the articles entrusted to him for delivery, the sub-account clerk should himself enter in the visit book, in the order in which they are to be visited, all the villages which the village postman or postman is not obliged to visit on every trip but for which there are articles for delivery, and he should either himself similarly enter all the other villages *(i.e.,* those which have to be visited regularly) or see that they are duly entered by the postman or village postman in their proper order **in** the list. The keys (with changeable plates, when these are used) of the letterboxes situated in the villages which are to be visited should then be made over to him.

(2) In the case of a beat which is not entirely or almost entirely fixed, the sub-account clerk should enter in his own hand in their proper order all the villages to be visited.

652. Examination of visit book on village postman's return-ð (1) On the return of the village postman to the post office, his visit book should be examined to see, by reference to the signatures of the headmen or other responsible residents of the village, whether he has been to every village that he was required to visit. In the case of fixed beats, the sub-account clerk should also see that the route laid down on the map supplied by the inspector has been strictiy followed. If the visit book shows that the village postman has neglected to visit any village in his beat, or contains any signature which the sub-account clerk has reason to believe is not genuine, the matter should be brought to the notice of the postmaster, who should report it to the inspector.

(2) The unregistered articles of the letter mail collected by a village postman should be counted and examined and compared with the entries in the visit book, if the number collected is very small in comparison with the number delivered, the matter should be brought to the notice of the postmaster who should report it to the inspector. The village postman's visit book should be initialled by the sub-account clerk.

(3) When village letter-boxes are provided with changeable plates showing the days or hours of clearance, the sub-account clerk should see that the correct plates are returned by the village postmen.

653. Articles registered by village postmen.ð (1) **If** any articles of the letter mail have been registered by a village postman while out on his seat, they should be transferred by the sub-account clerk to the registration clerk, from whom the

sub-account clerk will receive the account office receipts for the articles. The account office receipts should be made over to the village postmen, and the sub-account clerk should see that they are pasted to the corresponding counterfoils in the village postman's book of receipts.

(2) Each time a village postman returns from his beat, the sub-account clerk should satisfy himself by an examination of the book of receipts in the possession of the village postman that the unused receipts in it are complete and in serial order. The sub-account clerk should in token that his check has been carried out, place his initials on the reverse of the counterfoil of the last used receipt or, if none of the receipts have been used, on the inside of the cover.

654. Receipts and undelivered articles to be taken from village postmen.ð (1) On the return of the village postmen to the office, the sub-account clerk should take from them the receipts and acknowledgments for the registered articles of the letter mail and for the registered parcels, and the receipts for telegrams delivered, but before the receipts for registered parcels are made over to the sub-account clerk, the village postmen will pay any amount that may have been realised on account of parcel postage, redirection fee or customs duty with the relative postal fee, to the treasurer (or other clerk appointed to receive such collections).

(2) The receipts for registered articles of the letter mail should be made over under receipts, to the registration clerk, together with the cash recovered from the addressees of v.-p. articles and of letters and packets containing dutiable goods. The receipts for registered parcels should be made over under receipts to the parcel clerk, together with the amount recovered, in the case of v.-p. articles, from the addressees. The receipts for telegrams should be made over to the delivery clerk.

(3) If any registered articles of the letter of parcel mail are returned undelivered they should be made over, under receipt, with the receipts and acknowledgments to the registration or parcel clerk, as the case may be. The unregistered articles of the letter mail returned undelivered should be made over to the deposit clerk.

NOT?.ð *See* rules 180 and 182.

A. In sub-offices, cash collected on account of parcel postage, redirection fee, or customs duty, with the relative postal fee, should be paid by the village postmen to the sub-Postmaster.

655. Paid and unpaid money orders .ð (1) On the return of the village postmen to the office, the paid money orders (including the receipts and acknowledg ments) signed by the payees should be taken from them by the sub-account clerk and made over, under receipt, to the money order clerk. If any money orders are returned unpaid, they should be taken from the village postman and similarly transferred to the money order clerk, but the cash brought back should be made over by the village postmen, under receipt, to the treasurer, who will include the amount in the entry against the item "Cash received from sub and branch offices and village postmen " in the b. o: summary.

(2) The amount of money orders paid should be entered in the b. o. summary under the head "Money orders paid". The amount returned as unpaid should be shown under the head "Cash remitted to the account office or paid back by-village postmen", and the treasurer's initials should be taken against the entry.

A. In sub-offices, the cash on account of money orders returned unpaid should be made over by the village postmen to the money order clerk, whose initials should be taken against the entry of this amount in the b. o. summary.

656. **Examination of village postmen's registers.**ð (1) On the return of the village postmen to the office, the sub-account clerk should examine their registers and seeð

(a) that the s'gnature of the addressee has been taken therein for every unregistered parcel,

(b) that the addressee's receipt has been obtained in the register for every intimation delivered relating to an insured article,

(c) that the payee's receipt has been obtained in the register for every notice delivered relating to a money order payable to a payee to whom rule 260 relates, and

(d) that, for every intimation delivered relating to a v.-p. article, the receipt portion of the form of intimation, duly signed by the addressee, has been pasted in the register against the No. of the article concerned.

If any unregistered article is returned by a village postman, the sub-account clerk should see that the reason why it could not be delivered is written on it and also in the register, if the address of the article is entered in the register.

(2) If a village postman's explanation for not delivering an article is unsatisfactory, it should be given back to him with directions, to make further endeavours to find the addressee, and a fresh entry of it should be made in his register. Any laxity on the part of village postmen should, before they are allowed to leave the office, be brought to the notice of the postmaster, who will report it to the inspector.

(3) The village postmen's registers should be initialled by the sub-account clerk in acknowledgment of the undelivered unpaid articles signed receipts and acknowledgments, undelivered registered articles of the letter mail and parcel mail articles, and paid and unpaid money orders received from them.

657. Realisation of letter postage.ð **(1)** The postage due on unpaid articles of the letter mail returned as undeliverable by village postmen should be entered in the b. o. summary and deducted from the amounts previously debited to them in their registers, and they should be required to pay the balance in cash at once to the treasurer. The treasurer should treat the sums paid to him on this account as "Cash received from sub and branch offices, etc.", and sign the entries in the village postmen's registers in acknowledgment of receipts.

(2) The sub-account clerk is strictly prohibited from receiving lelter postage collections from the village postmen, but he should enter the amounts paid to the treasurer in the b. o. summary under the head "Cash remitted to the account office and paid back by village postmen" and obtain the treassurer's initials to the entries. On no account should any balance be allowed to remain at the debit of the village postmen after their return from their beats.

A. In sub-offices, amounts collected on account of letter postage, should be paid by the village postmen to the sub-postmaster, who should sign the entries in ***the*** *village postmen's registers in acknowledgement of receipt.*

LIST OF ACCOUNT RULES IN CHAPTER 10 *(Issued under the authority of the Auditor-General)* RULE

577. Examination of b. o. daily accounts and b. o. summary in sub-offices.

578. Relations of sub and branch offices to their account offices.

579. Short receipt of vouchers by account office.

580. Inadmissible vouchers.

588. Exchange of remittances between sub-offices in account with the same head office.

589. Exchange of remittances between sub-offices under different head offices.

593. Entries of unpaid postage in s.o. slips.

599. Adjustment of errors in account.

600. S.b. slips.

601. Closing of account bags in the head office.

603. Preparation of s.o. daily account.

604. Preparation of daily accounts by a sub-office not in daily communication by post with its head office of account.

605. Liabilities of sub-office.

606. Details of remittances received and sent.

607. Details of unpaid articles of the letter mail sent to head office as undeliverable.

608. Details of postage received direct and taxed by sub-office.

609. Details of drawing from treasury.

610. Remarks in s.o. daily accounts.

612. Documents sent with s.o. daily account.

619. Check of account items in head office.

620. Check in head office of remittances between sub-offices under the same head office.

622. Sub-office money order journals and documents.

623. Memos, of British postal orders and Pakistan postal orders sold.

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624. Comparison in head office of s.b. memos, with documents.

625. Sub-office cash certificate lists and documents.

628. Adjustment of incorrect account items.

629. Entries in the accounts of the head office of remittances received.

630. Postage in tranist from the head office to sub-offices, and cash and stamps in transit between the head office and its sub-offices and between sub-offices in account with the head office.

631. S.o. daily accounts to be copied into s. o. summary.

642. Check of b.o. daily accounts.

646. Adjustment of errors and irregularities.

647. Branch office transactions to be copied into b.o. summary.

648. Entries in the b.o. summary of remittances received and of postage and cash in transit between the account office and its branch offices.

649. Articles given t) village postmen for delivery.

655. Paid and unpaid money orders

657. Realisation of letter postage.

CHAPTER **11**

Accounts in sub-offices

GENERAL RULES

658. Responsibility for accounts, cash etcð *A- The sub-postmaster* ***is*** *personally responsible that his sub-office account is correctly and punctually written up before the office is closed for the day, and generally that his accounts and cash balance are correct. In sub-offices where a clerk is employed in addition to the sub-postmaster, he will be jointly responsible with the sub-postmaster for the safe custody after office hours of all the money, postage and other (non-postal) stamps, reply-coupons, postal orders, and such other articles as are prescribed by the rules Jo be kept in safe custody ; and the sub-postmaster and the clerk must each have [and keep on his person a key of one of the locks of the iron safe, the locks being of different patterns. When, however, a treasurer is employed or the duties of the ^treasurer are performed by a clerk under the orders of the Head of the Circle, the respon tibilities of the sub-postmaster and the treasurer or clerk will be the same as those of the head postmaster and treasurer in a head office.*

EXEMPT! IN. ð *In a su'i-office with a single clerk where difficulty is experience in connection with the joint custody of cash and valuables, the Head of a Circle may, as a special case, exeirpt the clerk from the joint custody of cash and valuables after office hours.*

B. *When the accounts are closed, the clerk must verify the balance shown in the sub-office account by counting the cash, postage stamps, etc., as described in rule* 674*. He should further satisfy himself, by reference to the 'Remarks'" column of the sub-office account and to the registered and parcel obstract, as well as to the register of v.p. articles received, that insured articles, if any, shown in deposit are actually kept in the iron safe. When the daily account is ready for despatch to the head office, the clerk must see that the closing balance, as entered in the daily account, corresponds with that shown in the sub-office account, and he should then initial the sub-office account and sign the daily account in token of having carried out this check.*

C. The sub-postmaster must himself write up the sub-office account.

NOTE.ð *In sul>-offices where more than one clerk is employed, a clerk will be selected by the Superintendent and named in the memorandum of distribution of work to perform the duties prescribed for a clerk in this rule. In a combined office a certificated clerk may be selected fcr the purpose.*

659 Verification of balances by sub-postmaster ð *Every evening before the office is closed, the sub-postmaster must*ð

(a) *count the cash in office and calculate the value of the postage and other, (non-postal) stamps which form a part of the cash balance of the office, and satisfy himself that the amounts so ascertained cover the balance shown in the sub-office account;*

(b) *refer to the column for 'Remarks' of the sub-office account, and, if any amount is shown there as in deposit, satisfy himself that the amount is held in cash* ;

(c) *satisfy himself that the stock of postal orders in the office is correct and*

(d) *calculate the postage due on the articles of the letter mail in deposit and satisfy himself that the amount is correctly shown in the sub-office account for the day.*

660. Treasurer's cash bookð *Under the special orders of the Head of the Circle, the treasurer's cash book {Form A.C.G.-2) may be maintained in important sub-offices in accordance with the instructions on the subject in the* Ptsts and Telegraphs Initial Account Code, *Volume* ***I.***

661. Custody of postage and other non-postal stamps, etc.ð *Postage and other stamps and reply-coupons must be kept in the office safe, but, in order to save them from damage, they must be first put in a small box of wood or tin, and the box must be kept inside the safe. If it is not found convenient or desirable to supply a box for his purpose, the stamp should be put in a cardboard case, blank book interlined with sheet of blotting paper. Even during the day time the greater portion of the stock of stamps and reply-coupons must be kept in this box, book or cases, which must always remain inside the safe, and only the stamps and reply-coupons required for a day's sales or half a days sales should be taken out at a time. In order also to prevent stamps from getting spoilt by being kept too long in the office, the supply of each denomination of stamp must be expended before the sole of afresh supply of the same denomination begins, and for this purpose, each supply received must be kept distinct from previous or subsequent supplies.*

662. Reply-coupons.ð *Rules regarding the examination of reply coupons presented for exchange will be found in the* Posts and Telegraphs Initial Account Code, *Volume I.*

663. Fees for certified true copies of messages and window-delivery tickets.— *Fees realised by the telegraph branch of a combined office for certified true copies of messages and for window-delivery tickets, should be credited as "Unclassified receipts" in the accounts of the post office, the particulars being entered on the back of the s.o. daily account.*

664. Disbursement of pay ð A. *On receipt of the acquittance roll {Form A.C.G.*-24) *from the head office the sub-postmaster should complete it in the manner indicated in the* Posts and Telegraphs Initial Account Code, *Volume I, and dis burse the pay of the officials attached to his office {as well as his own pay) from the cash in the office. The sub-postmaster must personally make the payment and have the acquittance rolls receipted in his presence. If the payee is illiterate, his thumb-impression, seal or other mark should be taken on the acquittance roll in the presence of one or two witnesses, who should write their signatures on the roll in evidence of payment.*

B. *On presentation by an inspector of post offices of the acquittance roll for •his pay with a pay order written thereon by the head postmaster preparing it, the sub-postmaster should pay the amount after having the acquittance roll receipted by the inspector. If the sub-office making the payment is in account with the head office which issued the acquittance roll, it should charge the amount to "Bills paid " otherwise it should treat the amount as a remittance to its own head office, attaching the acquittance roll to the daily account in support of the charge.*

NOTE 1.ð A sub-postmaster may, on no account, sign acquittance rolls and receipt (except as a witness) for pay disbursed to postmen, village postmen, runners, etc.

NOTE 2.ð When an application is received for payment of any sum due on account of pay etc., to a deceased postal official, the sub-postmaster should collect evidence of the claimant's title to the money and submit thecase to the head office. The sub-post master should also ascertain and report what claims, if any, the Department has against the deceased.

665. Disposal **of acquittance rolls relating to pay.**ð (a) *As soon as the pay of ail the officials present to receive payment have been disbursed, the acquittance roll should be signed by the sub-postmaster and forwarded without delay to the head office, entered on the reverse of the s.o. daily account (Form A.C.G.-2).*

(b) *If the whole of the establishment actually on duty cannot be paid on one acquittance rolls should not be detained in any sub-office beyond the tenth day of the month in which the pay is disbursed.*

(c) *The receipts in the acquittance rolls should not be regarded as part of the daily cash balance of the office. The amounts paid from day to day should be charged at once to "Bills paid" on the date of payment the No. of the acquittance rolls being cited in support of the charge and the remark "Acquittance roll will follow" being made on the reverse of the daily account. The total of the payment made each day as well as the progressive total of all such payments should also be entered on the back of the daily account by sub-postmasters until the acquittance roll is returned to the head office. In the head office, the head post-master at the time of carrying out the check prescribed by clause* (35) *below Art* 370 *of the* Initial Account Code, Vol. I, *should scrutinise these entries and satisfy himself by reference to the Post Office Establishment Pay Bill that the progressive total of the amounts disbursed from day to day is not in excess of the total of the acquittance roll.*

(d) *If all the payments due to be made on the acquittance roll are not made by the tenth of the month, the sub-postmaster should, before returning the acquittance roll to the account office, prepare separate payees' receipts in form A. C. G.-1T in respect of the item still remaining unpaid noting therein the No. and date of the acquittance roll. Payments after the \Qth of the month should be made on these receipts and the amount so paid should be charged to "Bills paid" as mentioned above. The signed receipts should be sent to the account office duly entered on the reverse of the daily account as vouchers for the charge on the date of payment. The receipts in respect of items remaining unpaid, with reasons for non-payment recorded therein, should be forwarded to the head office entered on the revrese of the daily account so as to reach the head office by the last day of the month in which the acquittance roll was made payable.*

NOTE.ð *If a separate receipt is taken from the payee in lieu of his signature, on the acquittance rolls (as in the case of an official on leave), such receipts should be treated as separate acquittcnce and disposed of accordingly in the manner laid down in'this rule.*

666. **Disbursement of pay of road establishments.**ð A- *If any amounts on Account of pay of road establishments are to be made over by a sub office to an over seer for distribution, the head postmaster, on the last day of the month, will send the sub-postmaster an extract from the establishment bill containing particulars of the amounts to be paid by the overseer, which should be made over to him by the sub-office with the necessary cash. The overseer's receipt for the amount should be taken inform A.C.G.-M and sent to the head office like an acquittance roll in accordance with the procedure laid down in rule* 665.

A. *When the pay of the road establishment of a mail is to be distributed by the sub-office and not by the overseer, or partly by the sub-office and partly by the overseer, the head office will send the sub-postmaster, on the last day of the month, a separate acquittance roll in the form for road establishments (A,C.G.-25) containing particulars of the amounts to be paid by the sub-office when a permanent runner is absent from any cause, the cause and duration of his absence and the name of his substitute should be entered by the sub-office in the appropriate columns of the acquittance roll. The pay of road establishments should be distributed by the sub-office*

in the manner described in rule 664 *and the acquittance rolls should be forwarded to the head office in accordance with the procedure laid down in rule* 665.

667. Payment of officers' pay bills.ð *If the pay bill of a gazetted or other officer who prepares his own pay bill is presented for payment at a sub-office, the postmaster may cash it, provided that the bill is endorsed with an order to pay by the postmaster of the own head office. When a pay bill is cashed at a sub-office the amount should be charged in the accounts of the sub-office to "Bills paid", the bill and last -pay certificate (if any) being submitted to the head office with the daily account in support of the charge. Of the amount exceeds Rs.* 20, *an adhesive revenue stamp of the appropriate value in payment of stamp duty must be affixed to the bill {except when the payment is made from a post office at a place when the Stamp Act is not inforce and the stamp should be defaced by the date-stamp.*

NOTE.ð *A sub-office has no authority to grant a last-pay certificate or to act on a last-pay certificate granted by another office, but must in every case before cashing a pay-bill see that it has endorsed on it an order to pay, signed by the postmaster of its own head office.*

668. Payment of travelling allowances.ð *When travelling allowances have to be paid at the sub-office, an acquittance roll containing particulars will be received from the head office, and the sub-postmaster should pay the travelling allowances entered in it from the cash balance of the office. Acquittance rolls of travelling allowances should be treated like acquittance rolls for pay bills.*

669. Payment of contingent chrages.ð *Contingent charges, such as charges on account of the conveyance of heavy mails, cost of repairs to furniture, etc., should be paid from the cash balance of the office and charged to "Bills paid"'. Particulars of the charges should be entered on the reverse of the s.o. daily account, and the vouchers appertaining to them should be submitted to the head office with the daily account in support of the charges.*

670. Refunds.ð *A. Sub-postmasters in the selection grade are empowered to sanction the refund of the fee realised from the sender or the addressee of a v.p. article when his complaint relating to it is found to be well grounded but should submit applications for all other refunded to the head postmaster for disposal. In other sub-offices, all applications for refunds should be submitted to their head offices for disposal.*

B. All refunds should be shown in the accounts under the head "Unclassified payments" on the date they are made and the receipt of the payee should be forwarded as voucher to the head office.

671. Telegraph express charges and late fees.ð *The rules regarding payment of telegraph express charges and late fees will be found in the* Message Revenue Account Code.

672. Payment of refunds of telegraph charges.ð *A. When an advice relating to a refund order issued by a Head of Circle is received, the sub-postmaster should retain it in his possession until the corresponding refund order is presented for payment. The refund order should then be checked with the advice, and the amount should be paid to the claimant and charged as an unclassified payment, the refund order signed by the payee and the advice being submitted to the head office with the daily account in support of the charge.*

B. Refund orders are made payable within three months only from the date of issue, if a refund order is not presented for payment before the end of three months from the date of issue, the advice should be sent to the head office, entered in the daily account ; and if the refund order is subsequently presented, the payee should be informed that it has lapsed and it should be returned to the Head of the Circle with an application for the issue of a fresh order. Advices relating to refund orders that have lapsed received from branch offices, should be disposed of similarly by the sub-postmaster.

NOTE.--*A sub-postmaster in charge of a combined office is authorised to grant refunds on paid service advices during the period for which the message drafts are retained. See paragraph* 229(6) *of the Posts and Telegraphs Manual, Volume XI, Part II.*

673. Preparation of sub-office account.ð *A. The amount of postage due on articles of the letter mail received for delivery and of the cash remitted by the head office should be entered in the sub-office account (Form Pa.*-17) *as prescribed in rules* 593, 596 *and* 597. *Before the office is closed for the day the remaining items of the sub-office account should be written up in the manner described below, £are being taken to verify the totals of the journals, etc., before transferring them Jo the sub office account* :ð

(a) *On the receipt said of the sub-office account, the balance of the previous day should be brought forward, and if there have been any transactions in the sub-office or in any of its branch offices under the several heads in the sub-office account, the total amount should be entered in the appropriate columns.*

(b) *When cash has been received from other sub-offices, the names of the sub-offices from which the remittances have been received should be noted in the column for 'Remarks'.*

(c) *If cash is drawn from the treasury, the amount credited should agree with that shown in the voucher returned by the treasury officer.*

(d) *The total amount of postage taxed by the sub-office and its branch office, as shown in column* 6 *of the memo, of unpaid postage taxed and received direct should be credited in column* 4 *of the sub-office account.*

(e) *The names of sub-offices to which cash may have been remitted should be noted in the column for 'Remarks'.*

(f) *I fa remittance is made to the treasury, the amount written off should agree with the amount acknowledged by the treasury officer in the treasury receipt.*

(g) *Particulars of unclassified receipts and unclassified payments should be detailed in the column for 'Remarks'.*

*B. In addition to the account items, the following further entries should be .made in the column for 'Remarks' of the sub-office account :*ð

(a) *Particulars (/) of money realised from the addressees Oj v.p. articles which cannot be remitted till the next day, and (ii) of any other money which does not form part of the regular cash balance, or has not yet been brought to account.*

(b) *The Nos. of the insured articles (if any) kept in deposit in the office safe.*

C. The sub-office account for each month should comprise the dates of the daily accounts which are accounted for in the head office from the first to the end of the month. For instance, if the daily account, dated the 30th September, is accounted for in the head office on the 1st October, and that dated the 28/// *October, is accounted for on the 30th October, the sub-office account for the month of October should embrace the dates from the 30th September to the 28th October, both days inclusive. The Superintendent will intimate to each sub-office the dates which are to be included in the sub-office account for each month.*

EXCEPTION.ð *The transaction of the sub-office for the concluding days of June should be shown in the sub-office account for June. The entries, however, in the daily accounts of branch offices for the concluding days of June which do not reach the sub-office before the 1st July should be incorporated in the sub-office account and b. o. summary for July.*

674. **Checking balance of sub-office account** :ð *The Hems entered on the receipt and payment sides of the sub-office account should be totelled, and the closing balance after deducting the total payments from the total receipts should be entered in the appropriate column. The following details of this balance, viz. (i) cash and currency notes (ii) Pakistan postage stamps and other stamps (including reply-coupons), (Hi) postage due on articles of the letter mail in deposit, (iv) amount due from branch offices, (v) amount due from village postmen, and (vi) unaccounted items for late telegraphic money orders should also be ascertained and entered in the columns provided.*

B. Every day, before closing the sub-office account, the sub-postmaster must verify the items entered in it by comparison with the journals, vouchers, etc., and then check the totals of the receipts and issues and the resulting balance.

C. The total balance shown in the b.o. summary as acknowledged to be due from them by branch offices added to the total amount in transit less "minus" entries (if any) and the total balance acknowledged by village postmen should agree with the total amounts shown in the sub-office account as due from branch offices an from village postamen. The sub-postmaster must also verify the other details of the balance before the close of office in the following manner :ð

Cash and currency notes.ð *By counting all the money belonging to the cash balance actually found in the office.*

Pakistan postage stamps and other stamps (including reply coupons).ð *By calculating the value of the postage and other stamps, and reply-coupons in the office.*

Postage due on articles of the letter mail in deposit.ð *By calculating the total postage due on the articles actually in deposit in office.*

D. If there is any money in the office which does not form part of the regular cash balance, or has not yet been brought to account, e.g., money realised from the addressees of v.p. articles which cannot be remitted till the next day, the sub-post master should satisfy himself that the amount in hand is correct and has been duly detailed in the column for 'Remarks' of the sub-office account. The postal orders (if any) in stock should also be counted by the sub-postmaster every day before the close of the office.

NOTE.—*See* ***rule*** **658.**

675. Preparation of monthly copy of sub-office account.ð A. A copy *of the sub-office acccount should be prepared every month in form Pa.-\1 (a) by each sub-office and submitted to the head office. The monthly copy should be written up daily from the entries in the sub-office account, and details of the unpaid articles of the letter mail sent to the head office as undeliverable should be taken each day form the daily account and entered separately on the reverse of the form.*

D. The monthly copy of the sub-office account should also contain, on the reverse, statistics of money orders issued and paid by the sub-office, and of insured letters and parcels, v.p. articles, ordinary registered letters, and ordinary registered parcels, posted at the sub-office and its branch offices during the dates included in the sub-o ffice account for the month. It should also show the number of ordinary registered and value payable articles of the letter mail posted at the sub-office and its branch offices on the first working day of the month under the heads 'Posts and Telegraphs Service" and 'Other articles', separately, and the number of packets included in each. The statistics should be entered on the reverse of the form on the last date included in it, and it should be despatched to the head office on the next day, entered on the back of the daih account, so as to reach the head office on the first of the next month. The monthly copy June should be despatched on the 1st July every year.

C. Service money orders should be excluded altogether from the statistics.

D. To facilitate the preparation of the statistics to be entered on the reverse of the monthly copy of the sub-office acount as well as the preparation of any other returns which may from time to time be required, a statistical register, in the prescribed form, should be maintained in each sub-office. The dates entered in the monthly statistical register for each month should be the dates of the daily accounts which are accounted for in the head office from the first to the end of the month. The entries to be made under the different heads in the register should be filled in daily from the appropriate registers and journals for the preceding day according jo the instructions given in the beginning of the register.

E. A memo, of the authorised balances of the sub-office itself should be written in the place provided on the reverse of the monthly copy of the sub-office account before it is despatched to the head office.

676. Principles regulating the supply and disposal of funds.—*A. A sub-office at a treasury station which ordinarily receives from the public and its branch offices and also, if it is a cash office from other sub-offices, more money than it pays aways, should, as soon as its maximum balance is reached, remit to the treasury the whole surplus'in excess of the minimum balance. A sub-office at a treasury station which ordinarily pays away more money than it receives, should, as soon as its minimum balance is reached, replenish its cash balance up to the authorised maximum.*

B. In the case of sub-offices, which are not situated at treasury stations, the Superintendent will prescribe the method by which each sub-office will be ordinarily supplied with funds and in which it is ordinarily to remit surplus funds, as well as the method to be used for special emergencies. The procedure laid down by the Superin tendent must aways be strictly followed except when, for some special reason, a different procedure is ordered in special cases by the head office.

C. As a general rule, the amount to be remitted by a sub-office with surplus funds to its head office or cash office should be such as to reduce its balance to the minimum and the amount to be applied for from its head office or cash office should, in the case of an office with receipts in excess of its disbursements, be such as to raise the balance up to the authorised minimum, and in the case of an office with disburse ments in excess of its receipts, such as to raise the balance up to the authorised maxi mum.

D. A sub-postmaster may, however, remit or draw money otherwise than in accordance with the principles stated above, whenever actual existing liabilities

necessitate a departure from the ordinary procedure but in every such case he must write an explanatory remark justifying his action on the reverse of the s.o. daily account in which the transaction is shown.

NOTE.ð *In order to determine whether the maximum or minimum balance has teen reached the sub-postmaster should take into account his own actual existing liabilities, such as epplicaticns to withdraw from savings bank accounts, payment for savings certificates to be discharged, money ■orders received for payment, amounts of pay to be disbursed, and remittances to be made to branch offices on account of their liabilties and to other sub-offices; but not probable liabilities as the probable receipts and disbursements of the office will already have been taken into account by the officer who fixed the authorised balances.*

677. Authorised balances.ð *A. The minimum and maximum cash balances and the maximum balance to be held in postage and other {non-postal) stamps will be fixed for each sub-office by the Superintendent. The memo, of authorised balances {Form* Pa.-14 *(s)] received from the Superintendent should be pasted to a board or cardboard and hung up inside the sub-office . The maximum cash balance of a sub-office will include the amounts with its village postmen.*

B. The sub-postmaster will be held responsible that the amount of cash, and value of stamps retained by him and his village postmen is never unnecessarily large. As far as possible, he must work with balances within the authorised limits, and should not retain cash in excess of the authorised maximum, except when this is necessary in order to meet actual existing liabilities. He will also be responsible that his branch offices are not allowed, without sufficient justification, to retain balances in excess of the authorised limits. Whenever the cash balance retained by a sub-office {including the amounl with its village postmen) exceeds the authorised maximum, or the total of the cash and stamp balances held by branch offices is in excess of the total of the maximum cash and stamp balances fixed for those offices, the sub-postmaster must submit, with the s.o. daily account, a memo, inform Pa.-20 explaining why it was necessary to keep the sum in excess. A memo, need not, however, be prepared on a Sunday or Post Office holiday. Whenever the cash balance of a sub-office, including the amount with its village postmen, is less than the minimum limit fixed for the purpose the sub-postmaster should record an explanation for the same in the place for remarks on the reverse of the sub-office daily account. The excess cash balance memos, should be numbered in a monthly consecutive series and the serial numbers assigned to the memos, should be noted in the 'Remarks' column of the sub-office account against the relative entry. The first memo, for the succeeding month should show the last number of the previous month at the top of the form.

FXPLANATION. — *When the total of the liabilities exceeds the maximum cash balance fixed for office, the sub-postmaster should retain cash equal to the amount ol the Habilitiis cr.ly, except fwhen he has good reason to believe that he will be required to meet further liabilities before he can collect further funds in the ordinary way, in which case he may keep cash equal to the amount of the existing liabilities plus the minimum cash balance fixed for the office.*

TREASURY TRANSACTIONS

678. Treasury pass-book.—/I. *A sub-office situated at a treasury or sub-treasury station must keep a treasury pass-book {Form A.C.G.-S) which should contain a complete record of all sums received from or paid into the treasury or sub-treasury {whether in cash or by transfer). Drawings from and remittances to the treasury or sub-treasury in cash should be shown separately from drawings and remittances by book transfer,*

B. This book should accompany all remittances to, or demands on the treasury or sub-treasury and it will be attested in respect of a'l transactions as they occur by the officer in charge of the treasruy.

C. The treasury pass-book must be kept in the sub-postmaster's personal custody, and he must himself make all the required entries in it.

679. Remittances to and drawings from treasuryð *A. The rules laid down for head office in the Posts and Telegraphs Initial Account Code, Volume I, should be followed except that:*ð

(i) *the receipts or vouchers prescribed for use by sub-offices in respect of remittances to, and drawings from, the treasury (district or sub)*ð *(Forms A.C.G.-13 and A.CG.-XA), should be prepared in triplicate by the sub-postmaster himself, the original and duplicate copies being sent to the treasury (in charge of some trustworthy official who has given security) and the triplicate copy on the reverse of which the official selected for the purpose should acknowledge receipt of the amount or vouchers being retained on record in the sub-office;and*

(ii) the duplicate receipt or voucher, which will be returned by the officer in charge of the treasury, duly signed or with a note of payment written across it, as the case may be, should be examined also by the sub-postmaster to see that the amount remitted by him has been acknowledged or that received corresponds with the entries in the voucher. It should then be forwarded by first post in the account bag to the head office.

B. When a treasury receipt or voucher hr.s to be ncelled, the word "Cancelled" should be written in ink over the sub-postmaster's signature across all the three copies. The original and duplicate copies should be sent to the head office duly entered on the reverse of the s.o. daily account, while the triplicate copy should be kept on record in the sub-office.

Noiu.ð *When a sum exceeding an amount to be fixed by the Head of the Circle has to be paid into, or drawn from, a treasury or sub-treasurv, the sub-postmaster, if possible, should himself t>o> to the treasury. It a clerk is selected, the procedure for he: d offices should bi followed.*

680. Purchase of postage stamps.ð *A. A sub-office at a treasury station should purchase postage stamps from the treasury both for sale by itself to the public, and for supply to branch offices and other sub-offices, in compliance with their re quisitions. The postage stamps will be held as part of the cash balance of the sub-office, or, if supplied to branch office and other sub-offices the amount should be treated as remittances to those offices.*

B. When cash is to be sent to the treasury for the purchase of stamps, the sub postmaster should entrust the money to some trustworthy postman or clerk who has given security. The postman or the clerk should give a receipt for the cash entrusted to him in the sub-postmasters receipt book, and should obtain a receipt for the stamps from the sub-postmaster in the postman's book or clerk's receipt book as the case may be.

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LIST OF ACCOUNT RULES IN CHAPTER 11

(Issued under the authority of the Auditor-General)

RULB

658. Responsibility for accounts, cash, etc.

659. Verification of balances by sub-postmaster.

660. Treasurer's cash book.

663. Fees for certified true copies of messages and window-delivery tickets.

664. Disbursement of pay.

665. Disposal of acquittance rolls relating to pay.

666. Disbursement of pay of road establishment.

667. Payment of officer's pay bills.

668. Payment of travelling allowances.

669. Payment of contingent charges.

670. Refunds.

672. Payment of refunds of telegraph charges.

673. Preparation of sub-office account.

674. Checking balance of sub-office account.

678. Treasury pass-book.

679. Remittances to, and drawings from, treasury.

680. Purchase of postage stamps.

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CHAPTER 12

DISTRICT OFFICERS, POST BAGS

681. Persons entitled to privilege of using District officers' post bag.ð The Srivilege of using a " District officer's post bag " is granted only to officers who ave to travel on the public service and, except in very special cases, only to officers whose duties require them to travel in one district.

682. Conditions.ð (1) The grant of the privileges is subject to the follow ing conditions, namely:ð

(a) that the sanction of the Superintendent of post offices concerned is obtained,

(b) that a fee of Rs. 12 *per annum* is paid by the District officer, and

(c) that the bags and padlocks used are provided at the expense of the District officer.

(2) In cases in which the officer applying for the privilege has to travel in more than one district, the application should be disposed of by the Superintendent under the instructions of the Head of the Circle.

NOTH.ð The Post Office will supply the bags and padlocks (with duplicate keys) onpayment in advance, when requested to do so. The bass will be made of rf.'j«//and will be marked transversely on both sides front and back) with three broad black stripes.

683. Delivery of post bag at headquarters.ð When at headquarters, a District officer who has been allowed the use of a post bag will be entitled, without further payment, to have all *fully prepaid* unregistered letters, postcards, newspapers and packets received to his address enclosed in his bag and delivered to his messenger at window of his headquarters post office.

684. Use of post bag on tour.ð (1) When on tour, the officer will be entitled to have all *fully prepaid* unregistered letters, postcards, newspapers and packets received by post to his address by the post office at his headquarters, sent to him in the post bag through the post office which serves his camp. The same bag may be used by him for sending articles of these classes to the post office at his headquarters for the purpose of being posted.

(2) If the officer desires it, he may also have official correspondence from and to his office at his headquarters sent in the bag, provided that full postage on such articles is paid in the usual way.

NOTE.ð Article? from the office of the District officer intended for de-patch in the post bag should be sent to the post office at his headquarters either with a merro. askingthat they may be enclosed inthebai? or with this request noted in the peon's book of the office. The office of the District officershould also send to the Dost office, each day, a ready-addressed label to be attached to the bag closed by the post office on that day.

685. Procedure for enclosing registered articles in post bag.ð (1) Although a District officer's post bag will ordinary contain only paid unregistered articles, the postmaster at the headquarters of the officer may also enclose in it registered articles, provided that he has the written authority of the officer to do so. The Post Office will accept no responsibility whatever for such articles when once enclosed in the post bag.

(2) When registered articles are enclosed in the post bag, they must be accompanied by a registered list. The articles should be enclosed in a separate bundle and the list tied on the top of the bundle. It should be arranged with the District officer that the receipts for the registered articles should after being signed by him, be returned in the bag made up by him for the post office at his headquarters.

686. Procedure for enclosing unpaid articles in post bag.ð Unpaid articles for a District officer may also be sent in his bag, provided that he has advanced money to the postmaster to pay the postage due on such articles. When this is done, an account of the unpaid postage must be kept by the postmaster in the prescribed manner.

687. Despatch and delivery of post bag.ð The post bag from the post office at headquarters must be addressed to *a post office* to be named by the District officer or his office and the former post office will not close the bag unless information on this point has been furnished. Ordinarily, the information will be communicated in the manner prescribed in the Note below rule 684 and in no case will the post offices attend to anything in the nature of a tour programme. The bag should be forwarded *to* the addressee, entered in mail lists, at the post office to which it is addressed. This post office should deliver the bag to the person authorised by the District officer to take it over, and then make a note as to its disposal against its entry in the mail list, *e.g.,* " Delivered to District officer's peon". It will be left to the Head of the Circle to decide how the fact that such person is authorised is to be determined. Ordinarily the possession of the official bag {" *chapras", "patla")* will be sufficient.

NOTE I ð This rule may be relaxed under the orders of the Superintendent in very exceptional case*. For example, when a District officer is encamped on or near a mail line hut at along distance from the post office, the Superintendent may authorise the delivery of the bag to the officer's messenger at or in the neighbourhood of his camp. When such an arrangement is made, the District officer should be distinctly informed that the delivery of his bag in this way is authorised entirely at his own risk. The Superintendent shculd decide in each case of this kind how the officer's messenger is to be indentified and also in what form a receipt is to be tak en for the bag.

NOTE 2.ð In mail lists, the post bags should be classed as unusual mails and entered in the column for special bags.

688. Despatch of post bag from camp.ð The bag from the District officer's camp, which will always be addressed to the post office at his headquarters, should be sent from the post office nearest the camp. The latter post office should enter the bag in a mail list (whether it is authorised to prepare a mail list ordinarily or not) and forward it to the post office to which it is addressed.

689. Method of closing post bag.ð A District officer's post bag when despatched to or from the post office at his headquarters from or to his camp, must always be either sealed or locked. When a lock is used, it should have duplicate keys, one of which should be kept by the postmaster at the headquarters and the other by the officer in camp.

690. Procedure on transfer of District officer entitled to post bag.ð If a District officer is transferred or proceeds on leave before the expiry of the period for which he has paid for the privilege of a post bag. his successor may be allowed the benefit of the bag up to the end of the period for which the privilege was granted, or the officer concerned may be given a certificate entitling him to a continuance of the privilege in his new district up to the end *of* that period. In no case will the fee be refunded.

CHAPTER 13 POSTMEN, VILLAGE POSTMEN, MAIL PEONS, LETTER-BOX PEONS **AND** PACKERS

*N.B.*ð (1) *The postmaster's personal duties prescribed in the following rules in this chapter or in any of them may, under the orders of the Head of the Circle, be performed by the deputy postmaster, assistant postmaster, supervisor or head clerk in the case of head offices and by the deputy sub-postmaster, assistant sub-postmaster, supervisor or head clerk in the case of sub-offices* :ð

Rides 691, 700, 712, 727 *andlH.*

(2) *Delivery work will ordinarily be performed by postmen and village postmen. When necessity arises, this duty may occasionally be entrusted, with the sanction of a Superintendent or head postmaster, to a mail peon or any other Class IV servant. It must be clearly understood that the performance of delivery work by a Class IV servant as a regular part of his duties requires the sanction of the Head of the Circle. It must also be understood that the performance of delivery work by a Class IV servant does not give him any claim to be considered in superior service. In no case should the payment of money orders or the delivery of insured articles be entrusted to any Class IV servant who has not furnished security.*

(3) *When a postman, village postman, mail peon, letter-box peon or a packer has given security in the form of a personal bond, he is bound to give prompt information if a surety dies, or becomes insolvent, or changes his residence. Failure to report the death or insolvency of a surety, when it is known to the principally/ill render the latter liable to dismissal.*

POSTMEN

691. Head Postmen.ð (1) In the larger offices, there are usually one or more officials designated *head postmen* who are entrusted with the duty of paying *t.m.o.s.* and conveying money to and from the treasury, sub-treasury or town sub-offices. Head postmen may also be required to take out for delivery articles that have been returned by postmen as unclaimed or refused and to take up the work of any postman who may be temporarily absent.

(2) For the sake of greater security, a head postman may be ordered by'the postmaster to accompany a postman to whom several insured articles or money orders of considerable aggregate value have been made over for delivery or payment.

(3) Head postmen may be employed to make enquiries into minor complaints, verify payment of money orders and test and supervise the work of postmen and letter-box peons when they can be spared for such a purpose.

692. Knowledge of postal business.ð (1) Postmen are expected to know thoroughly the rates of inland postage and commission of money orders, the charges for insurance and the fee for registration. They should be fully com petent to fill up the forms with which the public have ordinarily to deal, especially money orders and forms relating to the v.-p. system, and be able to describe the principal features and advantages of the savings bank, cash certificate, money order, registration, and other postal systems.

(2) Every postman will be supplied, for his personal use, with a copy of the *Post Office Pocket Guide.* He must be careful not to lose this, and, when giving over charge, must make it over to the official by whom he is relieved.

693. Postmen's badges.ð Postmen, when on duty, are required to wear their uniforms belts or badges and carry their bags. They must always keep these articles clean and in good condition. Appearance on duty without a uniform or a belt or a badge or in a dirty uniform is treated as an offence rendering the offender liable to punishment.

694. Supply of forms to be carried.ð When a postman proceeds on his beat, he should carry with him a small stock of money order forms (in English and the local language) and forms relating to the value-payable system, and supply them to the public when required.

695. Sale of stamps.ð Each postman who is required to sell stamps will be ÿsuppied by the treasurer with a small stock of postage stamps of the lower denominations and postal stationery for sale to the public and he should give the treasurer a receipt for the stamps in the memo, of stamp advances, against the entry of his name. The money realised by the sale of postage stamps should be made over by the postmen, on his return to the office, to the treasuries, who will give the Postman a fresh supply of stamps equal in value to the amount so received from him. The postmaster will fix the amount in stamps to be issued to each postman.

696. Postman's book.ð (1) Every postman must keep a book in form M.S.-27, in which, before proceeding on his beat, he should enter the following particulars of the money orders and other articles entrusted to him for payment or delivery :ð

(a)	Money orders, registered	A description of each article, *i.e.,* name of payee (including insured and and amount of
(b)	Advices of payment for delivery to the remitters of foreign money orders.	A description of each document and the No. of the money order to which it relates.

For entry of (a), a special column is provided in the form of postman's book. No special columns are provided in the form for entry of (b) which should be written across the form. If any article made over to a postman appears to be <lamaged, a remark to that effect be written in his book. The total number of telegrams made over to a postman for delivery should be entered below the entries relating to other articles. The clerks of the departments concerned are required to see that all these entries are properly made.

(2) On his return to the office, a postman should obtain the initials of the clerks concerned or the treasurer in the appropriate columns of his book, in ack nowledgment of all receipts, acknowledgments, cash relating to delivered articles, paid money orders, undelivered articles, unpaid money orders, and cash which he has made over to the clerks or to the treasurer, as the case may be.

(3) A head postman should also enter in his book particulars of drawings from, and payments into, the treasury or sub-treasury and obtain the treasurer's acknowledgment in his book for money drawn from the treasury or sub-treasury and paid to him. He must sign the treasurer's cash book (Form A.C.G.-2) for money made over to him for payment into the treasury or sub-treasury, and on the reverse of the lower copy of the treasury voucher which constitutes the office record for vouchers made over to him for drawings from the treasury or sub-treasury. When cash is entrusted to a head postman for the purchase of stamps from the treasury or sub-treasury, he should give a receipt for the amo unt in the

treasurer's cash book and obtain a receipt in his book from the treasurer for the stamps made over to the latter. As no special columns are provided in the postman's book for entries of these transactions, the particulars should be written across the form.

(4) If a cash remittance is entrusted to a postman, he should enter in his book the name of the office for which it is intended, and the amount of the remittance if it is sent loose, or if enclosed in a cash bag, the weight of the cash bag. Against the entry, he should obtain the acknowledgment of the treasurer or sub or branch postmaster to whom the remittance is made over.

(5) If a postman's beat extends beyond a single town or village, he must, in addition to the postman's book, keep a village postman's visit book (Form MS.-86), and perform all the duties of a village postman in connection therewith, and when the Superintendent so directs, he will be supplied with a book of receipts, to enable him to accept and grant receipts for registered articles of the letter mail.

NOTE.ð Used-up postman's books should be kept on secord in the delivery department.

A.ð In sub-offices, a postman must acknowledge receipt of the money or vouchers made over to him for payment into, or drawings from, the treasury or sub-treasury, on the reverse of the counterfoils of the treasury receipts or vouchers. In the case of cash entrusted to him for the purchase of stamps, he must give a receipt in the sub-postmaster's receipt book.

697. Addresses to be noted on articles.ð The postman should note the name of the addressees on articles made over to him for delivery, in every case in which he cannot himself read the language in which the address is written. A postman should be careful not to receive articles addressed to persons residing in another postman's beat, except in the case of an article given to him from deposit for the purpose of enquiry, and in this case it should be separately noted in his book. The transfer of articles, especially of articles brought back undelivered, from one postman to another, without the permission of the delivery clerk, is strictly prohibited.

698. Damaged articles to be noticed.ð It is a postman's duty to carefully examine every article made over to him for delivery, and to bring at once to the notice of the postmaster any article that is open or damaged, or that bears the appearance of having been tampered with, *Special care must be taken to observe the condition of insured articles.*

699. Receipts for articles issued for delivery.ð (1) Postmen must sign the registered and parcel abstracts (Forms R.P.-33 and R.P.-8), the registers of v.-p. articles received and also the delivery slips, where they may be in use, for the registered letter mail and parcel mail articles made over to them for delivery. When signing for the articles, the postmen are required themselves to write, in words, the number of articles given to them, the total amount to be collected on account of any parcel postage or customs duty that may be due, and the total amount to be recovered from the addressees of v.-p. articles.

(2) The postmen are also required to sign the postage account in acknowledgement of the postage due on unpaid articles of the letter mail made over to them, and, when doing this to write, in words and figures, the total amount of the postage for which they are responsible.

(3) No postman is permitted to receive for delivery an insured article of greater value than Rs. 250, or more than once insured article of greater aggregate value than Rs. 500. If any such article or articles are made over to a postman for delivery, he must report the circumstance to the postmaster.

700. Books of receipts for intimations and notices delivered.ð (1) Every postman must keep, in form R.P.-53, a book of receipts for intimations and notices delivered in which, before proceeding on his beat, particulars of the following intimations and notices entrusted to him for delivery will be entered by the post master, registration, parcel or money order clerk, as the case may be :ð

intimations relating to insured articles ;

intimations relating to v.-p, articles exceeding the prescribed value ;

notices relating to money orders payable to planters and payees in acceding States ;

notices relating to articles the contents of which have been damaged or appear to be contraband ; and

intimations relating to registered articles and money orders for residents at hotels, clubs, etc.

(2) The postman must himself write the name and address of the addressee or payee in the appropriate column, and should deliver the intimations and notices, with the receipts and acknowledgements in the case of insured articles and the acknowledgments and coupons in the case of money orders, the addressees or payees, whose signature should be taken in the book against the entries concerned.

701. Instructions for delivery.—(1) Each postman's beat is fixed by the post master, and he must on no account deviate from the beat prescribed. He is required to deliver, if possible, before he returns to the post office, all the articles entrusted to him for delivery to persons residing within the limits of his beat.

NOTE.ð Postmen, while on duty, are prohibited from distributing advertisements, handbills, trade circulars or notices of any description on behalf of the members of the public.

(2) If the addressee of an article cannot be found at the given address, enquiry regarding his changed address should be made from the neighbours. If trustworthy information c'an be obtained, the postman should deliver the article at the new address, if it is in his beat, or make a note of the new address on the article, so that it may be made over to another postman at the next delivery, or redirected to another post-town, as the case may be. If sufficient information regarding the addressee cannot be obtained, the article should be returned to the postmaster as unclaimed.

(3) Parcels, both inland and foreign, can be redirected only under the written instructions of the addressee or his agent unless, in the case of a foreign parcel, redirection is forbidden by the sender by an entry on the parcel itself and on the despatch note (if any) accompanying it, and the conditions under which a redirection fee is payable on redirected parcels as also the amount of the fee are given in the Post Office Guide. This fee can be prepaid by the addressee's agent, if so desired. Inland parcels cannot be redirected out of Pakistan. If the addressee has left no written instructions with the post office and his agent requires a foreign

parcel to be redirected out of Pakistan, the agent should be asked to pay redirection charges in advance, or to give a written undertaking to the effect that he will meet such charges in case the amount cannot be recovered at the new address or if the parcel remains undelivered. The amount realised should on return to post office, be made over to the treasurer under receipt to be taken in the postmen's book or the delivery slip, as the case may be.

(4) If the addressee of a v.-p. article taken out by the postman for delivery is at home when the postman calls and does not at once take delivery of it, the postman should require the addressee to sign the receipt attached to the intimation to the addressee. The intimation should then be detached from its receipt and delivered to the addressee, the receipt being pasted into the postman's book of receipts for intimations and notices delivered, against an entry of the No. of the article to which it relates, which he should make in the book at the time.

(5) If the addressee of a v.-p. article taken out by the postman for delivery is known to be residing at the address marked on the article but is not at home when the postman calls, the postman should write a remark to that effect on the article. If the addressee is not at home or delivery of the article cannot be effected when the article is given out for delivery for the second time, the postman should deliver the intimation to an adult member of the addressee's household or any other person who may be considered to be authorised to receive ordinary correspondence for the addressee, under receipt to be obtained in the postman's book of receipt for intimations and notices delivered, against an entry of the No. of the article to which it relates, which he should make in the book at the time. If the person to whom the intimation is to be delivered is illiterate, the postman should write the name of that person in his book of receipts for intimations and notices delivered and deliver the intimation in the presence of a witness whose signature should be obtained in the book.

702. Realisation of postage before delivery.ð A postman is forbidden to deliver any article on which any postage or customs duty is due, or any sum is to be recovered (as in the case of a v.-p. article), until the full amount to be recovered has been paid. He is not obliged to give change. If any unnecessary delay occurs in the payment by the addressee of the charges recoverable on an article, the postman is authorised to take the article back to the post office.

703. Receipts of addressees for registered articles delivered.ð (1) Postmen will be held responsible that receipts and acknowledgments for registered and insured articles of the letter and parcel mails delivered are in every case signed by the addressee or some person authorised or accustomed to receive such articles on his behalf. They should require the addressees or their agents to sign the receipts and acknowledgments (if any) and return the signed documents to thera before delivery. An article should not be left with the addressee or his agent until the receipt has been duly signed and returned. No receipts are taken from the addressees of unregistered parcels.

NOTE.ð Articles addressed to A. B. care of C. D. should whenever possible, be delivered to A. B., and should only be delivered to C. D., in A. B.'s absence and provided that CD., is authorised or accustomed to receive such articles on A. B.'s behalf. When an article is addressed to A.B. care of a general or shipping agent or care of a Scheduled Bank or its Branches in Pakistan the article may be delivered to the care party if it is not known at the post office that the article can be at once delivered to the addressee himself.

NOTE 2.ð In the case of money orders issued by the Military Record Centre in Pakistan, if the ftomilitary/military number is given with the payee's name, the payee should be required to give that number also, both on the receipt and acknowledgment.

(2) When a " Mobilisation " or " Reservist " cover is delivered, the signature or mark of the addressee on the receipt should be attested by the signature of the village headman, village accountant, school-master, or any respectable witness known to the postman.

(3) If the addressee refuses to sign an acknowledgment, but merely signs the receipt, the article should be delivered and a remark regarding the refusal should be written on the acknowledgment.

(4) The postman should see that the receipts and acknowledgments of registered and insured articles delivered are signed *in ink.*

(5) All receipts and acknowledgments must be made over to the responsible clerks concerned on the return of the postmen to the post office ; but in the case of receipts for parcels and other articles on which postage or customs duty, with the relative postal fee or redirection fee has been realised, the postmen should first take them to the treasurer and make cover to him the money realised on these accounts. The treasurer will acknowledge receipt of the amounts in the postmen's books and return the receipts to the postmen, who will then hand the receipts without delay to the parcel clerk. If the duties of the treasurer are performed by the parcel clerk, the postage and other charges realised on parcels delivered should be paid to the clerk appointed to receive such collections.

NOTE.ð In offices where delivery slips are used, the treasurer (or other official) will acknowledge receipt of the amounts in the delivery slip instead of in the postman's book.

704. Delivery to illiterate addressees.ð (1) If a registered article of the letter or parcel mail is delivered to an illiterate addressee, his seal or other mark should be taken on the receipt and acknowledgment (if any) and attested by the postman.

(2) If the addressee of an insured article is illiterate, his thumb-impression, seal or other mark should be obtained on the receipt and, acknowledgment in the presence of a resident witness who should be required to attest it with his signature.

704/1. Delivery to a pardanashin woman.ð A registered or insured article addressed to a *Pardanashin* woman should be delivered under the condition laid down in rule 706 (5).

705. Delivery of insured articles addressed to minors.ð An insured article addressed to a minor should always be delivered to him in the presence of the person in whose care he may be living at the time and after his signature or thumb-impression on the receipt and acknowledgment has been attested by the person.

706. Payment of money orders.ð (1) The register of money orders received must be signed by the postmen in acknowledgment of the money orders and cash made over to them for payment, the total amount of cash given to each postman to pay money orders being written by him in words and figures over his signature.

(2) Before paying a money order, the postman should require the payee or the person authorised by the payee in writing to receive money orders on his behalf and to sign the receipt and acknowledgment. If the name of the payee's father is given in the money order, the payee should be required to sign it thusð " A, son of Z ". On the signed receipt and acknowledgment being returned to him, the postman should pay the amount of the order and detach the coupon which should be left with the payee. The postman should then himself sign the money order as the official by whom payment was made, and note the date of payment in the places provided for these purposes.

NOTE.ð In the case of an unclaimed or refused money order which is repaid to the remitter, his signature should be taken only on the receipt. The acknowledgment and coupon should be detached and handed over to the remitter.

(3) All money orders given out for payment must, *as an absolute rule,* be returned (together with the acknowledgments) to the money order clerk, and the money (if any) remaining undisbursed to the treasurer, before the office is closed for the day. The accounts between the postmen, the treasurer and the money order clerk must be adjusted before the close of the office.

*Exception.*ð The disposal of acknowledgments relating to money orders issued in favour of officers of Government or of District, Local or Municipal Boards, is governed in scnc cases by special rules which provide for the retention of the acknowledgment by the payees. To these acknowledgments, the procedure prescribed in this paragraph docs not apply.

(4) If the payee of a money order is illiterate, his thumb-impression, seal or other mark should be obtained on the receipt and acknowledgment in the presence of a resident witness who should be required to attest it with his signa ture. When the payee's thumb-impression is taken, the following procedure should be followed :ð ;

All grease and dirt should first be carefully removed from the ball of the left thumb, which should then be wiped dry, laid on the special ink-pad provided for the purpose, and very lightly rolled from left to right until it is sufficiently inked. The thumb should then be placed on the paper and a complete impression obtained by rolling it very lightly once from left to right. If the thumb is rubbed or allowed to slip either on the pad or paper, a good impression cannot be secured. It is always advisable to take one or two experimental impressions on waste paper before finally impressing the thumb on the document.

Before proceeding on his beat, a postman should be careful to see that there is sufficient printers' ink in the special ink pad supplied to him for taking thumb-impression to last during the entire period of his absence from the post office. The pad should be replenished with ink from the post office whenever necessary.

NOTE 1.ð When the amount of a money order payable to an illiterate villager is less than twenty rupees, and there is no literate man in the village to witness the payment, the money order may be paid in the presence of an illiterate witness, whose thumb-impression should be taken on the money order including the acknowledgment in attestation of payment. In every such case the name of the witness should be written on the money order by the postman by whom it is paid.

NOTE 2.ð When the amount of a money order payable to an illiterate villager is twenty, rupees or more, and no literate witness is available in the village, payment should be duly attested by securing the left thumb-impression of the headman of the village on the money order, and his name should be written thereon by the postman by whom the money order is paid.

NOTE 3.ð -If the payee of a money order be a blind person, the procedure to be followed in respect of an illiterate payee should be observed in his case.

(5) When the payee of a money order is a *pardanashin* woman who has not an agent appointed in writing to receive money orders on her behalf, her signature (or mark, if she is illiterate) should be attested by a respectable witness (ordinarily **a** relative known as such to the postman), and payment should be made to the witness. When the witness is not personally known to the postman, he (or she) must, before receiving payment, be identified, and the person who identifies him (or her) should be required to sign the money order as a witness to the payment.

(6) When money orders are paid by postmen who serve villages outside post-towns, the signature of the headman of the village or of the village accountant or other respectable resident of the place where payment is made, must, in every case be taken on the order in attestation of the payment, whether the payee is illiterate or not.

(7) When a pension money order is paid to a departmental pensioner, the postman should endorse under his dated signature, on the back of the acknowledgment portion of the money order, a certificate in English or the local language to the effect that the pensioner is alive on the date of payment. The certificate endorsed by the postman or village postman on the back of the acknowledgment portion of pension money orders paid in January, April, July and October should be attested by at least two respectable persons in the village.

(8) A postman who asks for, or receives a commission or present on paying a money order is liable to dismissal.

A. In sub-offices, the cash on account of money orders remained unpaid should be made over by the postman to the money order clerk.

707. Money orders addressed to minors.ð (1) Where the minor is under years of discretion and is living with his parent or lawful guardian, payment should be made to the parent or guardian on his signing the money order on behalf of the minor.

(2) Where the minor is under years of discretion and is not living with his parent or guardian, and the parent or guardian cannot be ascertained, payment should be made to the person in whose care and custody the minor for the time being is, subject to such person signing, in addition to the money order, an agreement of indemnity undertaking to indemnify the Post Office against all adverse claims in respect of the amount of the money order so paid. In the event of his refusing to sign such a bond, payment should be withheld and the money order should be taken back to the post office. The prescribed form of agreement should be obtained from the postmaster.

(3) Where the minor is old enough to understand the nature of the transaction, payment should be made to the minor himself.

NOTE.ð A stamp duty of fifty paisa will be payable on the agreement of indemnity prescribed in paragraph (2) of this rule, the stamp being provided by the person who executes the agreement. If a different rate of stamp duty be in force in any Circle, the Head of the Circle will issue necessary instructions. A single agreement of indemnity may be taken in respect of more than one money order paid at one time by a post office to one and the same person on behalf of a minor.

707/1. Payment of money orders addressed to lepers.ð (1) Where the leper who has lost his fingers is living in any asylum, payment will be made to the head of the institution on his signing the money order on behalf of the leper.

(2) Where the leper is living with his parents, relatives or friends, payment will be made to the responsible person with whom the leper resides, in the presence of an independent responsible witness who should be required to attest the signature or thumb-impression on the form.

708. Payment of telegraphic advices.ð (1) When a t.m.o. receipt is made over to a postman with cash to pay the amount to the payee, he should sign the register of telegraphic money orders received in the manner prescribed for ordinary money orders. Before the amount is paid to the payee, the latter should be required to sign the t.m.o. receipt and acknowledgment, and the t.m.o. receipt should also be signed by the postman as the official by whom the payment was made. If a private communication from the remitter appears on the t.m.o. receipt, the portion of the form (below the acknowledgment) containing the communication, should be detached from the t.m.o. receipt and handed over to the payee along with the amount of the t.m.o. The signed t.m.o. receipt and acknowledgment should be returned by the postman to the money order clerk in the same way as an ordinary paid money order.

(2) Special care must be taken to have payees of t.m.o.s. who are not known to the postmen, satisfactorily identified *(see* rules 706 and 709).

709. Responsibility for correct delivery of articles and payment of money orders.ð (1) Postmen are responsible for the correct delivery of all articles and the correct payment of all money orders entrusted to them. In all cases of doubt, the postman must satisfy himself as to the addressee's or payee's identity by mak ing proper enquiries before delivering the article or paying the money order.

(2) In the case of uninsured registered articles of the letter mail and registered arcels if the addressee is not personally known to the postman, delivery should e made in the presence of a respectable witness residing in the locality, whose name should be noted on the receipt. In the case of insured articles for a person unknown to the postman, the same procedure should be followed, but the witness in whose presence delivery is made must also be able to identify the addressee.

(3) Money orders in favour of *persons not permanently resident within the jurisdiction of the office of payment or personally known to the postman* should be paid only on satisfactory proof of the identity of the claimant with the person named in the money order. The information obtained from the person who identifies the claimant must be such as will enable the officials of the post office to readily find the payee again, should any mistake or fraud have occurred, and, with this object, the *permanent address of the payee,* as vouched for by the person who identifies him, must be noted on the money order by the postman. The identifier who should add his own address below his signature under the "identifier's certificate" printed on the money order form. If he refuses to comply with this request the postman should exercise greater care in accepting the identification as genuine. A postman is not authorised to pay a money order to any one ersonally unknown to him unless and until he has been satisfactorily identified y some trustworthy person known to the postman, and it must be understood that the statements of such persons are not to be accepted without full enquiry y as to his actual knowledge of the claimant. He should always be asked to explain how he became acquainted with the claimant and how long he has known him. It should not be considered sufficient evidence of the right of a claimant of a money order that the money has been remitted in response to a telegram sent by him.

(4) In any case in which the postman is not fully and clearly satisfied as to the addressee's or payee's identity, he should not make delivery or payment, but adopt the safer plan of taking back the registered or insured article or money order to the post office, at which the person who claims to be the addressee or payee should be requested to call for the purpose of obtaining delivery or payment.

(5) Whenever an article is delivered, or a money order is paid, in the presence of a witness, or is taken back to the post office because the postman is not satisfied as to the identity of the claimant, the postman should report the circumstances immediately to the clerk concerned and also to the postmaster. The precautions mentioned above are specially necessary in the case of articles and money orders for persons not permanently resident or well known in the locality.

710. Loss of cash and articles to be reported.ð (1) If a postman loses cash exceeding Rs. 10 or a money order, a registered article of the letter mail, or any parcel mail article, he should return immediately to the post office and report the loss to the postmaster.

(2) If any other article is lost by a postman, the fact should be reported by him on his return to the post office.

711. Return of **undelivered** articles.ð (1) Postmen are required to return to the clerks concerned, at the hour fixed by the postmaster, all the articles that they have been unable to deliver. A postman may in no circumstancs keep an article in his possession more than twenty-four hours. When a paid unregistered article or a registered article of the letter or parcel mail or a money order entered in the postman's book (M.-27) is brought back undelivered or unpaid, a remark stating why it was not delivered or paid should be written briefly on its back by the postman who should also note his No. on the article and copy the remarks in his book. If there are reasonable grounds for thinking that a returned article can be delivered at the next delivery, it may, after examination, be handed back to the postman.

(2) Undelivered unregistered articles of the letter mail must be returned by the postmen to the postmaster or to the official to whom this duty of the postmaster has been delegated.

NOTE.ð If the addressee of a v.-p. article refuses to take delivery of the intimation relating to the article, when it is presented to him, the postman should note this fact as well as his No. on the intimation.

712. Payment of postage and sums realised from addressees.ð (1) The postage due on articles of the letter mail returned by each postman will be entered in the postage account by the postmaster, and the delivery clerk will deduct this amount from the amount of postage charged therein to each postman and strike a balance. The postman must pay the amount of this balance at once in cash to the treasurer who will initial the postage account in acknowledgment of having received the money.

(2) The charges realised on registered parcels delivered should be paid to the treasurer according to the procedure laid down in rule 703. Postmen are prohibited on paying of dismissal from paying any sums on account of postage, postal fee or customs duty to the delivery or parcel clerk. The sums realised on account of v.-p. articles delivered should be paid to the clerk (registration or parcel), by whom the v.-p. articles were made over for delivery, and his receipt taken in the postmen's books.

713. Penalties for detaining articles.ð A Postman who wilfully detains or delays any postal article in his possession or who returns an article falsely representing it as undeliverable, renders himself liable to severe penalties under the *Post Office Act.*

714. Penalties for neglect of duty.ð A postman found guilty of habitually loitering on his beat, or employing the agency of unauthorised perse n, or persons unconnected with the Post Office, to deliver articles entrusted to him for delivery, or otherwise neglecting his duty, is liable to dismissal or prosecution in a Court of Law under the *Post Office Act.*

VILLAGE POSTMEN

715. Duties of village postmen.ð (1) Village postmen are delivery agents who cannot usually return to the post office in time to have their accounts adjusted on the day on which they proceed on their beats. They are employed to deliver articles the addressees of which live beyond the limits of the postmen's beats, and to collect unregistered and inland registered articles of the letter mail for despatch. They are supplied with postage stamps for sale to the public under the rules govern ing similar supplies to postmen, and may also be authorised by the Superintendent to pay money orders.

(2) Each village postman is supplied with a route list (Form M.-53) showing the names of the villages to be visited by him. In the case of fixed or combined fixed and unfixed beats, the route list will be accompanied by a map of the beat and will also show the route to be followed by the village postman, the days fixed for his departure from and return to the post office, the day on which each village should be visited by him and the villages in which he is allowed to halt. All these particulars must be committed to memory by the village postman. Village postmen are under the immediate control and orders of the postmaster. They are required to address neatly and cleanly, and, when on duty, to wear their uniforms and badges and carry their bags.

(3) Should a village postman ever notice any damage to a telegraph line, the nature and position of the accident should be reported by him, as soon as possible, to the nearest post office.

NOTE.ð The term " village postmen " mentioned in this rule includes postmen and extra-departmental delivery agents not serving all the villages in their beats daily.

716. Knowledge of postal business.ð (1) Village postmen are expected to know thoroughly the rates of inland postage, the charges for insurance and commission on money orders, and the fee for registration. They should be fully competent to fill up the forms with which the public have ordinarily to deal, especially money orders and forms relating to the v.-p. system, and be able to describe the principal features and advantages of the savings bank, cash certificate, money order, registration and other postal systems.

(2) Every village postman will be supplied, for his personal use, with a copy of the *Post Office Pocket Guide.* He must be careful not to lose this, and must, when giving over charge, make it over to the official by whom he is relieved.

717. Village postman's register.ð (1) When a village postman is about to proceed on his beat, all the arucles to be delivered by him will be made over to him by the sub-account clerk. The address of every registered article of the letter mail and every parcel mail article should be written by the village postman in his register (Form MS.-85) where he should also enter the No. of each registered article of the letter and parcel mails as well as the total numbers of paid unregistered articles of the letter mail and telegrams. The total amount of postage due on the unpaid articles of the letter mail and the total number of such articles should be entered by him, in the register in the column provided.

(2) Whenever intimations relating to insured or v.-p. articles, or notices relating to money orders payable to planters and payees in acceding States, are made over-to a village postman for delivery, particulars of the intimations and notices will be entered by the sub-account clerk in the village postman's register and the village postman must himself write the name and address of the addressee in the appropriate column. The village postman should deliver the intimations and notices, with the receipts and acknowledgments, in the case of insured articles, and the acknowledgments and coupons, in the case of money orders to the addressees whose signatures should be taken in the register against the entries concerned.

(3) Money orders for payment by a village postman will b; made over to him by the sub-account clerk and the cash to pay the orders by the treasurer on a written order signed by the sub-account clerk. The village postman should enter the payee's address and the No. and amount of each mony order in his register (Form MS.-85).

(4) The village postman must sign the b.o. summary [Form A.C.G.- 3 *(a)]* for the articles, money orders, etc., made over to him. When signing the b.o. summary he must himself write above his signature in words, the total number of registered and parcel mail articles and money orders made over to him, the total amount of postage due for which he is responsible in the case of unregistered articles, the total charges to be recovered on account of any parcel postage for customs duty that may be due, the total amount to be recovered from the addressees of v.-p. articles, and should also acknowledge the total amount due from him, as shown in the relevant column of the b.o. summary.

A. In sub-offices, the cash to pay money orders will be given to a village postman by the money order clerk. The village postman should write the amount received by him in words and figures over his signature in the last column of the register of money orders for payment by village postmen.

718. Village postman's visit **book.**ð (1) Before proceeding on his beat, the village postman must enter in his visit book (Form Ms.-86) the date and day of the week on which he leaves the post office and the names of all the villages th3t he is required to visit *regulary* in the order in which they are to be visited. As each village is visited, he should have the date and day of the week on which the visit is made, entered in his book by the headman or other responsible resident of the village whose signature should also be taken in the book in attestation of the entry. The date on which he returns to the post office should also be entered in the visit book.

(2) If the headman of a village cannot write and there is no other literate person available, the entries of the date and day of the week on which the village is visted, may be made by the village postman himself, the entries being attested by the seal or thumb-impression of the headman or other responsible resident of the village.

(3) In the case of a beat which is not wholly or nearly wholly fixed, the subaccount clerk will himself enter in his own hand in their proper order *all* the villages to be visited.

(4) If a remittance in cash is entrusted to a village postman, particulars of it should be entered by him in his vist book and against the entry he should obtain the acknowledgement of the treasurer or sub or branch postmaster to whom the remittance is made over.

719. Village postman's bag.ð When a village postman proceeds on his beat, he is required to carry a bag, provided with a lock but in other respects similar to that used by a postman in which he must place the articles entrusted to him for delivery. The keys of the letter-boxes situated in the villages which he is about to visit and, if any of these letter-boxes are provided with changeable plates, the proper plates will be made over to him by the sub-account clerk, together with some inland money order forms, ordinary and v.-p.

720. Delivery of articles and payment of money **orders.**ð (1) When a village postman reaches a village at which he has unregistered articles to deliver, he should deliver them.

(2) If he has any registered articles of the letter or parcel mail for delivery, or money orders for payment, he should deliver or pay them according to the rules laid down for the guidance of postmen, but, in the case of money orders for payment, the signature of the headman of the village, or the village accountant

or other respectable resident of the place where payment is made, must also be taken on the order in attestation of the payment, whether the payee be illiterate or not. When a money order is in favour of a person not permanently resident in the village or personally known to the village postman, steps should be taken to obtain satisfactory proof of the identity of the claimant with the person named in the money order, according to the instructions given for the guidance of postmen. When a pension money order is paid to a departmental pensioner the village postman should endorse under his dated signature, on the back of of the acknowledgement portion of the money order, a certificate in English or the local language to the effect that the pensioner is alive. The certificate endorsed by the village postman on the back of the acknowledgement portion of pension money orders paid in January, April, July and October should be attested by at least two respectable persons in the village.

(3) If the addressee of a v-p. article taken out by the village post man for delivery is at home when the village postman calls and does not at once take delivery of it the instructions contained in rule 701 (3) for the guidance of postmen should be followed. If the addressee is actually living at the address marked on the article, but is not at home when the village postman calls, the instructions in rule 701 (4) for the guidance of postmen should be followed.

(4) In dealing with " Mobilisation " and " Reservist " covers, the village postman should be guided by the pamphlet containing rules on the subject.

(5) A village postman who asks for or receives a commission or present on paying a money order, is liable to dismissal.

NOTEð Rule 706 (4) apples also to village postmen.

721. Book of receipts.ð Each village postman will be supplied with a book of receipts for the purpose of granting receipts to the senders of articles of the letter mail that are registered by him. The office date stamp with the date type omit ted, should be impressed on each receipt in the book as well as on its counterfoil; the village postman should fill in the date when preparing the receipt.

NOTE.ð The Superintendent may withdraw the book of receipts from those village postmen who do not usually receive registered articles for despatched.

722. Articles collected for despatch.ð (1) The village postman should receive from the villagers any unregistered articles of the letter mail that may be tendered to him for despatch, and he should clear any letterbox there may be in the village. The number of paid and unpaid unregistered articles received from villagers'or cleared from the letter-box should be entered by him in his visit book.

(2) If a letter or packet is tendered for registration, he should examine it to see that it is properly closed, and that postage stamps in full payment of the postage and registration fee are affixed to it. He should enter particulars of the article in his book of receipts, sign the receipt and its counterfoil and enter the date in the stamp-impression thereon, and then detach the receipt and hand it to the sender of the article.

(3) All articles, whether taken from the letter-box or collected from the residents, should be placed by the village postman in his bag. On his return to the post office, the contents of his bag will be counted and examined by the subaccount clerk and compared with the entries in his visit book and book of receipts.

(4) The registered articles should be made over by the village postman to the sub-account clerk, from whom he will receive the receipts for the senders issued by the registration clerk, and these receipts should be pasted by the village postman to the corresponding counter-foils in his book of receipts. The village postman will be responsible for obtaining from the sub-account clerk the receipts issued by the registration clerk for articles registerd by himself.

(5) A village postman may not receive money from the public for the issue of a money order.

723. Signed receipts and acknowledgments.ð (1) The receipts and acknowledgments for the articles delivered and money orders paid, and the amounts recovered from the addressees of v.-p. articles and of letters or packets containing dutiable goods, should be made over, immediately on the return of the village postman to the post office, to the sub-account clerk, whose initinals should be taken in the village postman's register in acknowledgment of receipt of the cash and documents.

(2) In the case, however, of receipts for parcels on which postage or customs duty, with the relative postal fee or redirection fee, has been realised, the village postman must first take them to the treasurer and make over to him the money realised on these accounts. The treasurer will acknowledge receipt of these sums in the village postmen's registers, and return the receipts to the village postman who will then hand them without delay to the sub-account clerk.

NOTE.ð Rule 703 applies also to village postmen.

A. In sub-offices, the village postmen should make over cash collected on account of parcel postage, redirection fee and customs duty-with the relative postal fee, to the sub-postmaster.

124. Undelivered articles and unpaid money orders.ð (1) The articles brought back as undelivered, together with the receipts and acknowledgments (if any) and the money orders brought back as unpaid, should be made over, immediately on the return of the village postmen to the post office, to the sub-account clerk. The cash for unpaid money orders should be made over to the treasurer under receipt in the village postmen's registers. The initials of the sub-account clerk, should be taken in the village postmen's registers in acknowledgement of receipt of the articles, documents and money orders.

(2) A remark explaining why each article could not be delivered should be written on it by the village postman, and in the case of a paid unregistered article entered in his register or of a registered article of the letter or parcel mail, the remarks should be copied into the register. In the case of a money order brought back as unpaid, a remark stating why it was not paid should also be written in the register.

(3) If in any case a village postman's explanation for not delivering an article or paying a money order is unsatisfactory, he will be directed to mark further endeavours to find the addressee or payee. When an article or money order is given to a village postman a second time for delivery or payment, a fresh entry of it should be made by him in his register.

A. In sub-offices, the cash for unpaid money orders should be made over by the village postmen to the money order clerk under receipt to be taken in their registers.

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725. Adjustment of accounts of postage.ð The village postman's register will show the amount for which he is liable on account of postage due on unpaid articles of the letter man entrusted to him for delivery. When he returns to the post office, the postage due on such articles brought back undelivered will be credited to him in his register, and he must pay the balance due from him, as entered by the sub-account clerk in his register, at once to the treasurer, who will give him a receipt for the amount in the register. These items will also be entered in the b. o. summary. On no account should any balance be allowed to remain at the debit of the village postman after his return from his beat.

A. In sub-offices, the amounts collected on account of postage due on unpaid articles of the letter mail should be made over by the village postmen to the sub-postmaster under receipt to be taken in their registers.

MAIL PEONS

726. Duties of mail peons.ð (1) Mail peons are employed in post offices situated at or near railway stations, where there are no mail offices, for the purpose of conveying mails from and to the railway station, exchanging bags with the Railway Mail Service and clearing letter-boxes located at railway stations. They will be supplied with postage stamps for sale to the public, under the rules governing similar supplies to postmen, provided that they are not employed to deface postage stamps affixed to articles posted for despatch.

(2) A mail peon should be able to recognise the seals on bags made over to him and to check the number of bags entered in mail lists. He will be responsible for the number and condition of the bags received by him from the post office to be made over to the Railway Mail Service, and that all the bags received from the Railway Mail Service are brought to the post office intact and without delay. He must bring to the notice of the postmaster, immediately on his arrival at the post office, any defects or discrepancies that may be noted in the condition or number of the bags received from the Railway Mail Service and, if practicable, any defects or discrepancies should be pointed out at the time to the official in charge of the section.

(3) Bags containing return-train mails will be made over to the mail peon, under receipt, by Railway Mail Service sections with the original and duplicate copies of a mail list. On arrival of the train to which the mail are to be delivered, the mail peon should hand them over, with the original and the duplicate mail list, to the head sorter of the section to which they are addressed, and the latter will return the duplicate copy of the mail list, duly receipted, to the mail peon, who will make it over to the mail department for record.

NOTE.ð Mail boxes kept at railway stations for keeping bags must be provided with double jocks. Thehaspsofthehingesofmail boxes shouH always be fitted and fixed to them from the inside. The screws used to bolt the supples to each box should be provided with an nut on the inside of the bo*x. When there are two mail peons, one of them alone mut not be allowed to hold the keys of both the locks, which must be of different patterns.

(4) A mail peon who performs either registration or delivery work or both, will be supplied with a copy of the *Post Office Pocket Guide* for his personal use. He must be careful not to lose the book and, when giving over charge, must make it over to the official by whom he is relieved.

NOTE.ð Postmen are sometimes required to perform the duties of mail peons, in addition to their own, and in such cases this rule as well as rules 277 and 728 will be applicable to them.

727. Attendance on railway platform.ð (1) The mail peon must be present OQ the platform with the mails at least ten minutes before the arrival of the train by which they are to be conveyed. If there is a letter-box to be cleared by him at the railway station, he will clear it and dispose of its contents in accordance with the instructions given to him by the postmaster.

(2) If a service telegram for despatch is made over to the mail peon by the official in charge of a section, the mail peon should acknowledge receipt of it on the third copy and present both copies of the message that will be made over *to* him as soon as possible at the railway station telegraph office for despatch. The telegraph office will retain the original and return to the mail peon the duplicate, duly receipted, which on return to the local post office, he should make over to the postmaster for record.

(3) The mail peon should keep a book (Form MS.-28) in which he should note the late arrival of trains, instances in which the mails miss the train and all other irregularities connected with the receipt or despatch of mails.

728. Articles tendered for registration.ð (1) A mail peon especially autho rised in this behalf by the Superintendent, may receive articles of the letter mail tendered at the railway station by railway officials and others for registration, and grant receipts to the senders, in the same manner as a village postman. For this purpose, he will be supplied with a book of receipts in the form prescribed for village postmen.

(2) Articles registered by the mail peon should be made over, when he returns to the post office, to the registration clerk. The receipts for the senders, detached from the registered journal, will be given to the mail peon in exchange for the articles, and he should paste these receipts to the corresponding counterfoils in his book of receipts.

729. Mail peons to be properly dressedð When on duty mail peons must be cleanly and neatly dressed, and wear their uniforms, belts and badges. They must keep these articles clean and in good condition. Appearance on duty without a uniform, belt and badge or in a dirty uniform is treated as an offence rendering the offender liable to punishment.

730. Employment of mail peons as packers.ð When mail peons are not employed in the duty of exchanging mails with the Railway Mail Service, their services may be utilised in the post office as packers and outside, on delivery work.

NOTEð See *N.B.* at the beginning of this Chapter.

LETTER-BOX PEONS

731. Duties of letter-box peons.ð Letter box peons are required to know the hours at which the letter-boxes in their beats are cleared and at which mails are despatched from, and delivered at, the post office. It is their duty punctually to clear the letter-boxes in their beats, and also to bring to the postmaster's notice any damage to, or defect in and letter-box that may be observed by them.

732. Clearance of outside letter-boxes.ð When a letter-box peon is about to proceed on his rounds, the postmaster or responsible clerk should make over to him the keys of letter-boxes, the changeable hour plates (when letter-boxes are provided with these plates) and a bag in which to place articles found in the letter-boxes. After the last letter-box has been cleared, the peon must return ÿwithout delay to the post office where the postmaster or responsible clerk will receive from him the keys of letter-boxes, the hour-plates and the bag. The

keys of the letter-boxes and the hour-plates must be kept in the custody of the postmaster or responsible clerk and never given out to the letter-box peons except at the hours fixed for them to leave the post-office for the purpose of clearing the letter boxes.

733. Letter-box peons to be properly dressed.ð When on duty letter-box peons must be cleanly and neatly dressed, and wear their uniforms, belts and badges. They must keep these articles clean and in good condition. Appearance on duty without a uniform, belt and badge or in a dirty uniform is treated as an offence rendering the offender liable to punishment.

734. Employment of letter-box peons to carry mails.ð (1) Letter-box peons, employed in post offices that have town, sub or branch offices attached to them, may be employed, in addition to their other duties, in conveying mails to and from the town sub or branch offices. Their services may also be utilised as packers.

(2) Letter-box peons are not permitted to pay money orders other than telegraphic money orders.

NOTEð Runners may be employed for clearing letter-boxes which acqually lie on their way. They should not be required to deviate from their prescribed line or route for the purpose or making additional clearances of letter-boxes which are already cleared at frequent intervals by other officials.

PACKERS

735. Duties of packersð -(1) Packers are general assistants in the office and must be ready to give their help wherever it is required. The chief duties of packers are to stamp articles posted for despatch or received for delivery and to face articles for sorting and examination and to assist in packing the mail and closing and sealing mail bags. Packers should be able to stamp with rapidity and clearness. They must change the type of the various stamps and seals as often as necessary and they are responsible that the stamps and seals are kept clean. Bag-labels are also in their charge. Except in important offices, the duties of a packer will be performed by a postman mail peon or letter-box peon.

(2) As packers have opportunities of stealing, or tampering with unregistered letters with little risk of detection, it is very important that they should be men of good character.

NOTE 1.ð When packers are entrusted with the duty of paying money into, or drawing mone'y from, the treasury or sub-treasury, they will be required to give the same secuity as head postmen.

NOTE 2.ð When a packer or any other official performing the duties of a packer is required to carry mails, he should not, where practicable, be allowed to know the contents of the bag to be carried by him.

736. Changing of date and other type and charge of labels.ð (1) Every morning before the work of the office begins, the packer must take impressions of all the date-stamps and seals holding date or other moveable type in the book of postmarks and place the book on the postmaster's table. He is required to see that the stamping ink is of proper consistency, that the ink-pads are in ser viceable order, and that the cloth of the pads is renewed when necessary.

(2) It is the packer's duty to attach the proper label loosely with string to each bag when the mail is about to be prepared for despatch, and to arrange the bags near the sorting case in the order in which they will be packed. When labels are to be mounted on wooden blocks, the work of mounting them must be done by him.

APPENDIX A

(Referred to in rule 169)

Rules relating to mobilization and reservist covers

(Printed separately)

APPENDIX B.

APPENDIX B

Rules regarding the treatment of foreign money orders in the Pakistan Offices of Exchange

(Transferred to Foreign Post Manual)

APPENDIX B(a)

Memorandum of instructions for the Karachi Office of Account in dealing with the General Account with London

(Transferred to Foreign Post Manual)

APPENDIX C.

APPENDIX C

Memorandum of Instruction for Pakistan Offices of Money Order Exchange in dealing with " Through " Foreign Money Orders.

(Transferred to Foreign Post Manual)

APPENDIX C(a)

Memoranda of Instructions for the Guidance of the Pakistan Offices of Money Order Exchange in dealing with Foreign Telegraphic Money Orders (including Pak-Ceylon and Pak-Aden Telegraphic Money Orders).

(Transferred to Foreign Post Manual)

APPENDIX C(b)

(Referred to in Note 2 of **rules** 393 and 402/19)

List of Banks authorised to encash crossed Postal Orders.

The names of banks which have entered into an express agreement with **the** Heads of the Circles, in accordance with the provisions of rule 52/2 of the **post** Office Manual, Volume VIII, for the encashment of crossed postal orders-Pakistan and British are given below :ð

APPENDIX D

(Referred to in rule 488)

SAVINGS BANK

Interest Tables

(Printed separately.)

APPENDIX E

COMBINED POST OFFICES

Part I.ð GENERAL

1. Scope and general scheme.ð Telegraph work has been entrusted to the Post Office on agency basis; actual control over traffic being fully vested in the Pakistan Telegraph and Telephone Department. *The Pakistan Telegraph and Telephone Department also undertakes to train a number of post office officials in telegraph duties for work in Combined Offices.*

A *combined office* means a post office which is in telegraph communication with telegraph office or at which telegrams may be handed in for despatch by messenger to the nearest combined office or telegraph office for onward transmission; and a *Postal Receiving Office* means a post office which is not in telegraph communication with a telegraph office but at which *inland* telegrams may be handed in for despatch by post without additional charge to the nearest telegraph office for onward transmission. Rules in this Appendix relate to Combined Post Offices only. Rules relating to the working of Postal Receiving Offices for telegrams have been given in another Appendix in this Volume.

NOTEð Rule contained in Posts and Telegraphs Manual, Volume XI, apply *mutatis mutandis* to combined offices.

2. Opening of new Combined Post Offices.ð All proposals for the opening of new Combined Post Offices are examined in mutual consultation between Postmaster-General and General Manager, Telecommunications, concerned.

All proposals for conversion of an existing sub office into a combined sub office should be proceeded by Telegraph and Telephone Department in consultation with the Post Office Department at appropriate level.

3. Guarantee.ð All questions relating to guarantee for opening of new combined offices or conversion of an existing post office into a combined office shall be handled by the Telegraph and Telephone Department.

4. Duration of experimental period of combined offices.ð When a combined office is opened exper mentally, the duration of the experiment will be usually one year and may be taken as such unless otherwise ordered.

5. Change in the working hours of combined offices.ð Head of the postal circles will not order changes in the working hours of a combined office without the prior approval of the General Manager, Telecommunications, concerned.

The Superintendents of post offices and the first class postmasters are authorised to revise the telegraph working hours of combined offices subject to the condition that the revision is carried out only if (1) the controlling office agrees,
(2) the Chief Civil and Military administrative officers have no objection and
(3) the Divisional Engineer, Telegraphs, in whose Division the office is situated, agrees, and only if such arrangements for testing and other matters as the Divisional Engineer may stipulate, are made simultaneously.

6. Closing of combined offices.ð The closing of a combined office can be ordered by the Head of the Circle. In consultation with his counterpart in the Telegraph and Telephone Department, if the abolition of its working charges is within his own powers of sanction; otherwise, the prior sanction of the Directorate-General is necessary.

7 & 8. *Deleted.*

APPENDIX E.

Part HI.ð ENGINEERING

9. Correspondence regarding instruments, etc.ð Correspondence regarding the *existing* instruments or technical arrangement of circuits of combined offices should be carried on by the postmaster or sub-postmaster direct with the Sub-Divisional Officer, Telegraphs. Correspondence regarding additional instruments, etc., should be referred to the Telegraph and Telephone Department, through the Superintendent of post offices or Head of the Circle, as the case may be. Instruments, bells, etc., should not be shifted from one place to another without the consent of the Divisional Engineer, Telegraphs, except in case of urgent neces sity, and in the latter case, a report of the change should be made to the Divisional Engineer, Telegraphs.

10. Spare battery material not to be kept in combined offices.ð Batteries in combined offices should, if possible, be renewed from the nearest available source, so as to avoid keeping spare battery material in combined offices.

11. Duties of messengers.ð Whenever messengers are specially sanctioned for telegraph work, the post office authorities should arrange that it should be made their business to water earths, attend to batteries, and generally do such work as is done by messengers employed in departmental offices and inspecting officers should see to this point.

12. Interruptions.ð Postmasters or sub-postmasters on the occurrence of an interruption will, if no lineman be immediately available, send out the telegraph messenger a distance of 5 miles along the line, with a view to his making such temporary repairs as may be necessary to restore communication, should he detect a fault on the line.

13. Restoring communication.ð If on inspection the messenger finds that a wire has fallen off the post, he must replace it on the insulator; if a post has fallen down, he should engage coolies, dig a hole, and replant the post; if he finds two wires in contact, he should separate them; if he finds a wire broken, he should engage coolies and try to get the two ends to meet, and hook them together temporarily. If unable to restore communication, he should return and report at once to the postmaster the nature of the damage found, and the postmaster will inform the Divisional Engineer, Telegraphs, and the nearest lineman by an XT telegram.

14. Postmasters, sab-postmasters and clerks not to be ordered ont on the line.ð Postmasters, sub-postmasters, and clerks are not to be ordered out on the line either to restore communication or to execute repairs or to do line maintenance work of any kind whatever.

Part IV.ð TRAFFIC

15. Procedure to be adhered to in reporting the opening **and** closing of combined offices.ð When a combined office other than seasonal camp office is opened or closed permanently or temporarily for public business, the fact must be reported by the office concerned by service message classed " T " to the terminal and intermediate offices on the circuit and to the Postmaster-General and General Manager, Telecommunication. When reporting the opening of an office, the weekdays' and Sundays' and Holidays' working hours should be stated and the message should be confirmed in code words.

APPENDIX E.

The opening and closing of Field Combined Office must be reported as above by " XT " service message and a copy addressed to the Directors-General, Pakistan Post Office and Pakistan Telegraph and Telephone Departments. In case of opening or closing of a seasonal combined office for the first time; the fact must be reported by that office by service message classed " T " to the terminal and intermediate offices on the circuit and to the Postmaster-General and General Manager, Telecommunications, in the same way as provided in paragraph 1 above. In the subsequent years the opening and closing of seasonal office must be reported by service message classed _" T " only to the terminal and inter* mediate offices on the circuit and by post to other offices through the first class postmaster or the superintendent, as the case may be. The time and date of opening and closing should be indicated in the report which should be posted on the same day.

When the opening or closing of a combined office has been sanctioned by the Director General from a specific date and the working charges are incurred or discontinued, as the case may be, on a different date, special report should invariably be made by post by the Head of the Circle to the Director General.

16. Procedure to be followed when a telegram is presented at a combined office out of telegraph business hours but within Post Office hours.~If a telegram be presented at a combined office out of telegraph business hours but within Post Office hours, it must nevertheless, even should the official employed as certificated clerk not be on the premises, be accepted by the postmaster or other officer in charge at the time under the rules for receiving offices, and a receipt given at once to the person who tenders the telegram, on the understanding that it will be sent as soon as the office is open for telegraph work. In such cases the postmaster or other officer in charge should keep the telegram in his custody until handed over to the certificated clerk. In every case in which a telegram is accepted during closed telegraph hours, a note should be made as follows on the receipt granted to the sender :ð "Telegraph office closed; message will be sent when it opens at (hours)."

If, however, the sender wishes the telegram to be sent on at once and the telegraph branch specially opened for the purpose, he should class the message as Express and pay the late-fees prescribed in the Post and Telegraph Guide.

17. Notice to be put up during closed hours of offices.ð During closed hours of a local combined office, a notice is to be exhibited outside the office, directing senders of telegrams to the nearest open telegraph office.

18. Signalling of special weather report from combined office on Sundays and Telegraph holidays.ð To enable the storm-warning work of the Meteorologi cal Department to be carried on without interruption certain combined offices may be kept open when necessary on Sundays or Telegraph holidays or at night beyond the usual hours for the purpose of sending special weather telegrams. When any of the combined offices in question are required to remain open on a Sunday or Telegraph holiday or at night beyond the usual hours, the certificated clerk concerned will receive the necessary orders by wire on the previous day, direct from either the Director of Meteorological Service, Karachi or Regional Director, Meteorological Centre, Chittagong, Karachi or Lahore.

APPENDIX E.

Part Vð SUPERVISION AND DISCIPLINE

19. Control of postal officials engaged on telegraph duties.ð All post office officials whether w.holly or partly engaged on telegraph duties, are under the sole control of their post office superiors in matters of discipline. Cases involving discipline which may come to the notice of Telegraph officers in their supervision of the traffic and engineering work of combined offices, must be reported to the proper post office authority Although post office officials who may deal, with telegrams are technically, " Telegraph Officers " under the Telegraph Act (XIII of 1885), no criminal proceedings under this Act are to be taken against such officials by Telegraph officers. Should necessity arise each case must be referred to the Head of the Circle.

20. The duties and responsibilities of a Postmasters.ð The duties and responsibilities of a Postmaster in charge of a combined office are the same as those of the head of a departmental telegraph office. He will be held directly responsible for the duties described in Rule 2 of the rules given below, which are considered the more important duties of the head of a departmental telegraph office, and will be allowed to depute the direct responsibility for the duties described in Rule 3 to the clerk who does the telegraph work. The telegraph work is to be done under his general control and supervision.

Special attention is directed to Rule 5, which contains the policy of Government as to utilising the services of clerks doing telegraph work in combined offices. *The telegraph duties should normally come first,* but, subject to this consideration, the object should be to secure that each such clerk shall, in the general interest of Government service, do a full days work, telegraphic and postal and gives due priority to the different types of work entrusted to him. There need be no conflict between the claims of the two classes of work, and it would only be where the administration is weak that such a clerk could be allowed to plead postal duties as a reason for neglecting telegraph work or *vice versa.*

Rules

(1) In every combined office where the Postmaster does the telegraph work, his responsibilities in respect of such work are the same as of those of the head of a departmental telegraph office, whether he does the telegraph work alone or is assisted by clerks.

(2) In all other combined offices the Postmaster is personally responsible forð

Å (a) Daily examination of stamps and Reply Prepaid " A " messages after transmission.

(b) Use of stamps of the highest value possible on " A " telegrams and their proper obliteration with the Date Stamp.

(c) Satisfying himself, by occasionally supervising the telegraph work of the clerk, that the latter understands and acts upon the instructions given.

(d) Legible writing in B and C telegrams and in Returns.

(e) Proper provision for the secrecy of telegrams and the exclusion of the public, or postal officials not on duty from any places where they could have access to messages or instruments.

(/) Punctual opening of office.

(g) Arrangements for the supply of a proper stock of all required telegraph forms in due time.

(A) Punctual submission of message drafts and Returns. The message drafts to be despatched to the Check Office should be packed in his presence.

(/) The Safe custody'of all property of the Department in the office.

0') Proper attention and civility to the public.

(k) Discipline generally, including attention to complaints from other telegraph offices.

(/) The prompt despatch of linemen or peons on interruption duty.

(m) Correspondence with the Check Office and all telegraph and postal officials.

(n) Signature of all Telegraph Returns.

(o) Personal daily scrutiny of all Service messages (Para. 201 of P & T Man. Vol. XI).

(3) Without ceasing to be responsible for general supervision of all branches of the work, the Postmaster, who does not personally do the t elegraph work, may delegate to the clerk who does the telegraph work, or to the Senior clerk, if there be more than one, the direct responsibility forð

(a) Translation of messages, A and C, for persons ignorant of English.

(b) Collection of the proper charges for "A" messages and Bearing charges on " C " messages. The prompt stamping and cancellation of stamps on messages immediately after being handed in.

(c) Timely transmission and despatch of messages.

(d) Transmission of messages in their proper order.

(e) Reports of non-delivery.

(/) Custody of Reply Prepaid Forms.

(g) Maintaining a Traffic Diary.

(A) Use of Proper forms.

(j) Proper custody of telegraph records.

(j) Registration of all special sanctions for telegrams to be accepted without prepayment, and of abbreviated addresses; also of all special orders regarding Press or Weather messages, interruptions of Foreign routes, etc.

(k) Maintenance of address book.

(/) Cleanliness of instruments, batteries and the regular addition of water to the latter and to " earths ", when necessary.

(m) Correction of *Traffic Instructions.*

(n) Correction of *Posts and Telegraphs Guide relating to telegraph matters*

(4) In no case is any clerk, who does Telegraph work in any Combined Office, independent of the Postmaster.

(5) THE TELEGRAPH DUTIES OF A CLERK DOING TELEGRAPH WORK HAVE THE FIRST CLAIM UPON HIM IN ALL CASES AND NOTHING SHOULD BE ALLOWED TO INTERFERE WITH HIS IMMEDIATE ATTENTION TO THEM.ð Subject to this condition, a clerk doing the telegraph work may be placed in charge of a speeial branch of postal work in the same way as any other clerk, or where the nature of Telegraph duties may not allow of this, he may be required by the Postmaster to take a share in any work where his assistance may be needed.

(6) In Combined Offices the Traffic Diary should record anything unusual and relief of clerks doing telegraph work. If anything interferes with the despatch of telegrams, or the distant Telegraphist misbehaves, the Postmaster or the clerk concerned should make a brief entry in the book. The Name and Date Stamp of the office should be impressed at the beginning of each day's y˝entries.

21. Combined office must obey orders issued by the departmental tell graph office for regulation of traffic.ð Departmental telegraph offices conlrol the traffic on combined office lines, ana any orders issued to a combined office by a departmental telegraph office for the regulation of traffic must be implicity obeyed.

22. Inspection of combined offices.ð The technical inspection of combined offices is one of the regular duties of Engineering Supervisors, Telegraphs, and occasional technical inspections are done also by sub-Divisional Officers, Telegraphs, and sometimes by the Divisional Engineer, Telegraphs. It is incumbent upon Superintendents and inspectors of post offices whenever they visit or inspect a combined office, to study all technical inspection notes recorded since their previous visit and to see that everything required by such notes to be done by the postal staff of the office has been duly carried out.

Part VIð EQUIPMENT

23. Equipment of combined offices.ð The equipment of combined offices is partly Traffic and partly Engineering . The Traffic equipment is sanctioned and modified, if necessary, by the Head of the Circle and the Engineering equip ment by the Divisional Engineer, Telegraphs. As a rule, the following should suffice for the equipment of a combined office with one instrument :ð

Name		No.	Remarks
Key, signalling ..	«	1	
Sounder (Dubern's)	Å Å	1	
Cover for do	Å	1	
Switch, S.C.	-	1	Only in an " intermediate office".
Lightning discharger		1	For one line in a terminal and for two lines in an intermedial office.

E.

Name	No.	Remarks
Clock		If required {.*see* rule 27).
Primary Battery..		Quantity according to requirements; but *see* rule 10.
L.S.V.I.R. wire		As much as may be required for first fitting.
Knife, clasp		To be issued at the discretion of Divisional Engineer, Telegraphs, only to offices where there are batteries.
Pliers, cutting ..		
Screw driver, J'		
Badge for peon ..		"] Not to be supplied if there be no *y* separate telegraph messenger; J but *see* rule 30.
Belt, leather, with pouch, for peon		With lock and key.
Box for message drafts		*See* rule 29. To be made up locally.
Box for forms ..		See rule 29. To be bought locally.
Chair or stool ..		See rule 31.
Sign-board		Manufactured locally and painted " Telegraph Notices."
Notice-board		Small and cheap. *See* rule 29.
Table ..		*See* rule 26.
Lantern		For box for forms, *see* rule 29. For
Padlock		visiting book, *see* rule 36.
Book, blank, foolscap, one quire .. File-book, *i* foolscap, brown Holland cover Letter-clips, vertical Post Office Guide		For all Traffic Routine Circulars.
Posts and Telegraphs Manual XI .. Handbook of Elementary Telegraphy, Part I ÅOfficial List of International Telegraph Offices Telegraph Circulation Book Code Names of Offices and Index Letters Porterage Charges tEye-letting machine Code Address of Government Officials		

*Only supplied to combined offices which dea a month. with an average of ten foreign messages

. "fOnly supplied to offices which deliver more han ten messages a day.

When the equipment of both ends of the line is included in that of the combined office, the above list must be modified accordingly.

24. Responsibility of indenting officers.ð In preparing indents for combined offices, officers concerned must bear in mind that the equipment list given in rule 23 above is intended merely as a guide. Indenting officers are held responsible that only articles which are absolutely necessary are asked for.

25. Cost of carriage of stores.ð Whenever stores are sent to a combined office, the carriage must be prepaid but whenever they are sent from a combined office, they must be sent bearing.

26. Lamps, etc.ð Lamps are not required in offices not usually open at night, but a lantern may, in some cases, be sanctioned. The oil or candles required for this lantern will be paid for by the postmasters (see rule 34).

27. Clocks.ð Clocks should only be sanctioned when a separate room has been set apart for telegraph work, or when there is no clock supplied by the post office in the room in which telegraph work is performed.

28. Indents for bicycles, etc.ð Bicycles, clocks and hurricane lanterns re* quired for the telegraph branch of combined offices should be obtained on indent from the telegraph store depot. It is not necessary to indent specially for each office that has to be supplied and, if considered desirable, postal stock depots may be instructed by Head of the Circle to submit periodical indents for the articles to the nearest telegraph store depot. The supply of these articles by local purchase by postal stock depots is prohibited.

29. Furnitureð In most cases a small cheap table and a stool are all that is necessary. Almirahs are not considered necessary in combined offices. Forms and stationery can be kept in a box, which may be a packing case with hinges and a padlock. No new furniture will be indented for from the departmental store depot.

30. Badges for messengers.ð It is desirable that every telegraph messenger attached to a combined office should have a belt and badge. Both badges and belts should be supplied by the Post Office.

31. Sign-board.ð Enamelled iron notice plates bearing the inscription " Post and Telegraph Office " will be supplied by the post office as required to all combined offices.

32. Translation of telegramsð At telegraph offices every assistance possible is to be afforded to the public in the translation of their telegrams into English, and of telegrams in English addressed to them into the local language. No fee for this service may be claimed or given.

33 and 34. *[Deleted].*

35. Responsibility of inspecting officers for care and custody of stores in combined offices.ð A list of all Traffic and Engineering articles supplied for the telegraph branch of a combined office should be maintained, and checked by the officers concerned at each inspection. Traffic articles should be entered in the Stock Book of the postal branch under the heading " Telegraph Traffic ". Engineering articles should be shown in the Engineering Branch Visiting Book.

36. Visiting Books to be used by inspecting officers.ð Combined offices should keep a Visiting Book for use by officers of the Engineering Branch. The post office Order Book will serve the purpose of the Traffic Visting Book.

APPENDIX E.

37. Replacement or repair of articles of equipmentð Whenever any article of equipment of a combined office becomes unserviceable or needs repair, the Divisional Superintendent of post offices will report the fact to the Divisional Engineer, Telegraphs, who will arrange for its being replaced or repaired.

38. **Stock List of articles.**ð When the charge of a combined office is transferred from one postal official to another, the relieving officer should check and sign the list of articles belonging to the Telegraph service referred to in rule 23, if any article is missing or damaged, a note should be written then and therein the Visiting Book by the relieving officer which should be initialled by the relieved officer, and a report at once sent to the Divisional Engineer. The report must be sent in a registered cover. If no such note or report is made, the relieving officer will be held to have received the articles correctly.

Part VII.—ACCOUNTS.

39. Delivery charges.ð The following rules apply to the delivery of tele grams including late fee telegrams from combined offices, when there is no separate messenger to deliver telegrams or when the messenger to deliver tele grams happsns to be absent from the office on delivery work when such messages are received :ð

(a) In such cases, if a postman or any other Class IV servant is not at hand to deliver messages to persons living within half a mile of the combined office, the postmaster should arrange for their immediate delivery, the cost being met from the cash balance of the office. When the distance at which such messages have to be delivered is greater than half a mile, a special messenger should be employed, the charge for delivery being also met from the office collections. If the combined office is a sub-office, the sub-postmaster should send the voucher to its head office on the day the money is paid. The voucher should contain an ex planation as to the cause of absence of the regular telegraph messenger or why extra cost had to be incurred.

At the end of the month the sub-postmaster should prepare a memo, in form Pa.-54 in respect of charges incurred during the month and submit the same to the head office duly entered on the reverse of the daily account.

(b) On the 1st of each month, the postmaster will submit a memorandum in the prescribed form accompanied with vouchers of the charges incurred during the past month in the head office along with the memo randa received from its sub-offices to the Superintendent, who, after examining and countersigning it, will return it, as quickly as possible, to the head office from which he received it. In case the memorandum is not received by the head office by the time the contingent bill of the month is submitted to the Head of the Circle, the words " will follow " should be noted against the charge in the contingent bill.

NOTE.ð A first class postmaster shquld countersign the vouchers submitted by the town sub-offices under his control and should forward those received from other offices to the Divisional Superintndent for counter-signature in th same way as a second class head po strnaster.

(c) The Superintendent will be able to judge, from his knowledge of the work of the combined office; whether the charges for delivery could have been avoided, and must be careful to check any improper charges. He will be held responsible that no unnecessary or improper charges are admitted.

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(d) The expenditure incurred will be accounted for by the combined office, and its head office (if the combined office is sub-office) as a contingent charge.

NOTEð -No charge may be incurred or passed for the delivery of any telegram at a greater distance than five miles from the telegraph office, unless such charge has been prepaid by the sender. In all other cases of addresses beyond the delivery range, the telegrams must be treated as letters, and delivered as such in the ordinary course of postal delivery.

40 and 41. *[Deleted].*

Part VII.—MISCELLANEOUS

42. Period of Preservationð (1) The originals of inland telegrams and all documents relating to them shall be kept for one month only in the Combined Offices, and shall then be sent to the Telegraph Check Office, Lahore or Dacca, as the case may be, where they shall be preserved for three months from the beginning of the month following that in which the telegram was handed in and in the absence of any application under para 5 above shall then be destroyed.

(2) *Inspection of Originals.*ð Originals or copies of telegrams may be shown only to the sender, or to the addressee or to the authorised representative of either of them on proof, if required, of the identity of such persons. A charge of fifty paisa shall be made for such inspection.

(3) *Copies.*ð (i) The sender or the addressee of an inland telegram or the authorised representative of either may, on application to the telegraph office within one month or to the Accounts Officer, Telegraph Check Office, Lahore or Dacca, according to the region served, within the period of preservation, be furnished with a certified copy of the original telegram, or of the copy as delivered at destination if a copy of the latter has been retained.

(//) The charge for every copy furnished in conformity with this rule shall be 25-paisa for any number of words not exceeding 100, 25-paisa for every complete 100 words after the first 100, and 25-paisa for the remaining words, if any.

{Hi) Every application for a copy shall contain such particulars as may be necessary for tracing the telegram to which the application relates.

(4) *Extended Preservation.*ð On the ground of pending or contemplated judicial proceedings, application may, within the period prescribed for the preservation of telegrams, be made by an interested party to the Accounts Officer, Telegraph Check Office, Lahore or Dacca, as the case may be, for the further preservation of any specified inland telegram.

(5) *Fees for searching for Telegrams.*ð Should the particulars furnished be insufficient to enable the Check Office or the Combined Officer, as the case may be, at once to trace a telegram which is the subject of an application under para 4 or 5, search shall be undertaken only upon payment of the fee prescribed below, namely :ð

For searching either the sent or the received telegrams of one telegraph office for one day	Rs. 2/-
For searching both the sent and the received telegrams of one telegraph office for one day	**Rs. 3/-**

43. Collection of receipts, etc.ð Rules regarding the collection of receipts and the maintenance of accounts thereof, the submission of drafts and returns to the Telegraph Check Office, etc., are contained in the *Message Revenue Account Cole.*

APPENDIX F.

APPENDIX F POST OffiCE

INSURANCE FUND

Rules Relating to Postal Life Insurance And Endowment Assurance

Printed Separately

APPENDIX G. Rules for Non-combined Receiving Offices for Telegrams

1 *Acceptance of telegrams in non-combined post offices.—With* the exception of offices at which it has been held by the Head of the Circle that by such acceptance delay or undue detention of the telegrams would be involved, all non-combined Dost offices are authorised to accept *inland* telegrams for despatch to a telegraph office for onward transmission. Foreign and press telegrams must not be accepted in non-combined post offices.

2 *Post office. Guide—The Post Office Guide* is supplied to all the post offices referred to in rule 1. Section X of this publication contains the rules and rates for inland telegrams; and Section **XIII,** the list of telegraph offices. The following additional rules and explanations are issued for the guidance of postmasters.

NOTE.ð Throughout these rules, "postmasier" msans the postal official entrusted with the duty of receiving telegrams.

3 *Hours of business.*—Telegrams will be received only if presented at a time at which work is going on in the post office between the hours of 6AM. and 6 PM or such longer hours as may be notified locally. But no ordinary telegrams will'be accepted on Sundays or Post office holidays, or between the hours of 8 P.M. and7< A.M. and between 9-30 P.M. and 8-30 A.M. in West and East Pakistan respectively on other days.

4 *Examination of telegrams for despatch.*—When a telegram is presented, the oostmaster must examine it and see that the true signature and address of the sender are written at foot. In the case of telegrams from a mercantile firm, if the name of the firm is written, it should be accepted, but if stamped, it should be attested by the Signature or initials of a responsible member of the firm. In lieu of the sinature of an illiterate sender, an impression of the thumb of the left-hand should be taken on the message as written for that person, and the note "Thumb-mark of *(Name of sender)"* written below the impression, The ink used for this ourDose should be printer's ink or that usually used for the date-stamp. The Dostmaster should count the words to ascertain the charge and sell stamps of the reauired value to the sender to be affixed by him to the telegram form in the space provided for the purpose. Each stamp should then be defaced by the postmaster with the date-stamp of the office.

5 *Forms obtainable at post office-Tdegrams* should be written by the sender on the prescribed form (Form A), a stock of which is supplied to every post office concerned. This form must be given *gratis* to any person requiring it. If, however, a telegram is written on ordinary paper, it should be accepted and pasted on Form A.

6 *Translation of telegrams.—If* a telegram written in the local language is presented the postmaster should transcribe it in English characters on a prescribed form and obtain the sender's signature to it; or, if desired, a telegram written in a local language should be translated into the English language and written on the prescribed form the sender's signature being similarly obtained to the translation. No charge should be made for either of these services.

7. *Classification of telegrams.*ð If the telegram is to be classed *Express,* the class should be entered by the sender in the space provided on the telegram form otherwise it should be treated as *Ordinary.* If the telegram is on State business, the word *State* should be written in the space provided on the form. According to clause 370 of the *Post and Telegraph Guide,* late fees are chargeable on Express telegrams which are required to be transmitted during the closed hours of the telegraph office of origin, the intermediate office or the office of destination, but for the present, these late fees will not be required to be collected by postal receiving offices. All telegrams from a postal receiving office will be dealt with during the working hours of the telegraph office to which they are addressed. All telegrams should be considered *Private,* unless marked *State* by the sender.

8. *Treatment of telegrams not classed by senders.*ð If the sender of a telegram affixes stamps exactly sufficient to cover its cost under a particular class, this is to be considered as an indication of his wish to have it sent in that class. If a telegram tendered by a servant does not indicate how the sender wishes it classed, it should be sent as *Ofdinary.*

9. *Application of charges.*ð The following instructions will guide postmasters in counting the words that are chargeable in a telegram:ð

Every word in plain language telegrams containing more than 15 letters should be counted and charged for as two words.

Examples.

Unconstitutional (16 letters) 2words.

K* mcs cf places and persens and titles should by counted as written by t he *a*rder- bit when ir.si fficunt meney is ttndeied, the sender may be helped to join such, in accordance with the usage of the language, so as to reduce the chargesð

Examples.

Compound Words.	To be counted as Wort's
Twenty five ..	2
Twenty five ..	1
Twenty-five ..	2
Linen draper..	2
Linendraper ..	1
Linen-draper ..	2
Lieutenant General	2
Lieutenantgeneral (17 characters)	2
Lieut.general..	1
Lieut.general..	2
Station Master	2
Stationmaster..	1
Mint Master ..	2
Mintmaster ..	i
Head Master..	2
Headmaster ..	1
Telegraph Master	2

APPENDIX G.

Compound Words.	To be counted as Words.
Telegraphmaster	
Postmastergeneral (17 characters)	
Fatherinlaw ..	
Father-in-Law	
Father in law	
Table cloth ..	
Tablecloth ..	
Table-cloth ..	
Five Thousand	
Fivethouaand	
Five-thousand	
Five hundred and fifty (over 15 characters)	
Five hundred and fifty	
Quarter Master	
Quartermaster	
Quater-master	
Adjutant General	
Adjutantgeneral	
Adjtgeneral ..	
Chandni Chowk	
Chandnichowk	
Ranchod Line	
Ronchodline	
Bolton Market	
Boltonmarket	
Mohammad Ali Jinnah Road	
Mohammad Ali Jinnahroad	
Thornhill Road	
Thornhillroad (13 characters)	
South Russa Road	
Southrussa Road	
Southrussaroad (14 characters)	
Wellington Square	

APPENDIX G.

Compound words	To be counted as words
Welliogtonsquare (16 characters)	2
Ansari Lane	2
Ansarilane ..	1
College Street	2
Collegestreet ..	1
Ajmal Khan Lane	3
Ajmalkhan Lane	2
Ajmalkhanlane	1
Old Court House Street	4
Oldcourthouse Street .,	2

In expressions such as (26692/2 A.G.), 4 (2B) occurring in the text of a message each pair of brackets should be counted as one word both in reckoning the number of chargeable words and in stating the number of actual words.

In a mixed telegram partly written in plain and partly in secret language, the portion in the former will be counted at 15 characters to a word and in the latter-at 5 characters to a word.

Examples.

1 word.	1 word.	1 word.	1 word.	1 word.	1 word.	
Reports	unitelligible	95627	investigating	cause	MLDXZ *m* 6 words,	

Compound words in common use may be charged as one word when so written.

Examples.

Rapeseed	1 word.
Sheepskin	1 word.
Cowhide	1 word.

Figures or letters are charged for at the rate of five figures or letters to a word: each group must be charged for separately: bars of division, or other signs, count each as a figure.

Examples.

1 word.	2 words.	1 word.	1 word.	1 word.	2 words.	1 word.	1 word.
1298	6421129	89103	C4720	2-8	2242-8	125-6	18j = 10 words.

Numbers expressed in words in an abbreviated form in accordance with the usage of the language should be counted as one word at the rate of fifteen letters

to the word in plain language and five letters to the word in secret language telegrams, *e.g.,—*

Fivetwoseven .. For five hundred and twentyseven.
Onefifty .. For one hundred and fifty.
Onethirty .. For one hundred and thirty.
Thirtyonesixty .. For three thousand one hundred and sixty.
Threenaughtsixnaught for 3060
Onefourtwonine for 1429

'nil" or "odd" for the figure "O" is not to be Equivalent such as permitted.

In cases where it is necessary to employ letter cipher, the sender should be required to arrange the letters in groups of five and write or type them in block capitals as in the following example:ð

ACDMN BKOPX MOPDY GKYUF PXOLE=5 words.

Every telegram consists of the following parts, *viz. :*ð

Part I {Preamble).

1. Class Prefix.
2. Code time (to be inserted by the telegraph office at which the telegram is accepted).
3. Office of origin and date.
4. Service Instructions.
5. Number of words.
6. Special Instructions (if any).
7. Serial Number (not signalled).

*Part **II** {Address).*

1. Name of the addressee.
2. The address of the addressee.
3. The name of the telegraph office to which the telegram is to be transmitted.

***Part III** {Text).*

The text or body of the telegram.

Part IV {Sender's name).

Sender's name (if any).

Examplt (1)

	Ordinary.	Express-
Office of origin—Kotri N.W. I	Free 2	Free
*Name*ð Abdulqadir Khan *Tok*	2 1 2 1	2 2
Address—Traffic clerk .. {.		1 2
Place—Karachi *Text*ð Leaving Thursday .. *From*ð Abdulmajid		1
Total chargeable words		
Total cost Rs.	0 14 0	1 12 0

APPENDIX G.

Example (2)

		Ordinary.	Express.
Office of origin—Rohri N.W.			
*f Name*ð Abdul Karim Zaidi To y‹	ÅÅ	3 3	3 3
To *Address*—Ajmal Khan Street (.		1	1
Place—Hyderabad (Sind)			
Text—Wedding fixed Tuesday 26th	«Å	4	4
From—Amir Buksh	ÅÅ	2	2
Total chargeable words		13	13
Total cost Rs.		1 3 0	2 6 0

Example (3)

		Ordinary. Free	Express. Free
*Office of origin*ð Lahore	» Å		
f *Name*ð KhudaBux *To J.*	"	3 4	3
Address—No. 18 Jamshed Road I.		1	4
*Place*ð Karachi			1
*Text*ð Missed mail Leaving by passenger to*morrow Meet station without fail .. .,		10	10
*From*ð .	* *	*Nil*	*Nil*
Total chargeable words		118	18
CostRs.	ÅÅ	1 8 0	3 0 0
Plus for reply prepaid	Å'	0 14 0	0 14 0
Total cost Rs.		2 6 0	3 14 0

It must be noted that the *Service Instructions* which are inserted in messages in the interest of the Telegraph Service are transmitted free. The special instructions which the sender may employ according to Pakistan Telegraph Rule 18 *(d)h* charged for as a single word and transmitted in the abbreviated form.

Example (4)

	Ordinary- Free	Express. Free
*Office of origin*ð Sialkot f		
*Name*ð Papoosh To-‹	1	1 1
*Address**—		
L *Place*ð Rawalpindi	1	13
Text—Boots ordered by us 26th not received Please say when we may expect	132	2
*From*ð Macpherson, Benett	171	17 2
Total chargeable words ..	7 0	14 0
Total cost Rs. ..		

The above example serves as an illustration to show that a single telegram can be sent from more than one person.

APPENDIX G.

Example (5)	Ordinary.	Express.
*Office of origin*ð Peshawar	Free	Free
*Name*ð Mrs. Johnson	2	2
*Address*ð 20, Cambridge Terrace, Hyde Park	5	5
*Place*ð London *Post Registered* Karachi.	2	2
*Text*ð Afraid my letter missed mail Am quite well	8	8
*From*ð Johnson	1	1
Total chargeable words..	18	18

Cost of message Rs. 18 0 3 0 0 *Plus* postage and registration 0 8 0 0 8 0

TofalcostRs. ..200 380

This example shows that the words *Post Registered* are rot charged for.

Example (6) MULTIPLE TELEGRAM ADDRESSED TO ONE STATION.

A telegram containing 98 words in the text, including the Sender's name, and addressed to :ð

Abdul Karim Jodiabazar, Karachi.

Abdul Majid, McLeod Road, Karachi; Horr.eostore, Karachi.

Zahur Ahmed, .l^mshed Road, Karachi.

Abdul Qayyum, Bunoi.' Road, Karachi. *Service Instructions.*ð 5 Addrs. (Free).

As the *office of destination* is to b: charged for once only, the number of chargeable words in the above addresses would be 17 ind the charges would be: ð

	Ordinary.		Express.	
	R.	a.	R.	a.
Initial charge for 17 words in the address and 98 in the tex|=115 words 7		9	15	2
Copyingfeesforadditionaladdressesattherateof 4 annas per 100 words for each address after the first-ð				
(1) For the Code address "Homeostore" which will contain, when delivered, two words in the address and 98 in the lex =100 words	0	4	0	4
(2) For the remaining three addresses which, with the text, will contain 103,103,and 103 words,respectively, at 8annas per address	1	8	1	8
Total	9	5	16	14

If the sender requires all the addresses to appear on each copy delivered, the Service Instructions should contain the words "Communicate all addresses"

or "CTA" free, and the charges should be calculated as shown below:ð

	Ordinary.		Express.	
	R.	a.	R.	a.
Initial charge for 17 words in the address and 98 in the text = 115 words	7	9	15	2
Copying fees at 4 annas per 100 words for each address after the first. Each copy, when delivered, would contain 17 words in the address and 98 in the text=115 words at 8 annas per address. Four additional addresses will cost	2	0	2	0
Total ..	9	9	17	2

The *office of destination* must be repeated after each address but will be charged for ones only.

An Inland telegram intended for two or more persons at the *same* address should not be treated as a multiple telegram unless the sender expresses a wish that a copy should be delivered to each addressee. In all multiple telegrams, the Service Instructions show the number of copies to be delivered, while the absence of such instructions will be an indication to the office of destination that the message has not been treated as multiple and that a *single* copy only should be delivered to any of the addressees named.

Example (7).

MULTIPLE TELEGRAMS ADDRESSED TO MORE THAN ONE STATION.

In order to meet the special needs of the Army, the Government of Pakistan have decided that, when the same telegram has to be transmitted to more than one telegraph office, the rule that a copy of the message must be written on a separate form for each office, should be relaxed in favour of military officers.

The following rules have been laid down in their cases:ð

(1) Multiple telegrams will be accepted from Army officers at all offices except the following :ð

Lahore Karachi Rawalpindi

(2) In the case of multiple telegrams sent from other offices, the number of addresses will be limited to ten, and, to facilitate handling, the addresses should, as far as possible, be grouped according to the direction in which they are to be transmitted.

(3) If for any special reason *(e.g.,* a sudden emergency), the temporary removal of the restriction in clause (1) above is desired by the military authorities, in the case of all or any of the offices mentioned, the restriction will be removed on instructions from the Government of Pakistan.

APPENDIX G.

The following is an example of how the charges on such multiple messages should be calculated :ð

	No. of chargeable words. Ordinary.	Express.
*Office of origin*ð Lahore	Free	Free
*Service Instructions*ð Six addresses ..	*n*	*H*
G.O.C. Northern, Rawalpindi. \ Including "Person from" and Genl. Brigade, Rawalpindi. j counting "Station to" once	11	11
Genl. Divn., Karachi \ Do. Do.	9	9
Director, Marine, Karachi. J	7 7	7 7
Gent. Bde., Quetta \ Including "Person from" .. O.CBannu / Do. Do.		
Text—Time expired men should proceed Karachi immediately travelling by mail train ..	11	11

From—Q.M.G., Pakistan (These words are included in each address as shown above).

Rawalpindi address.	Total chargeable words	.. 22	
	Cost *plus* copying fee of four annas	.. R2 0 0	3 12 0
Karachi address.	Total chargeable words	20	20
	Cost *plus* copying fee of four annas	.. Rl 14 0	3 8 0
Quetta address.	J Cost	.. Rl 12 0	3 4 0
Total chargeable words		.. 18	3 18 4 0
Cost		.. Rl 12 0	
	Total cost of message	.. R7 6 0	13 12 0

Example (8)

	Ordinary.	Express.
		Free 6 3 1
*Office of origin*ð Rawalpindi	Free	
Toð Lieut.-Colonel Macdonald Royal Munster Fusiliers Karachi	6	
Fromð Vetymajor J. Mcintyre	3	
Text—Arrived	1	10
Total chargeable words ..	10	2 0 0
Total cost ,.	1 0 0	

The above example serves to show that titles such as "Lieut Colonel," "Vety. Major," etc. and such European names as "Macdonald" "Mcintyre," etc., can be accepted as single words when joined together.

10. *Payment of charges.*ð (1) The charge for a telegram can be paid wholly in cash, or in postage stamps, or partly in cash and partly in stamps. Cash payments should be converted by the postmaster into stamps, which should be handed to the sender to affix to the form in the proper place. Stamps of the highest suitable denomination must always be used, so that the smallest number of stamps possible may be affixed to each telegram.

APPENDIX G.

NOTE-ð Payment on State telegrams should be made by means of service postage stamps, by impressions of a licensed franking machine, or in cash.

(2) Reply telegram forms may also be accepted in payment for telegrams. A reply telegram form only covers the charge up to its value. Words over and above must be paid for, and the amount attached in stamps to the telegram. The acceptance of more than one reply telegram form in payment of one telegram is allowable, but the acceptance of one such form in payment of more than one telegram is not allowable.

(3) No reply telegram form can be accepted unless presented within two months from date of issue. A reply telegram form issued at any telegraph office (departmental, combined, or railway) must be accepted at any post office at which it is tendered within the prescribed time.

11. *Cancellation before transmission.*ð (1) When a telegram is cancelled at the request of the sender *(seePost and Telegraph Guide*ð *C/ause400),* the word *cancelled* must be written across it and signed by the sender, or, if the request to cancel be made by letter, the letter must be attached to the telegram.

(2) If the stamps on the telegram have not been obliterated, the charges paid, whether in cash or stamps, *less* a fee of four annas, should be returned to the sender, any stamps supplied by the office being replaced in the imprest. The message so cancelled, with stamps to the value of four annas affixed to it and defaced by the date=starap, should be included in the register of telegrams and treated according to the instructions given in rule 17.

(3) If the stamps have been obliterated but the telegrams has not been des patched to a telegraph office, the application for cancellation as well as the message with the remark "Cancelled" should be sent to the telegraph office which will refund the cost of the telegram, *less* a fee of four annas.

12. *Damaged stamps not to be accepted.*ð Postage stamps which have been obliterated, defaced, torn, cut or otherwise rendered imperfect, or which have any word, letter, figure, or design written, printed, or impressed upon them otherwise than by the authority of government before being affixed or which have been cut or otherwise separated from embossed envelopes, postcards or wrappers, cannot be recognised in payment of charges on telegrams. The postmaster will be held responsible for the careful examination of stamps affixed to telegrams by senders.

NOTE.ð The perforation of postage stamps with initials or other identifying marks traced in minute holes is not prohibited.

13. *Mode of affixing stamps.*ð Stamps should invariably be affixed by the sender in the space provided on *the front of* the form on which the telegram is written and none on the back unless the space is insufficient. If the telegram is not written on Form A.the stamp should be affixed to the blank form to which the paper containing the telegram is pasted.

14. *Preparation of receipt for sender.*ð The postmaster should make the following entries in the receipt (Form A.R.), *viz '.*—■

(a) Monthly No. (taken from the register of telegrams).

(b) Amount charged.

(c) Initials of the postmaster granting the receipt, and then impress it with the date-stamp of the office.

NOTE.ð When a telegram is paid for by a reply telegram form, the receipt (Form A.R.) should oeenfacedð Reply telegram form for Rs. paid for at *(name of office of origin and initials of Railway if any).* Paid for excess words *(if any)* Rs.

15. *Entries in telegram form.*ð The postmaster should make the following entries in the telegram form, *viz.* :ð

(a) Class Prefix.

(b) Monthly No., as entered on the receipt (Form A.R.) He should see that the stamps are securely affixed to the form and then impress the date-stamp on each stamp. Large size stamps of Rs. 2 and over should be defaced in such a manner that part of the impression appears on the form but the major portion on the stamp. In addition to the defacement with the date-stamp of the office, each stamp of the value of one rupee and upwards affixed to telegrams should be defaced by two lines drawn in ink crosswise (x) over each stamp with a broad-pointed pen

16. *Entries in register of telegrams.*ð (1) Particulars of telegrams tendered for transmission sould be entered at once in the register of telegrams (Form Ms.-52) *viz:*ð

(a) Date.

{b) No.ð (All telegrams should be numbered in a consecutive series, commencing from the 1st of each month).

(c) Name of telegraph office to which the telegram is addressed.

(d) Amount charged.

(e) Remarks.

The registers of sub and branch post offices should, on the first day of the month following that for which they are kept, be forwarded in original, with the daily account, to the head office direct, or, in the case of branch offices in account with sub-offices, through the sub office (a note being made in the space for remarks in the daily account). The registers received from the sub and branch offices should be filed in the head office, together with the register kept in the head office, if it is not a combined office.

(2) From these registers, the postmaster of the head office should, as soon as possible after the 31st March of each year, prepare a statement showing :ð

(a) the names of post offices other than combined offices (so far as the head Å office and its sub and branch offices are concerned) at which telegrams were booked during the past year,

(6) the total number of telegrams booked at each office, and

(c) the total amount realised at each office on telegrams booked.

The statement should be totalled and submitted without delay to the Head of the Circle. The registers should not be destroyed till they are 18 months old.

17. *Despatch of telegrams.—(I)* The telegrams should be entered in a list of telegrams (Form Ms.-53), containing the No. and office of destination of, and the value of stamps affixed to, each telegram, and should be placed, together with the list, in a telegraph envelope (Form Ms-54), addressed to the telegraph office. The telegraph envelope should be forwarded as a service registered letter to the post

office situated at the telegraph station; but if the despatch of the telegraph envelope as an ordinary service registered letter is likely to cause delay in the disposal of the telegramsð for instance, if the mail is timed to arrive at night or long before the hour of delivery,ð at a post office at a telegraph station, the service registered envelope should be placed in a telegraph bag which should be sent loose and treated as an unusual mail.

(2) When a telegraph bag is used in accordance with the preceding paragraph the service registered envelope enclosed in it should be advised in the registered list which accompanies other registered letters, but a note should be made at the foot of the registered list explaining that the telegraph envelope has been sent separately in a telegraph bag.

(3) Telegraph envelopes addressed to telegraph offices at places where there is no post office must always be enclosed in telegraph bags.

[r]18. *Telegraph offices to which telegrams are to be sent by post.*ð Every post office referred to in rule 1 will be supplied by the Superintendent, orbytheHead of the Circle, if the post office be a first class head office, with a memorandum of instructions, showing the telegraph office or offices to which it should transmit telegrams, and specifying by what despatches of mails telegrams should be forwarded, and whether the telegraph envelopes should be sent in the registered bag or in a telegraph bag.

19. *Delivery of telegrams to telegraph office.*ð In the post office of receipt when the mails are opened for delivery, the telegraph envelope should be made over to the postman for delivery at the telegraph office. The telegraph office will, after comparing the contents of the envelope with the enclosed list, stamp the list and return it to the postman, who will take it backto the post office where it should be filed with the registered list in which it is noted. When a telegraph bag is received, it should be opened at once without reference to the fixed hours for delivery and arrangements should be made for the immediate delivery of the telegraph envelope at the telegraph office where the list enclo sed in the envelope will be stamped and returned the messenger.

NOTEI.ð If a telegram is tendered at a post office situated al a telegraph slat icr, it si ri Ic re pliced with the usual list in a telegraph envelope,anddeliveredatthetelegraphoff.ce at the next delivery.

NOTE 2.ð In railway telegraho$_1$.i;es, which are not supplied with date stamps, the list will be signed and dated by the ofncer-in-charge.

20. *Remarks made on list of telegrams.*ð If any error be detected in a list of telegrams,ð for example, if insufficient stamps be fixed to a telegram (in which case the undercharges are recovered from the addressee), or if telegram invoiced in the list be not received, or if a No. be wrongly quoted or be not in the consecutive series,ð the telegraph office will note the irregularity on the back of the list. If any remarks are made by the telegraph office on a list of telegrams, a copy of such remarks should be sent by first mail by the local post office to the post office form which the list was received.

21. *Obligation of secrecy.*ð All Post Office officials entrusted with telegraph work are *Telegraph Officers* under *Telegraph Act,* 1885 (XIII of 1885). Under this Act, violation of secrecy in respect to telegrams renders them liable to fine, or to imprisonment not exceeding three years, or to both. It is a violation of sec recy to mention that a message has been despatched by any particular person or firm.

APPENDIX H

HOLDING OF POSTAL SAVINGS CERTIFICATES FIDUCIARY CAPACITY

[Referred to in RuleJS^r] \J1*H)

LIST OF OFFICERS WHO CAN HOLD POSTAL SAVINGS CERTIFICATES IN THEIR OFFICIAL CAPACITY

Public Offices of the Central and Provincial Governments

Accounts General (Civil and P&T).

\dministrator General and Official Trustee, West Pakistan.

Adviser, Armoured Corps.

Assistant Director of Audit, Defence Services.

Assistant Director of Military Farms.

Assistant Inspectors General of Police.

Attorney General.

Audit Officer, Industries, Supply and Food.

Chairman Public Service Commission.

Chief Administrator, Village Agricultural Industrial Development Programme and Joint Secretary, Ministry of Economic Affairs.

Chief Auditor, Local Funds.

Chief Auditors, N.W.R. and E.B.R.

Chief Commissioners.

Chief conservators of Forests.

Chief Engineers.

Chief Instructor, Field Works or Corps Quartermaster.

Chief Justices.

Chief Secretaries to Government,

Chief Warden of Game and Fisheries.

Claims Commissioners.

Collectors of Central Excise and Land Customs.

Collectors of Districts.

Colonisation Officers, West Pakistan.

Command Controller of Military Accounts, Lahore.

Commandants, Eastern Pakistan Rifles *j* Dacca.

Commandants, Hill Depots.

Commandants of Military Prisons and Detention Barracks.

Commandant, Pakistan Army Service Corps and Records.

Commander of an Army Group, Pakistan Artillery.

Commander of a Brigade.

Commander of a Line of Communications, Sub-Area-

Commander-in-Chief, Pakistan Air Force.

Commander-in-Chief, Pakistan Army.

Commander-in-Chief, Pakistan Navy.

Commander, Military Engineer Services.

Commander of a Division.

Commander of a Pakistan Air Force Group.

Commander of a Pakistan Air Force Station.

Commander of a Pakistan Air Force Unit.

Commander, Pakistan Army Ordnance Corps

Commander, Pakistan Army Services .Corps of a Division/Sub-Area.

Commander, Pakistan Engineer Centre.

Commanding Officer, P.N.S. "Bahadur".

Commanding Officer, P.N.S. "Dilawar".

Commanding Officer, P.N.S. "Himalaya".

Commanding Officer, P.N.S. "Iqbal".

Commanding Officer, P.N.S. "Karsaz".

Commanding Officer, P.N.S. "Qasim".

Commissioner for Workmen's Compensation.

Commissioners (of Divisions, Excise » and Revenue).

APPENDIX H

Comptrollers.

Conservators of Forests.

Controller of Accounts, Air Force, Lahore.

Controllers of Military Accounts, Karachi, Lahore and Dacca.

Controller of Military Accounts (Pen), Lahore.

Controller of Military Accounts (O), Rawalpindi.

Controller of Naval Accounts, Karachi.

Controller of Ordnance Factory Accounts, Wah.

Controllers of Printing and Stationery.

Controller of Telegraphs Stores, Karachi.

Co-operation and Marketing Adviser to the Government of Pakistan.

Custodian of Evacuee Property.

Deputy Assistant Directors General (Medical Stores).

Deputy Collectors of Central Excise.

Deputy Commissioers, Criminal Tribes (and Reclamation Officers).

Deputy Commissioners of Districts.

Deputy Comptroller and Auditor General.

Deputy Controller of Stationery, Forms and Publications, Dacca.

Deputy Director of Audit, Defence Services.

Deputy Directors of Ordnance Services.

Deputy Inspectors General of Police.

Dy. Secretary to the Government of Pakistan, Ministry of Food.

Deputy Victualling Stores Officer, Karachi.

Director, Advertising, Films and Publications Department.

Director of Animal Husbandry.

Director of Audit, Defence Services.

Director, Bureau of Laboratories, Pakistan.

Director, Cancer Research Institute of Pakistan, Karachi.

Director, Central Fisheries Department. L

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Director, Central Health Clinic, Karachi.

Director, Central Skin and Social Hygiene Centre, Karachi.

Director, East Pakistan Forest Research Laboratory, Chittagong.

Director General, Health, Pakistan-Director General, Posts & Telegraphs. Director General of Civil Aviation-Director General of Civil Defence (East Pakistan).

Director General of Railways.

Director General, Radio Pakistan.

Director, Malaria Institute of Pakistan.

Director, Meteorological Services.

Directors of Agriculture.

Director of Archaeology.

Director of Artillery.

Director of Civil Defence.

Director of Commercial Audit.

Directors of Industries and Registrar Join* Stock Companies.

Directors of Civil Supplies Department.

Directors of Education.

Director of Excise and Taxation.

Directors in the Ministry of Food.

Directors of Food and Agriculture (Food Department).

Director of Health Service, Karachi.

Director of Land Records and Surveys, East Pakistan.

Director of Labour Welfare.

Director of Military Training and Education.

Director of Ordnance Factories.

Director of Ordnance Services.

Director of Pakistan Electrical ard Mechanical Engineers.

Director of Personnel Services.

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Director of Posts & Telegraphs Accounts, Karachi.

Director of Public Instruction.

Director of Public Relations.

Director of Railway Audit.

Director of Records and Surveys, West Pakistan.

Director of Remounts, Veterina r y and Farms.

Director of Settlements.

Director of S'gna!s

Director of Supplies and Transport.

Director, Pakistan Forest College.

Director, Plant Protection Deptt.

Director, T.B. Control and Tra ining Centre, Karachi.

Director, Village Aid Administration, West Pakistan.

District Forest Officers.

District Magistrates.

District and Sessions Judges.

District Officers of the Frontier Constabulary.

District Remount Officer of an Area.

Divisional Accounts Officers, Railways.

Divisional Engineers, Telegraphs.

Divisional Engineers, Phones/Wireless/Carrier/ Electrical.

Divisional Forest Officers.

Divisional Inspectors of Schools.

Electrical Advisers.

Engineer-in-Chief, General Headquarters, Pakistan.

Estate officers.

Executive Engineers.

Financial Adviser, Civil Supplies.

Financial Adviser, Food and Agriculture (Food) Department, East Pakistan.

Financial Adviser, Military Finance.

Financial Advisers and Chief Accounts Officers Railways.

Garrison Engineers, Military Engineer Services.

General Manager, Telephone District Karachi.

Head Master, Central Model School, Lahore.

Health Officers of the Air and Sea Ports.

Inspectors General of Forests. Inspectors

General of Police. Inspectors General of

Prisons. Inspectors General of Registration.

Inspectors of Schools.

Inspectors of Training Institution, Lahore.

Inspectoresses of Schools.

Joint Secretaries to the Government of Pakistan.

Judges and Additional Judges, Small Causes Court.

Legal Rememberancers.

Manager, Encumbered Estates.

Manager, Government Import and Inspection (M.S.) Depot, Karachi Cantt.

Manager, Government Presses.

Master General of the Ordnance in Pakistan.

Medical Officer of Health, Factories and Statistical Officer, West Pakistan.

Medical Superintendent, Mayo Hospital, Lahore.

Mint Master, Lahore.

Member, Board of Revenue.

Naval Armament Supply Officer, Karachi.

Naval Stores Officer, Pakistan Navy.

Miitrition Research Officer, Mutrition Laboratory, Karachi.

Officer Commanding a Station.

Officer Commanding a Unit specified in the Annexure.

Officer-in-Charge, B.C.G. Production Laboratory, Karachi.

Officer-in-Charge, Malaria Institute of Pakistan (West Pakistan Branch, Karachi).

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Officer-in-Charge, Maternity and Child Health Training Centre, Karachi.

Officer-in-Charge, Pakistan Animal Husbandry Research Institute, Peshawar.

Officer-in-Charge, Pakistan Animal Husbandry Research Institute, Comilla.

Officer-in-charge, Workshops.

Officer-in-Charge, Zoological Survey **Department.**

Official Assignees.

Official Receivers.

Official Trustees.

Political Agents.

Postmasters General.

President, Income-tax Appellate Tribunal.

Presiding Officer of a court of a Civil or Criminal. Jurisdiction.

Principal, Dow Medical College, Karachi

Principal, Police Training College, Sardah.

Principal, Training Centre, Haripur.

Protectors of Emigrants.

Provincial Transport Controllers.

Reclamation Officers.

Registrars of High Courts and Co-operative Societies.

Registrars of Universities.

Rehabilitation Commissioners.

Resident Naval Officer, Chittagong.

Secretaries of Public Service Commissions.

Secretaries to the Boards of Revenue.

Secretaries to the Government of Pakistan.

Secretaries to a Provincial Government.

Secretaries to a Local Administration.

Special Judges (Central).

Senior Accounts Officer (Storse), North Western Railway.

Senior Accounts Officer (W. Shops), North Western Railways.

Solicitors, West Pakistan Government.

Subordinate Judges (Insolvency, Administrative, Senior and Guardianship).

Sub-Divisional Officer, Electricity Branch.

Superintendent Civil Hospital, Karachi.

Superintendent Jinnah Central Hospital, Karachi.

Superintendents of Government Printing.

Superintendents of Jails.

Superintendents of Police.

Superintendent of Pakistan Navy Dockyard, Karachi.

Superintendents of Stamps. Superintendent,

Telegraph Workshop-Kotri. Superintending

Engineers.

Supply Officer-in-Charge, Pakistan Navy, Pay Office, Karachi.

Surgeon General with the Government of East Pakistan.

Surveyor General of Pakistan.

The Soil Conservation Adviser, Quetta.

Treasury Officers.

Workshop Accounts Officer, East Pakistan Railway.

ARMOURED CORPS.ð An armoured regiment, are connaissance regiment, a Squadren, a troop, a training Centre & School.

ARTILLERY.ð A regiment, a battery, a depot or training centre, a school.

ENGINEERS.ð A field company, a field park company, a depot company, a divisional engineers, and army engineer group, a detached section or an independent engineer unit,and engineer stores depot.

SIGNALS.ð A regiment, a company, a school. a training centre.

INFANTRY.ð A batalian, a garrison battalian or a company, a regimental centre, a school.

ARMY SERVICE/CORPS.ð A supply unit, bulk inspection unit, an animal transport company, an air despatch company, an animal Transport regiment, a mechanical Transport company an animal transport training regiment, a motor ambulance unit. Petroleum Unit.

MEDICAL.ð A combined military hospital, a military hospital, a field ambulance, a field hygienic section, a field transfusion team, a mobile surgical unit, an anti-malariajunit. Central Military Pathological laboratory .Central Medical Stores Depot, an army medical slore, an atrificial limb centre, a military dental centre, GHQ Dental Centre, Pakistan Army Medical Corps School Centre and Records, an Army transfusion Centre, a military food laboratory, a light field ambulance, a casualty clearing station, a beater company, GHQ X-Ray Stores Section.

ORDNANCE.ð A depot, Pakistan Army Ordnance Corps Centre.

REMOUNTS.ð A remount depot, a remount breeding areaj.

VETERINARY.ð A remount, Veterinary and Farms Corps Centre.

FARMSð A military farm, a military farms central stdres, a young stock farm, Okara group of farms, a military Dairy Farm.

EDUCATIONAL AND TRAINING ESTABLISHMENT.ð A school of training or instruction.

ELECTRICAL AND MECHANICAL ENGINEERS.ð A Pakistan Electrical and Mechanical Engineering regimental centre, a central workshop, an infiantry workshop company, anarmoured brigade workshop company, a recovery company or independent recovery section, a combined workshop, a station workshop.

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